

Intern Report
ON
“General Banking Activities Of Southeast Bank Limited ”
(Mirpur Branch)

Submitted To,

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Submitted By,

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An internship report was submitted to the BBS department (BBA),In partial fulfillment of the Bachelor of Business Administration degree requirements.

BRAC Business School
BRAC University
September , 2021

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Declaration

1. The internship report presented is my/our own original work completed at Brac University while pursuing a bachelor's degree.
2. The report does not include anything that has been previously published or authored by a third party, unless it is properly cited with complete and correct referencing.
3. The report does not contain any content that has been accepted or submitted for any other university or other institution's degree or diploma.
4. All major sources of help have been acknowledged by me/us.

Student's Full name & Signature

.....**Fabiya...Tabassum....**

Fabiya Tabassum

ID: 16204080

Supervisor's Full name & Signature

.....

Mr. Zaheed Husein Mohammad Al-Din

Letter of Transmittal

Mr. Zaheed Husein Mohammad Al-Din
Senior Lecturer,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report

Dear Sir,

With great pleasure, I present Southeast Bank Limited's report on the General Banking Activities. This was completed as part of the course's major requirement. I am grateful to my supervisor, Mr. Zaheed Husein Mohammad Al-Din, of BRAC University's Department of Business Administration, for giving me essential instructions, recommendations, and corrections for improvement.

During my internship, I had the opportunity to meet all of the staff of Southeast Bank Limited's Mirpur Branch. Almost everyone I encountered had been really helpful.

However, if you require any further information, I will be happy to offer it.

Your sincerely
Fabiya Tabassum
ID 16204080
BRAC Business School
Brac University

Non-Disclosure Agreement

(This page is for Non-Disclosure Agreement between The Company and The Student)
Southeast Bank and the registered student at BRAC University have made and entered into this agreement.....Fabiya Tabassum ...

Executive Summary

Southeast Bank Limited, established on March 12, 1995, under the Companies Act of 1994, is a renowned private commercial bank. Through its 115 branches across the country, it offers a complete and competitive banking service to its customers. Three of SEBL's major departments, General Banking, Advances, and Foreign Exchange, began operations at the main branch. Its profit rise and growth have been impressive. It operates under the slogan "A bank with vision." Its product line includes goods that are adapted to the individual and tastes of its customers and are both beneficial to them and profitable for the bank. Islamic Banking, Merchant Banking, Dual Currency Visa Credit Card, Visa Travel Card, ATMs, Education Loan Scheme, Double Benefit Scheme, Consumer Loan, Millionaire Deposit Scheme, SME Banking, Corporate Banking, Syndicate Loan, Monthly Savings Scheme, Monthly Income Scheme, Pension Saving Scheme, Wage Earners' Pension Scheme, SMS Banking, Fixed Deposit Receipt (FDR), SME Banking, Corporate Banking, Syndicate Loan, Monthly Savings Scheme, Monthly Income Scheme, Pension Saving Scheme, Wage Earners' Pension SEBL also offers traditional finance and international commerce services. Throughout my research, I talked over different categories of account holders and different types of accounts in detail, including Savings Accounts, Current Accounts, Fixed Deposit Rates (FDR), Pension Saving Schemes (PSS), and other existing accounts with their rates, as well as other General Banking operations. I also conducted a satisfaction survey for Southeast Bank.

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Chapter 1

Overview of Internship

1.1 Student Information :

Name: Fabiya Tabassum
Id : 16204080
Program: BBA
Major : Human Resource Management
Minor: Marketing

1.2 Internship Information:

Period: 23 March - 23 June
Company Name: Southeast Bank Limited
Division : Marketing
Supervisor's Name: Mst Dilafroze Hossain
Supervisor's Position: Officer

1.3 Internship Outcome:

Southeast Bank Ltd, Mirpur branch, provided me with a three-month internship. During my internship at Southeast Bank, I gained a lot of knowledge about the corporate environment. I was given the task of working in the account opening department. From the 23rd of March,

I began my internship with Southeast Bank. I was in charge of opening various types of accounts, as well as performing routine activities such as account opening FDR, and Schemes for customers. The atmosphere in the workplace was pleasant and welcoming. All of the personnel were friendly and treated me like one of their own. Clients used to come to the account opening section to open new accounts, and I would try to figure out what the purpose of the account was for the client. Only if the client was certain about the account type did I proceed; otherwise, I recommended the account type that would be best for them and the photocopies of the documents they would need to submit to the bank (such as a passport-sized photograph, National ID card of the account holder & Nomine, TIN Certificate, Trade license & introducer).

I double-checked all essential documents and information after submission. I used to get the applicant's signature on the specified account opening form, then fill it out and send it to the relationship manager. After that, I entered the data into the Bank's online system (ultimus,path-1301). The customer was given an account number and was required to deposit a minimum amount into the account. Different accounts were created in this manner. I also fixed unfinished work that was discovered by internal audit on occasion. Some forms, for example, were being filed without account numbers, title names, or the type of the organization. Some forms were maintained with incorrect addresses, TINs, and National ID card numbers, among other things.

My responsibility was to fill in the blanks using the relevant certificates or copies that were supplied. I also call to collect the requisite photos, copies of commercial licences, national ID or any other queries. I make phone calls for collection. Distribution of the required check book by asking for their name, number and checking, by getting them from the courier and by making telephone calls to customers who did not collect their checkbook after 2 to 3 months. I also had to write debit/credit vouchers, pay orders, deposit slips, and checks, among other things. Some forms were maintained with incorrect addresses, TINs, and National ID card numbers, among other things. My responsibility was to fill in the blanks using the relevant certificates or copies that were supplied. I also call to collect the requisite photos, copies of commercial licences, national ID or any other queries. I make phone calls for collection. Distribution of the required check book by asking for their name, number and checking, by getting them from the courier and by making telephone calls to customers who did not collect their checkbook after 2 to 3 months. I also had to write debit/credit vouchers, pay orders, deposit slips, and checks, among other things. Overall, my internship with Southeast Bank Ltd. was a fantastic experience.

Chapter 2

Organization Part

2.1 Introduction:

2.1.1 Background:

Banks and banking operations are necessary for everyone in today's fast-paced environment. The role of the bank in the nation's economy is important. As a result, everyone must have a basic understanding of banks and banking activity. Although banks need not create wealth, they do make the process of wealth creation, distribution, exchange, and consumption easier by facilitating borrowing, lending, and other associated activities. A commercial bank is one which contributes to the growth of emerging countries while also keeping people and their money secure through the services it offers. Without the existence of a bank, businesses, corporations, and industries would not be able to survive. It enables clients to deposit money in a variety of ways, borrow money for investment purposes, conduct business both locally and globally, pay various bills, and store valuables in a locker. The bank helps clients to save money for investment purposes. Making money and contributing to the economy of people and countries in this way. Southeast Bank Limited is a commercial bank that supports our country's economy.

As a student studying a Bachelor of Business Administration (BBA), everyone is required to do a practical orientation in any organization in order to complete the 3-month Internship Program requirement. The major goal is to expose students to real-life scenarios. This report is part of a BBA student's internship program's requirement. As a BBA student, I was assigned to Southeast Bank Ltd Mirpur Branch Dhaka to complete an internship on "**General Banking Activities**" with partial fulfillment of the required courses. Theoretical and practical approaches differ in some ways. I worked at Southeast Bank's Mirpur branch to finish the report. Employees from the general bank assisted me in finishing the report by supplying various information. I learned several practical tasks from them.

2.1.2 Objective of the study:

I divided the study's objectives into two categories. These are

- Main objectives.
- Supplementary objectives

- **Main objectives:** The main objective of this research is to finish the internship program. Every BBA student is required to work for three months in any business firm in order to gain practical experience in a real situation. Working as an intern at Southeast Bank Limited's Mirpur Branch has provided me with valuable experience.

- **Supplementary objectives:**
 - To understand the function of banking activity
 - To identify the bank's competitive advantages and disadvantages.
 - To learn about the bank's benefits for both clients and employees.
 - To analyze the Southeast Bank's operational efficiency.
 - To learn the many types of accounts and schemes that can be opened, as well as their benefits.
 - To make suggestions for policy and technique improvements.
 - To establish a link between academic learning and the workplace

2.1.3 Methodology:

The study will require a variety of sorts of information about current banking policies, procedures, and methodologies. In compiling this study, I employed both primary and secondary data.

❖ Primary Data:

- Work in the banking sector.
- Discussion with southeast Bank Limited's officers and executives on a one-on-one basis.
- Interview with the client in person

❖ Secondary Data:

- Southeast Bank Limited's annual report.
- The branch's files and documents.
- Account opening, closing, and checkbooks require various papers and forms.
- Southeast Bank Limited's official website and a Google search

2.1.4 Limitation:

The biggest issue I ran into while drafting the paper was a lack of good and easily accessible data. These are the limitations:

- ★ One of the report's major limitations was that it only conducted a small-scale client survey.
- ★ Another limitation was the limited time available for data collection, which was only three months.

- ★ Because the branch is so busy, doing the survey has become tough due to the questionnaire.
- ★ Deficiencies in data that the study requires.
- ★ There was also an issue in the field with the standard practice.
- ★ Another important constraint is the amount of time available to do the research.
- ★ Because the employees of Southeast Bank Limited are so busy, they can only give me a limited amount of time to interact with them.

Despite my limitations, I did my best to make this report as good as it could be. So, if you're reading and justifying any element of my research, please keep those limitations in mind.

2.2 Overview of Southeast Bank Limited:

2.2.1 History :

Southeast Bank Limited is a private sector scheduled commercial bank founded in 1991 under the Bank Company Act and incorporated as a public limited company in 1994 under the Company Act. In such a short time, the Bank has established itself as a forward-thinking and dynamic financial institution in the country. On the date of its establishment, the bank received a certificate of initiation of business from the Registrar of Joint Stock Companies and Firms and began operations in the private sector. On March 25, 1995, the Bangladesh Bank granted the bank a banking license. Mr. M. Saifur Rahman. On the 25th of the same year, Bangladesh's former finance minister opened the bank's first branch at 1, Dilkusha business Area, Dhaka. In view of the foregoing, the bank has had remarkable success and has met Bangladesh Bank's capital adequacy requirements after only 18 years of operation. Southeast Bank was founded by top business people and eminent industrialists with stakes in many parts of the national economy. It now has 100 branches that they are effectively guiding all throughout Bangladesh. They founded the bank with the intention of providing people and businesses in Bangladesh with efficient and professional financial services to help the country's economy thrive. Mr. Alamgir Kabir, FCA, a professional Chartered Accountant, is the current Chairman of the Bank. Mr. Shahid Hossain, the Bank's Managing Director, is a young and prominent Bangladeshi banker with 30 years of experience.

The Bank's activities are based on a continued commitment to good corporate governance. The objective is to generate the value of the firm over time by creating, promoting, and promoting it. The Bank's first and most important aim is to provide excellent services and maximum client satisfaction. In the Bank, the culture of peace and cooperation is widely practiced. We take pride in the fact that the Bank's public and private faces are one and the same. We think that transparency in decision-making, control and full disclosure mechanisms for shareholders and regulators are key elements of the Bank's corporate governance and creates significant pressure to simplify Bank services and seek new competitive advantages. Within these restrictions, we operate nonstop.

The Bank is managed by a group of capable professionals. They establish and foster a culture of trust and discipline that encourages everyone in the Bank to collaborate in order to achieve the Bank's goals. The Bank's practice of maintaining a pleasant work environment has also allowed employees to better compare themselves against management standards. Their identity is defined by a commitment to quality and service excellence.

Southeast Bank has been successful in realizing the dreams of those who founded it over its long journey. It is today one of the leading private sector banks in the country, which is a major contributor to the national economy.

In Southeast banks quality banking services and products have become synonymous. It features a range of products and services specifically designed to meet the needs of all consumer categories. Our operational strategies are designed to fulfill customer needs that are special and often complex.

Certificate of Incorporation	March 12,1995
Certificate of Commencement of Business	March 12,1995
Bangladesh Bank License	March 23, 1995
First Branch Opened	May 25, 1995
Authorized Capital	10,000.00
Paid-Up-Capital and Reserve reached	BDT 21,807.57 million(as on December 31, 2013)
Profit after provision and income tax	BDT 3,378.82 million (as on December 31, 2013)

Total Assets	BDT220,930.85 million(as on December 31, 2013)
Deposit	177,519.46
Investment	57,589.06
Import Business	131,644.82
Export Business BDT in million	95,220.40
Number of Branches till2013	103
Number of Employees	184
Number of Shareholders	1520
Total Number of Share Outstanding	
Dividend(CASH) in 2013	16%

2.2.2 Mission , Vision, Goal and Commitment

Each organization must develop its own mission, vision, and purpose. The company must fulfill its mission and vision. The company must function in order to succeed. To achieve those goals and keep the client's commitment.

- **Vision:** To be recognized as a pioneering banking organization in Bangladesh and to make a substantial contribution to the country's economy.
- **Mission:**
 - ❖ With the use of the latest technology, we can provide high-quality financial services.
 - ❖ Customer service that is quick and accurate
 - ❖ A plan for balanced growth
 - ❖ Business ethics of a high level
 - ❖ Stable return on equity for shareholders

- ❖ It offers reduced banking at a low cost.
 - ❖ Attract and retain high-quality employees.
 - ❖ Dedicated to the betterment of society and the development of the national economy
- **Goals :**
 - ❖ Become the most successful bank in the world.
 - ❖ Customers are treated with respect.
 - ❖ Increase the value of shareholders' assets and maximize their return.
- **Commitments:** Provide excellent service while utilizing the most up-to-date financial technology.
 - ❖ Create a long-term connection based on mutual respect and trust.
 - ❖ Quickly and accurately respond to customer demands.
 - ❖ They should talk about their principles and views.
 - ❖ Expand as the Bank's customer base grows.
 - ❖ Provide top-notch solutions to customers' banking difficulties and issues.
 - ❖ Provide competitively priced products and services.
 - ❖ Assure the safety and security of the items entrusted to you.

2.2.3 Core Strength of SEBL:

- Ethics
- Justice

- Harmonic
- Pledge
- Spirit and insight
- Work-related enthusiasm

2.2.4 Objectives and Strategy of SEBL:

Southeast Bank believes that the only way to achieve and preserve its goal of being a prominent private-sector bank is to establish effective corporate governance, including professionalism among its employees and rigorous adherence to rules and regulations. SEBL believes that only through following ethics, which are not necessarily included into sets of rules and regulations, can a goal and objective be fully fulfilled and preserved over time. This commitment to ethics drives the bank's interactions with people with whom it interacts.

➤ Objectives :

- dependable investments
- Obtain the required capital sufficiency
- Ensure that the workforce is satisfied
- Ensure that any advances are fully recovered.
- Concentrate on fee-based revenue.
- Adopt the right management technologies.

➤ Strategy of SEBL

→ SEBL follows to following principal dealing with client

- Ethical banking standards are strictly followed.

- Treat all clients, depositors, and borrowers equally and without discrimination.
- Provide consistent client service at a low cost.
- Deal with customers in an open and honest manner, with no hidden fees.
- Keep a close eye on the customer's account.
- Clients should receive free financial counseling.
- Customer complaints should be dealt with as soon as possible.
- SEBL offers depositors a very competitive rate of return on their money.
- They pay attention to the client's concerns and attempt to improve customer service in accordance with their recommendations.
- SEBL consistently follows through on their promises.

→ SEBL follows to following principal dealing with Shareholders

- Adequacy of corporate information and operational results disclosure to assist them in making appropriate investment decisions
- Dividend policy that is consistent and pays a good dividend
- Conversations with them and implementation of their improvement suggestions

→ SEBL follows to following dealing with their regulator

- They operate and govern in a transparent way.
- SEBL has a culture of meeting regulator requirements on schedule.

→ SEBL follows to following dealing with their regulators

- They operate and govern in a transparent manner.
- SEBL has a culture of meeting regulatory deadlines on time.
- SEBL values their comments and directives, which they put into action to improve corporate governance standards.

→ **SEBL follows to following principal dealing for their Employees**

- At any time, discriminate on the basis of religion, sex, or color. They hire the finest on the basis of merit, following a strict hiring policy that excludes any bias or favoritism.
- For the truly deserving applicants, pay a competitive remuneration package with career echelon.
- Respect and care for your staff.
- Every employee's roles and responsibilities are clearly stated. No one is ever made a hero.
- scapegoat for obligations that aren't clear.
- Any act of dishonesty will be met with a zero tolerance policy.
- Create a pleasant working atmosphere.
- Encourage staff to voice their opinions on both qualitative and quantitative issues.
- the bank's improvement
- SEBL is always concerned about their health and safety.

→ **SEBL follows to following principal in respect of society**

- SEBL believes that the bank's commercial survival is dependent on the community in which it operates, and that it must therefore be responsive to the community and society in a reciprocal manner.
- Do not encourage bank financing of projects that are not environmentally friendly.
- Provide material support for environmental protection.
- Aid the poor, vulnerable, and victims of natural disasters.
- Contribute to a charity cause Contribute to women's empowerment by providing assistance to them.
- Sponsor sports, cultural, education, health, and community development initiatives.

2.2.5 Slogan : A bank with vision

2.2.6 Southeast Bank holds 19th AGM and Declares 16% cash Dividend and 5% Bonus share :

Southeast Bank Limited had its annual general meeting on Monday, March 31, 2014 at Bashundhara conference center-2. The meeting drew the largest crowd of shareholders. The AGM saw a heated debate about Southeast Bank Limited's operational performance in 2013, as well as the bank's future objectives and programs to improve operational efficiency and profitability. They announced a cash dividend of 16% and a bonus of 5%. They appointed an external auditor and elected a director till the next AGM. Chairman Alamgir Kabir expressed gratitude to the shareholders for their unwavering support and collaboration. They also approved the appointment of external auditors for the year 2014 and elected Directors.

2.2.7 Southeast Bank Limited Organizational Structure :

There are 14 levels in the bank. I classified them into 3 parts. Top management, Mid level Management and Lower level management. The organizational structure is given below:

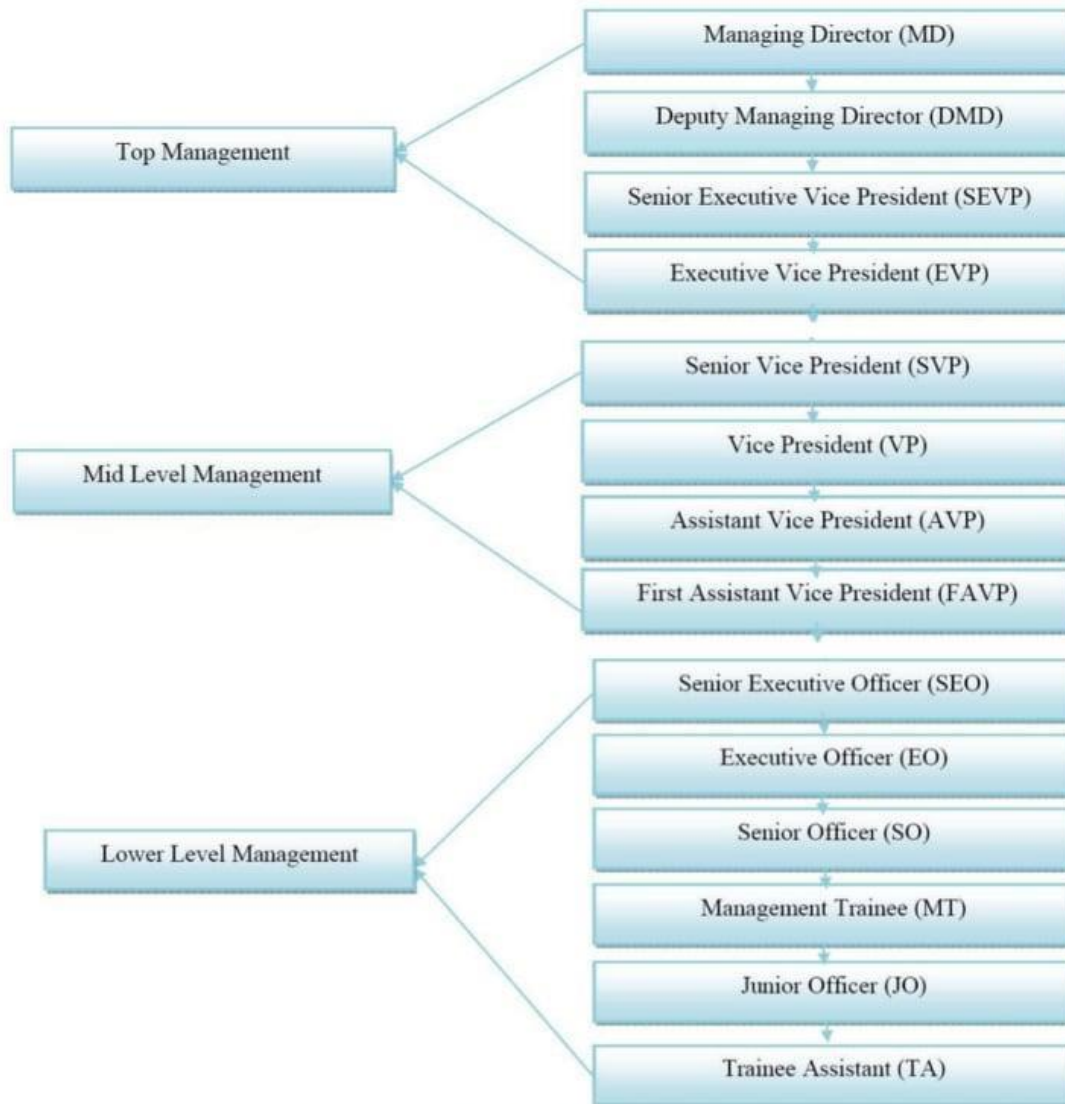


Figure 1 : Organization of Southeast bank limited

2.2.8 Hierarchy of Southeast Bank Limited:

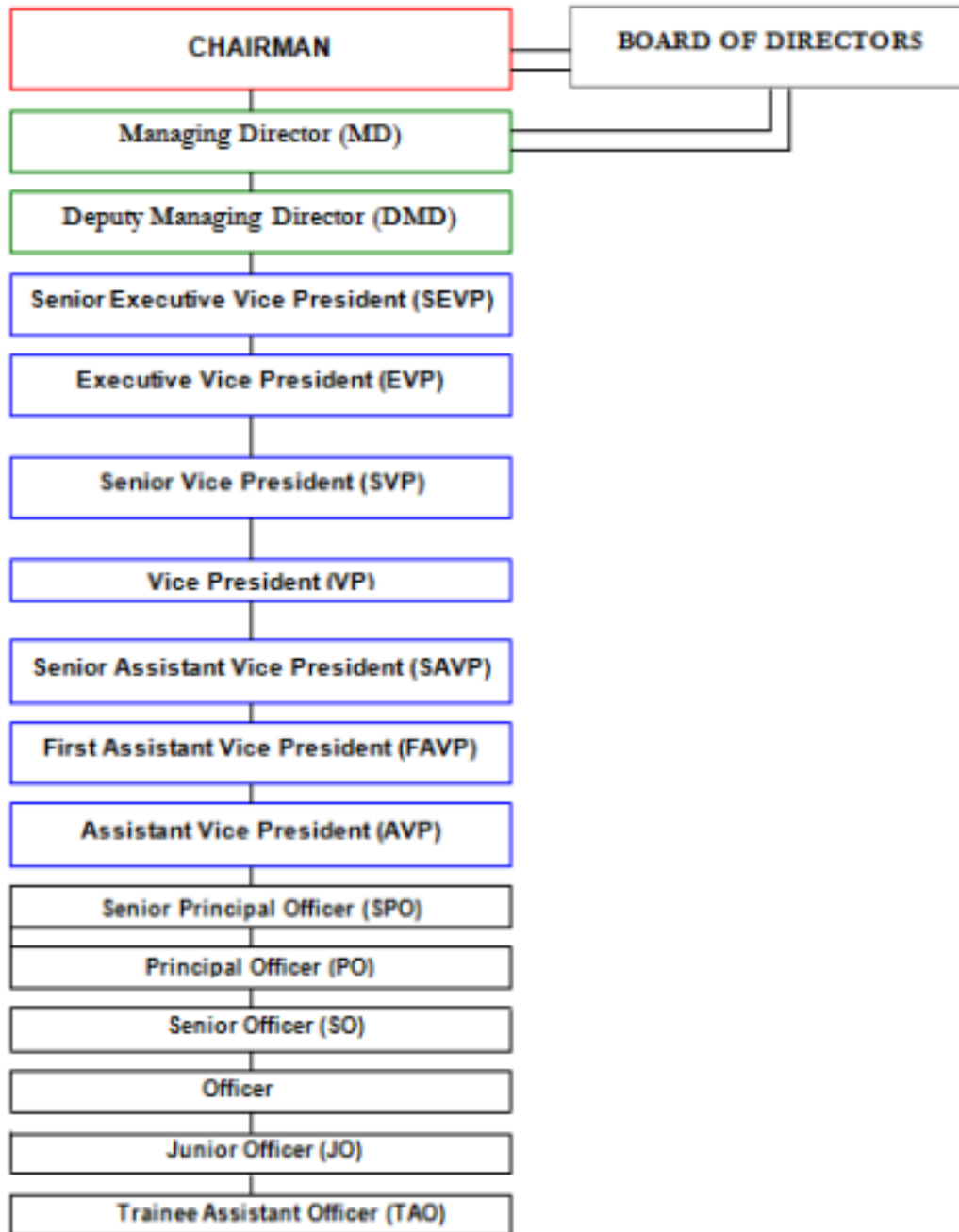


Figure 2: Hierarchy of Southeast Bank Limited

Southeast Bank Limited's Hierarchy is given in the diagram. The Board of Directors is led by the

Chairman. The bank's key divisions are primarily controlled and supervised by one Managing Director, who is also the President. He is reported to be one Deputy Managing Director. The Deputy Managing Director is reported to by four Executive Vice Presidents (EVP) and one Senior Executive Vice President (SEVP). The human resource and marketing departments are under the direction of the Senior Executive Vice President. Executive Vice Presidents are overseen by four Vice Presidents.

Southeast Bank Limited's organizational structure is highly horizontal, with each employee reporting to only one person, implying a very collaborative working atmosphere. Each officer reports to the FAVP, AVP, FVP, VP, SVP, or EVP; the AVP, FVP, VP, SVP, or EVP reports to the SEVP; the SEVP reports to the Deputy Managing Director, who in turn reports to the Managing Director. We can also see in the organization structure of Principal Branch, SEBL that each person reports to only one person. The branch is led by one Executive Vice President, one First Vice President (Operations Director), and the credit and foreign exchange departments report directly to the EVP. The General Banking, Cash, Accounts, and Computer Departments are all under the jurisdiction of the Operation Manager.

Chapter 3
Project Part
General Banking Activities

You must sell a product or service to make a profit in business. A bank does not make a tangible product to sell, but it does provide consumers with a variety of financial services. All banking operations begin with general banking. It's the division in charge of providing clients with day-to-day services. It collects deposits from consumers every day and honors cheques to meet their cash demands. It establishes new accounts, transfers monies, and issues bank drafts and pay orders, among other services. Because the bank is only able to provide service on a daily basis. Retail banking refers to all types of financial services.



Figure 3: Different activities of SEBL of General bank department

Function

section, clearing section, and account section. These several sectors perform various activities within the banking industry.

3.1 Account opening section:

When someone wants to save money at the bank or when others require it, they open an account. The initial step is to establish a banker and open a client relationship account. The Banker and the client enter into a contractual arrangement when they open an account. However, customer selection is critical when creating an account because there are many fraudsters that do illicit business through banks. As a result, the Bank selects its customers with the best care. This section includes the following tasks.

THE FOLLOING WORKS ARE DONE BY THIS SECTION

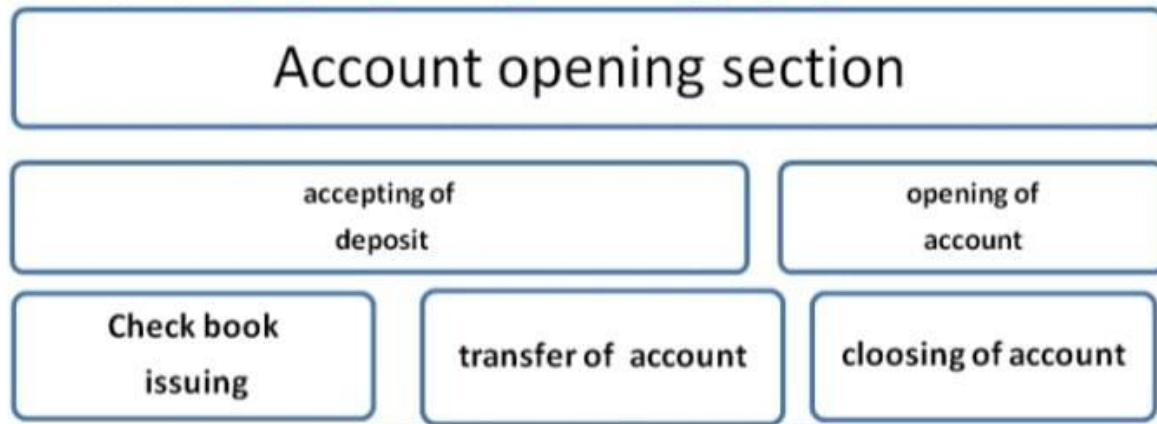


Figure 4: five works done by account opening section

3.1.1 Accepting Deposit:

If a client wants to open an account, the bank must first accept a deposit. The relationship between a banker and a client starts with the first creating an account in that name. All accounts are initially started with a cash deposit by the client, which is why the term "deposit account." A banker enlists deposits from a wide range of people from many walks of life, who are involved in a variety of financial activities and have varying financial situations. In this department, there are two officers that execute various duties.

The deposits that SEBL accepts can be divided into two categories: **Demand deposits** and **Time deposits** are the two types of deposits available.

3.1.2 Demand Deposits:

Because the cash in the account is receivable on demand, it is known as a demand deposit account. Demand deposits are accepted by SEBL through the establishment of, -

- Current Account
- Savings Account

➤ **Current Account:**

This sort of account can be opened by both individuals and businesses. This sort of account allows for a lot of transactions (both deposits and withdrawals). A current account holder can draw checks on his account for whatever amount and as many times as his account balance allows.

SEBL's current account criteria are as follows:

- Normally, businessmen, government officials, and semi-government organizations commence the event; with suitable introductions.
- The sum deposited earns no interest.
- This account allows for an overdraft.
- The opening balance must be at least TK 5000. A minimum balance of TK. 500/- must be kept at all times.

➤ **Savings Account:**

This type of account is opened by individuals for the aim of saving. These accounts currently pay a rate of 6% per year in interest. Monthly interest is calculated and accrued on the SB account, and it is credited to the account every six months. For each month interest will be calculated on the basis of the lowest balance on the credit in that month of an account. A depositor can withdraw money from his SB account no more than twice a week for a total of no more than 25% of the account's balance. If a person withdraws money more than twice per month, he or she will not be eligible for interest for that month.

SEBL's savings account criteria are as follows:

- Opening the air conditioner necessitates a proper introduction.
- It is not recommended to withdraw frequently.
- A depositor is permitted to withdraw funds from his or her account twice per week.
- As an initial deposit, a minimum of TK.5000 is required;
- The depositor has the right to withdraw up to 25% of the balance in his or her account without notice. In its sole discretion, the bank may levy a service fee.
- The amount deposited in a depositor's account will earn interest.

3.1.3 Time Deposit :

A time deposit is one that is due on a specific day or after a certain amount of notice. Time deposits are accepted at the SEBL Mirpur Branch via Fixed Deposit Receipts (FDR), Short Term Deposits (STD), and Schemes, among other options. A contract is formed between the bank and the customer when these deposits are accepted. When a banker establishes an account in a customer's name, the two parties enter into a contract. Only when both parties are competent to enter into contracts will this contract be valid. Because the creation of an account establishes the foundation of a relationship, and because the banker must deal with a variety of people with varying needs. The steps to create an account are as follows:

3.1.4 Opening An Account:

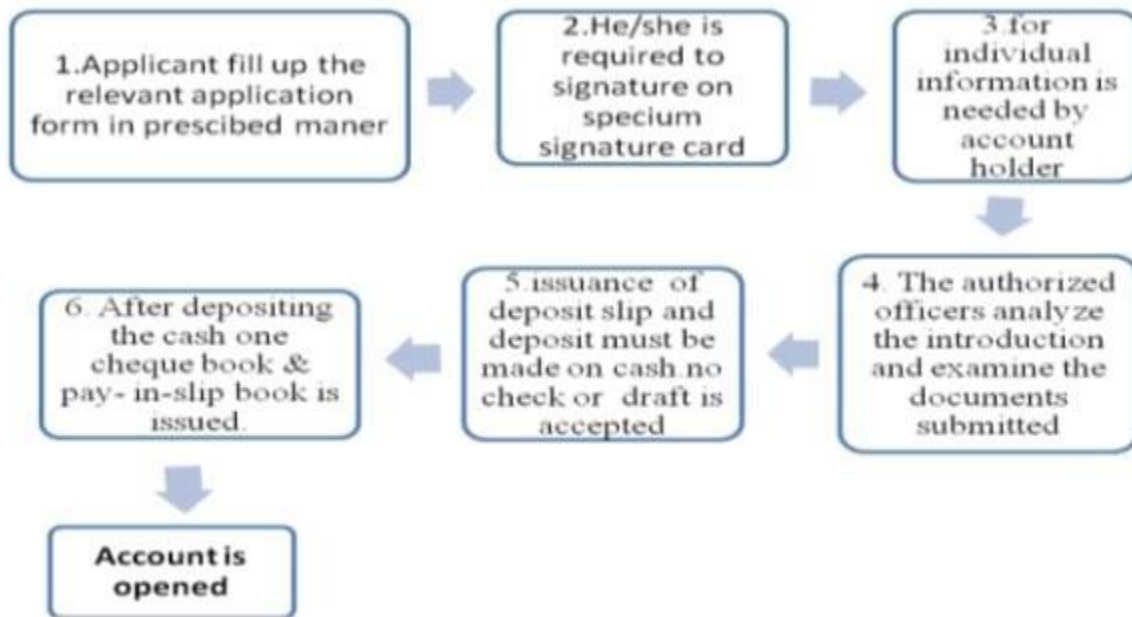


Figure 5: Account opening procedure in flow chart

A person or company must fill out an account opening form after accepting a deposit banker at Southeast Bank Limited's Mirpur Branch. The starting form of the account is the branch type, the applicants' name, the address of the applicant, the permanent address, the passport (if any), the date of birth, the nationality, the occupation, the nominees (s), the special introducer, the applicant's specific signature, the information provided to the applicant, etc. Furthermore, whoever opens an account is laundering. The bank should notify Bangladesh Bank if the transaction profile does not meet the KYC. Then, signature certified by an introductory signature of the person or organization who opens the account and specimen signature card are necessary. The client needs to be appropriately informed by the following: a current client, bank officials below the rank of Assistant officer, and a respectable individual well known to the Manager or authorized officer A copy of the National Id/copy of the passport/copy of the conduct license of that opener, copy of the nominated(s) the national ID, the photograph of that person and the photograph of the nominated person evaluate the introduction and examination of the papers submitted by that officer (s).

The concerned authority will then provide a new account number. The customer then fills out deposit forms to make the "initial deposit." A TK.10000 initial deposit is required to start a current account with SEBL, while a TK.500 deposit is required to open a savings account. One cheque book and a pay-in-slip book are supplied after the cash is deposited. The account is considered to have been opened in the Mirpur Branch of SEBL. Bank Ultimius Software is used by the Mirpur Branch to keep track of its accounts on the computer. Mirpur Branch records the initial deposit in the computer by assigning a new account number. The consumer is then given a cheque book requisition slip. All relevant papers should be distributed to the appropriate department.

3.1.5 Short Term Deposit (STD) account :

To earn income on a Short Term Deposit account, the deposit must be held for at least seven days. The interest rate on STD is lower than that on a savings account. Various large firms, organizations, and government departments keep money in STD accounts at SEBL and SMR. Withdrawals on a regular basis are discouraged and need advance notification. The method for opening an STD account is similar to that of a savings account. Annual interest rate of 6%

In SEBL, SMR users typically provide the bank instructions that whenever their current account's deposited amount exceeds a certain limit, their current account will be debited, and the money will be transferred to their STD account. Other Special Schemes offered by Southeast Bank Dhanmondi Branch are shown below.

3.1.6 Name of the Schemes:

A. Double Benefit Schemes (DBS) :

The amount to be deposited is TK 10,000 or a multiple of that. 7 years (double)

Terms and Conditions :

- The account can be opened by anyone over the age of 18 who is of sound mind.
- A person can open multiple DBS accounts at any Bank of the Bank branch, but each form must be filled out separately.
- To open the account, each account holder must provide a passport-size photograph.
- Any working day of the month can be used to open a DBS account.
- Accounts at DBS can be opened jointly or in the name of the organisation.
- It is possible to open a DBS account in the name of a minor. In that instance, the bank's existing account will be used.
- The opening procedures for minor accounts will be followed.

B. Monthly Savings Scheme (MSS):

2 (two) years, 3 (three) years, and 5 (five) years are the durations of the programs.
 Monthly Installment Amount: TK.500 or a multiple of TK.25, 000. (Twenty five Thousand).

Terms and Conditions:

- The account can be opened by anyone over the age of 18 who is of sound mind.
- A person can open multiple MMSS accounts at any Bank branch, but each form must be filled out separately.
- To open the account, you'll need a passport-sized photograph. Any working day of the month can be used to open an MSS account.
- Any account opened within the first ten days of any month will be treated as that month's account.
- a specific month If the account is opened after the 10th of the month, the first installment is due and payable the following month.
- It is not possible to open an MSS account in the name of a minor, in joint names, or in the name of an organisa

	Monthly Installment	Approximate Matured Amount (Taka)		
		Payment after 2 years	Payment after 3 Years	Payment after 5 Years
	500.00		21,013.00	38,975.00

		13305		
Monthly Saving Scheme (MSS)	1,000.00	26610	42,02600	77950.00
	1,500.00	39915	63,039.00	233850.00
	2,000.00	53220	84052. 00	155900.00
	3000.00	79530	1,26078..00	233850.00
	5000.00	133050	210130.00	389750.00
	10000.00	266100	420260..00	779500.00
	25000.00	665250	1050650.00	1948750.00

C. Monthly Income Scheme (MIS) :

Account Duration: 3 (three) years and 5 (five) years TK.10,000 or its multiples to be deposited (Amount deposited will be refunded at maturity.)

Terms and Conditions:

- The account can be opened by anyone over the age of 18 who is of sound mind.
- A person/institution can open several MMIS accounts at any Bank branch, and

each account must be opened using a separate form.

- The applicant must open/have a CD Savings Deposit account with the branch, into which monthly earnings will be automatically deposited.
- MMIS accounts cannot be opened in the names of minors, however they can be opened in the names of couples or institutions.
- An account can be transferred from one Bank branch to another if the account holder submits a written request. A cost of TK. 500 is due as a bank service charge in this scenario.

D. Pension Saving Scheme (PSS):

Terms of 4, 6, and 8 years are available. Monthly Installment Amount: 500 or multiples of TK.25, 000 (i.e. Tk.500 or 1000 or 1500)

Terms and Conditions:

- The account can be opened by anyone over the age of 18 who is of sound mind.
- A person can open multiple MPSS accounts for various amounts at any Bank branch, but each form must be filled out separately.
- To open the account, you'll need a passport-size photograph of the account holder and each nominee (attested by the account holder).
- Any working day of the month can be used to open the account. Accounts opened on or before the 10th of any month are recognized as accounts opened on that month. If the accounts are opened after the 10th of the month, the first installment is due the following month and is realized the following month.
- In the case of minors, an MPSS account can be created. In that instance, the account can be operated by the minor's legal guardian.
- An account cannot be opened in a joint name or in the name of a financial institution.

E. New Pension Savings Scheme (NPSS) :

Terms of 4, 6, and 8 years are available. Monthly Installment Amount: 500 or multiples of TK.25, 000 (i.e. Tk.500 or 1000 or 1500)

Terms and Conditions:

- The account can be opened by anyone over the age of 18 who is of sound mind.
- A person can open multiple NPSS accounts for various amounts at any Bank branch, but each form must be filled out separately.
- To open the account, you'll need a passport-size photograph of the account holder and each nominee (attested by the account holder).
- Any working day of the month can be used to open the account.
- Accounts opened on or before the 10th of any month are recognized as accounts opened on that month. If the accounts are opened after the 10th of the month, the first installment is due the following month and is realized the following month.
- It is possible to open an NPSS account in the name of a minor. In that instance, the account can be operated by the minor's legal guardian.
- Accounts cannot be opened in joint names or in the name of a business.
- It is said that if a person does not have an account with a bank, there is no banker-customer connection. A contractual relationship is formed between the banker and the customer when they open an account.

However, a bank's decision on which customers to open accounts with is critical.

Fixed Deposit Receipt (FDR):

Customers can invest a specified sum for a fixed period at a fixed rate of interest using a Fixed Deposit Receipt. Customers can choose to re-invest both the principal and interest amount on maturity, or the principal amount and the interest amount put into their SB or CD accounts. Money can increase at a good rate of interest over a long period of time. At the end of the term, the possibility for automatic renewal is available. To satisfy urgent financial demands, a loan option against FDR is available. The customer can take out a loan with FDR as collateral. Facility for early closure at a reduced charge. Individuals and corporations alike can open FDR accounts. Personal FDR accounts can only be opened by Bangladeshi nationals who live in

Bangladesh. Personal FDR Accounts can only be opened by people who are 18 years old or older. Under the supervision of his/her/their guardian, a minor account can be opened. Senior citizens may be eligible for a low-cost FDR.

Fixed Deposit for	
a. 1(one) month	7.50%
b. 3 (three) months	9.00%
c. 6(six) months	8.75%
d. 1 year	8.75%

3.1.7 Activities and Papers necessary for opening an account:

A. Joint Account :

If the account is a joint account, the joint account holder must sign a declaration and the account's operational instructions.

B. Partnership Firm: In order to prepare a partnership firm's account, the following documents must be submitted:

i) Deed of Partnership

ii) (a) One copy of registration forms if the partnership firm is a registered one.

(b) If not, a copy of the notary public's certificate will suffice.

C. Limited Company:

The following documents must be supplied in order to open a limited company account:

i) A copy of the company's resolution deciding to open an account with the Southeast Bank.

ii) A true and certified copy of the Company's Memorandum and Articles of Association.

- iii) The company's Certificate of Incorporation, accompanied with a duly attested photocopy for the bank's records, for inspection and return.
- iv) A certificate from the Registrar of Joint Stock Companies stating that the company is authorized to begin operations (in the case of a Public Limited Company, for examination and return) as well as a duly certified photocopy for the Bank's records.
- v) A copy of the most recent balance sheet.
- vi) An extract of the company's Board/General Meeting resolution authorizing the account's opening and operation, duly certified by the company's Chairman/Managing Director. Director's List with Addresses (a latest certified copy of Form XII).

D. Club/ Society:

In the event of a club or society account, the following documentation must be obtained:

- i) A current list of office holders.
- ii) A certified copy of the Resolution authorizing the account to be opened and operated.
- iii) A certified copy of the Bye-Law and Regulations, as well as the Constitution.
- iv) Government Approval Copy (if registered).

E. Co- operative Society:

In the event of a Co-operative Society account, the following documents must be obtained:

- i) A certified copy of the Bye-Law from the Co-operative Officer.
- ii) A current list of office holders.

iii) The Executive Committee makes a decision on the account.

iv) Certified copy of the Registrar's Certificate of Registration for Co-operative Societies.

F. Trustee Board:

In the event of a trustee board account, the following documents must be obtained:

i) Prior consent from SBL's Head Office.

ii) A certified copy of the Deed of Trust, a current list of Trustee Board members, and a certified copy of the Trustee Board's Resolution to open and run the account.

G. Minor's Account:

In the case of a minor's account, the following documentation must be obtained:

i) After the account's title, add the word "MINOR."

ii) Keeping track of the account's unique instructions for functioning. The AOF must be completed and signed by either the minor's parents or the legal guardian assigned by the court of law.

3.1.8 Issuing Cheque Book to the Customer:

When a client's account is opened, a new cheque is issued to the account holder only after proper verification of the account holder's signature personally or to a fully authorized agent against proper acknowledgement, and only against requisition on the stipulated requisition form attached to the cheque book issued previously.

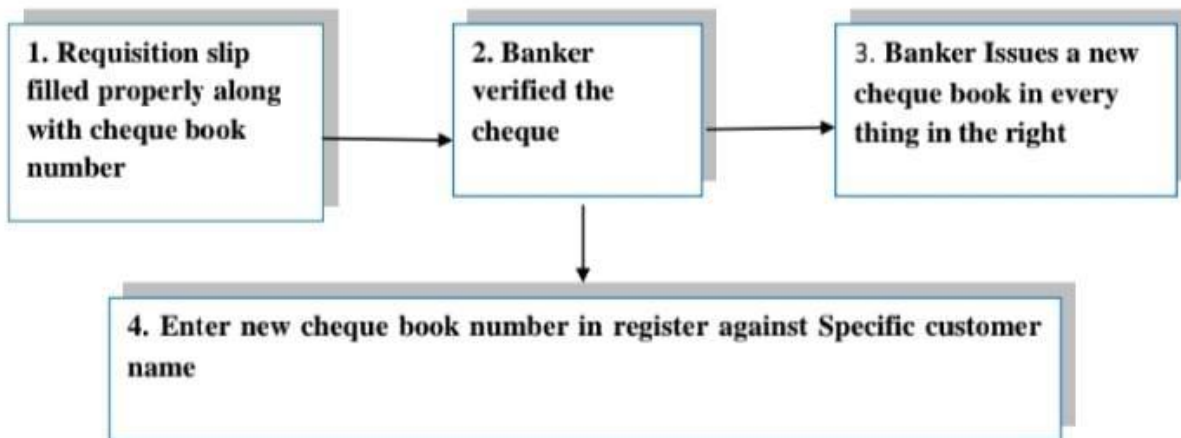


Figure 6: A flowchart showing the procedure for issuing a cheque book.

A consumer who opens a new account must first deposit the minimum amount of money required in the account. Then, for the issuing of a cheque book, an account opening form is sent. First, the appropriate officer must draw a checkbook. Currently, there is only one officer. After that, the officer sealed it with the branch's name. In the cheque issue register, the incharge officer enters the number of the cheque book. In the same register, the officer also enters the customer's name and account number. The account number is then written on the front of the check book as well as every leaf of the book, including the requisition. Customers who open new accounts must first deposit the minimum amount of money required, which is written on the front of the check and on the requisition sheet. On the requisition slip, the word "Issued on" is written together with the date of issuance. On the application form, the number of the cheque book and the date of issuance are also stated. Following that, the customer is asked to sign the check book register. The respective officer then signs the request slip on the front. Put this in the register first, then hand over the checkbook to the customer.

→ **Issue of Duplicate cheques book** : Only when an A/C holder directly contacts the Bank with an application Letter of Indemnity in the prescribed Proforma agreeing to indemnify the Bank for the lost cheque book shall duplicate cheque books be issued in place of the lost cheque book. Only with the previous approval of the branch manager could a new check book be given in place of a lost one after verification of the Account holder's signature from the Specimen signature card and realization of the required Excise duty. The new cheque book's cheque series number should be recorded on the ledger card and signature card as usual. The series number of the missing cheques book should be documented in the stop payment register, and care should be taken to avoid fraudulent

payments.

- **Issue of New cheques book (For old account):** The method for issuing a new cheque book for an existing account is identical to that for a new account. The only change is that the customer must present the previous cheque book's requisition sheet, complete with date, signature, and address. The requisition slip is then computer-posted to determine the account's status and the number of leaves/leaves that have yet to be used. The officer signs the old requisition sheet and enters the number of fresh cheque books on the back.
- **Procedure of issuance of a new cheques book:** If the cheques are given to someone else, the account holder receives an acknowledgement form from the bank, which includes the contents of the cheque book. The account holder must sign and send this acknowledgement slip to the bank. Otherwise, no cheques from this cheque book will be honored by the bank. All of the requisition slips and application forms are sent to the computer department at the end of the day so that these new checks can be entered.
- **Dishonour of cheque:** If the customer's cheque is returned, SEBL writes a memorandum (cheque return memo) explaining why the cheque was returned: \
- Please refer to the drawer.
 - It was not planned.
 - Effects are still present. It's possible that they'll show up again
 - Exceeds expectations.
 - The entire cover was not received.
 - The drawer halted payment.
 - The signature of the drawer is different/required.
 - Changes to the date, figures, or words require the drawer's full signature.
 - Cheque has been post-dated, out-of-date, or mutilated.
 - The amount expressed in words and figures is different.
 - A bank must be present with a crossed check.
 - Clearing stamps are required/cancellation is necessary.
 - Authentication should be included in the Bank's discharge.

- “Account Payee Only” is crossed on the cheque.

3.1.9 Transfer of an account:

- The customer fills out an application and specifies which branch he wants the account relocated to.
- His signature cards, new account advice, and all other pertinent documents are forwarded to that branch via registered mail.
- Inter Branch Credit Advice is used to send the credit balance in a customer's account to the other branch (IBCA).
- On such a transfer, there should be no exchange fee.
- In this regard, attention is also paid.

3.1.10 Closing the account :

Southeast Bank Limited (SEBL) shuts a customer's account at the request of the customer. Following is the method followed by SEBL bankers after receiving a request from a customer to close an account. The banker at SEBL's front desk then asks the customer to write a final cheque for the amount due on his account, less any closing and any incidental charges, and surrender the unused cheque leaves. The account is debited for the amount of the closing charge (230 taka) and other charges. Southeast Bank Limited's unused cheque leaves are destroyed by an authorized officer. In the case of a joint account, all account holders must sign the application to close the account.

A banker has the authority to shut or halt the functioning of a customer's account in the following circumstances:

- The customer has died. Insanity and insolvency of the customer
- The court has issued an order (Garnishee order)
- Forgery fraud is a specific charge.
- Stop the payment of the check.

- Under the following exceptional conditions, a banker may refuse to pay a customer's check.
- First, the account holder will request that his cheque be stopped from being paid.
- For this reason, there is a register. The authorized officer is in charge of keeping it. The officer will examine the account's current state and double-check everything.
- The officer will mark the ledger book in red ink, and the cheque will not be paid.
- Collecting irregular/required bank discharges.
- If the check is returned owing to a lack of funds, SEBL will notify the account holder as soon as possible.

3.2 Cash Section:

The cash division of a bank is crucial because it is here that cash transactions are completed. A bank's liquidity strength is demonstrated by its cash divisions. A cash officer at Southeast Bank's Mirpur branch keeps track of numerous systems. At the Mirpur Branch of Southeast Bank Limited, there are four workers working in the cash section. The following are the multiple strategies:

- Vault
- Cash Payment
- Cash Receive

3.2.1 Vault:

The cash department of any bank is the most dangerous. To avoid any accidents in this region, strict security is essential. Each counter has a cash limit. Excess cash should not be carried for safety reasons. The excess currency is sent to the Bangladesh Bank if there is any. Alternatively, if there is a cash deficit in the cash department, the necessary funds are borrowed from Bangladesh Bank, SEBL's Head Office, or another bank.

3.2.2 Cash Payment:

When a customer deposits money in the bank, the bank officer takes the following precautions:

- check and count the money that has been received.
- Check that the amount written on the deposit slip matches the amount written on the deposit slip.
- Check the account number and title.
- Both deposit slips are complete and accurate.
- In the slip is the depositor's signature.
- In the receiving cash officer book, write the currency's dominance on the reverse of the pay in slip or credit voucher.
- At the very least, send the pay stub.
- The deposit slip must be signed by the officer in charge.
- The client must receive a carbon copy of the deposit slip with the correct seal and signature.

3.2.3 Cash Receive:

Southeast Bank Limited receives cheques, demand drafts, pay orders, pay slips, and debit cash vouchers from various departments for payment of cash to customers/payees. It is the officer's responsibility to ensure that the cheque or instrument has been legitimately passed at the time of cash payment. Before honoring a check, the following standard precaution is followed to the letter.

- Name of the branch on the check
- After the date is given, the date on the check is asked to be presented.
- The term taka and the figure on the check are the same.
- The account balance is accessible.
- The signature on the specimen card and the signature on the signature should be the same.
- On the back of the check, the recipient's signature is gathered.

A consumer may overdraw if a prior arrangement has been established with the bank.

3.2.4 Books maintained by cash department:

Registering at the southeast bank is referred to as "booking." Southeast Bank Limited kept a few records. Vault register, cash receiving register, cash payment register, and cash position register are the registers in question. Maintain the quantity of cash accessible at the SEBL's Mirpur Branch in the vault register. The cash receive register then maintains track of all incoming cash. Keep track of all outgoing cash in a payment register, whether it's in cash or not. Finally, in the cash position register, maintain track of the balance of available notes and coins.

➤ Other register:

- Register of Money Remittances
- Register of Prize Bonds
- Register with a stamp in hand

➤ Automatic Machine in cash section:

Two automatic machines are located in the cash department of Southeast Bank. One is a money counter, while the other is a money detector. Officers can simply count money and identify phony money using a money counting machine and a money detecting machine.

3.3 Cleaning Section:

This area receives all types of cheques written in the client's name for clearing through their banking services. It is required to endorse and cross the cheques after receiving it. Cheques that can be cleared There are four different types of cheques that can be cleared:

- 1) Cheque for inward clearance.
- 2) Clearing cheques for outgoing funds.

3) Incoming bills for payment.

4) Bills sent out for collection.

3.3.1 Clearing cheque for inbound funds:

It refers to instruments drawn on Southeast banks that are received in the clearing house by other banks from their representatives.

3.3.2 Collection of outgoing bills:

OBC refers to when our branch sends cheques to other Southeast Bank branches.

This process' accounting treatment is as follows:

Depositor's A/C Cr.

Southeast general (Sender's Branch) Dr.

3.3.3 Collection of inbound invoices (IBC):

There are two methods of clearing: first, a cheque is collected from another Southeast Bank branch. These cheques are paid by debiting the depositor's account and crediting the sender's branch account.

The second cheque is collected from a bank outside of the clearing house. These cheques are settled by deducting funds from the depositor's account and sending a DD or TT to the sender's bank.

3.3.4 Outward Clearing Cheque (OCC):

An OCC is a type of outward clearing cheque. Outward Clearing Cheque is a Southeast bank cheque drawn from another branch. These types of cheques are delivered directly to the branch, requesting that IBCA be sent.

3.4 Accounts Department:

The account department is known as the bank's nerve center. Every day, transactions are made in the banking industry, and these transactions must be correctly and systematically recorded because banks deal with depositors' money. Any discrepancy in appropriate recording may undermine public confidence, and the bank may be severely harmed if this occurs. A mismatch in the debit and credit sides will result from incorrect transaction recording. To avoid disasters, the bank sets up a separate department whose job it is to check for errors in handing vouchers, incorrect entries, fraud, and forgeries. Accounts is the name of this department. Southeast Bank Limited's section is responsible for preparing internal and statutory statements that must be reported to the Bangladesh Bank. Southeast Bank Limited's account department prepares this statement and is required to submit some statements to the head office, which are consolidated by the head office.

3.4.1 Daily Task of Mirpur Branch in SEBL:

The following are the routine everyday tasks of the account department:

- In the cashbook, make a note of the transaction.
- Keeping track of the transaction in both the general and subsidiary ledgers
- Preparing the branch's daily position by analyzing deposit and cash flows.
- Creating a daily statement of affairs in SEBL that shows all of Mirpur Branch's assets and liabilities as general and subsidiary ledgers, respectively.
- Making all Mirpur Branch expenses payable;
- recording branch fund transfers and providing accounting treatment in this regard
- Checking that all vouchers are appropriately passed in order to verify that the activity report is accurate. If it is made right by the concerned officer,
- Vouchers are entered into a voucher register.
- Packing the relevant vouchers in accordance with the debit and credit vouchers

3.4.2 Task to be Completed on a Regular Basis:

- Preparing the employees' monthly compensation statements policing the branch's fundamental data
- Preparing weekly positions for the branch and sending them to the central office in order

to keep the Cash Reserve Requirement in balance.

- Preparing monthly financial statements for the branch and sending them to the head office in order to meet the statutory liquidity requirement
- Creating a weekly position for the branch by comparing the back up of sector-specific deposit, credit, and other accounts.
- Creating a weekly position for the branch by comparing the denomination won se cash till statement
- Creating a budget for the branch by establishing profit and deposit goals.

3.5 Findings and Analysis:

The following questions have been prepared for the consumers in order to learn more about their perceptions, behaviors, and attitudes concerning the services given by SEBL. During the interview, I conducted a questionnaire survey and asked various questions. SEBL has always strived to improve its service quality efficiency.

Consumers were given a number of questions about the bank's service quality in the survey. Customers were questioned whether Southeast Bank provides service on time, whether SEBL staff are polite and always willing to help, whether SEBL workers understand your individual needs, and whether Southeast Bank demonstrates sincerity in resolving those problems. Then there's the subject of what customers think of current banking equipment like credit cards, ATM booths, and modern software, as well as bank services.

The findings of each of the questions answered, as well as the relevant charts and tables, are shown below, according to the questionnaire.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
5	4	3	2	1

1. When Southeast Bank Limited promises to do something by a certain time, does it?

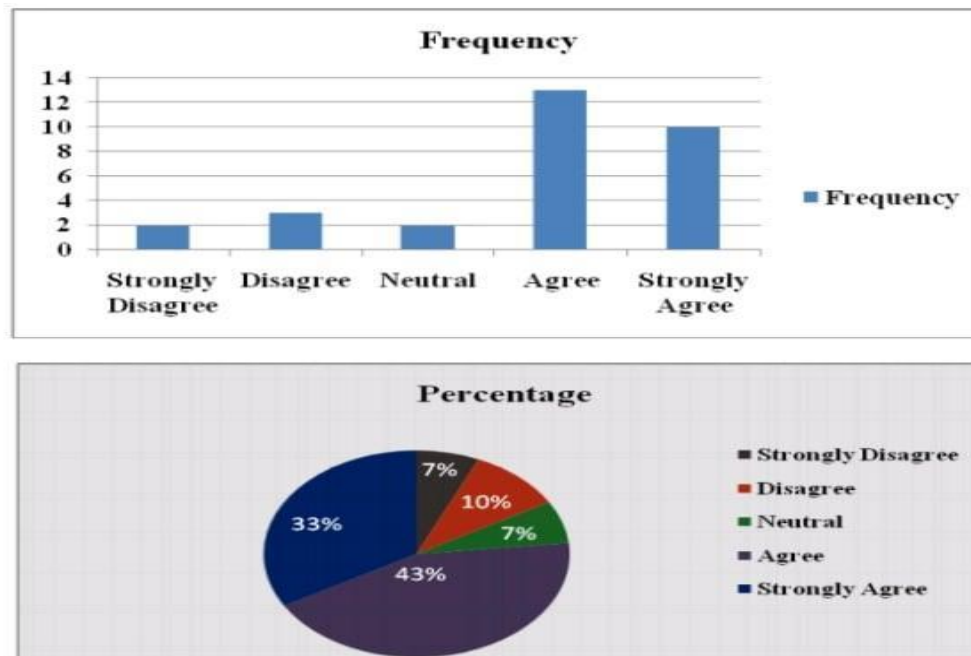


Figure 7: Number of frequencies for promises to do something by a certain time.

This histogram demonstrates that for this question, the majority of customers have indicated that they strongly agree or agree. Some respondents additionally categorized their opinions as neutral, strongly disagree, or disagree. However, the percentage is really low. The majority of people agree, and the majority of people strongly agree.

According to the pie chart, 76 percent of customers agreed with this question, 7% were neutral, and 17% disagreed. However, based on the overall results, we can conclude that the vast majority of customers are satisfied. Because there is such a big percentage of people who agree.

2. When you have a problem, Southeast Bank Limited shows sincere interest in solving it?

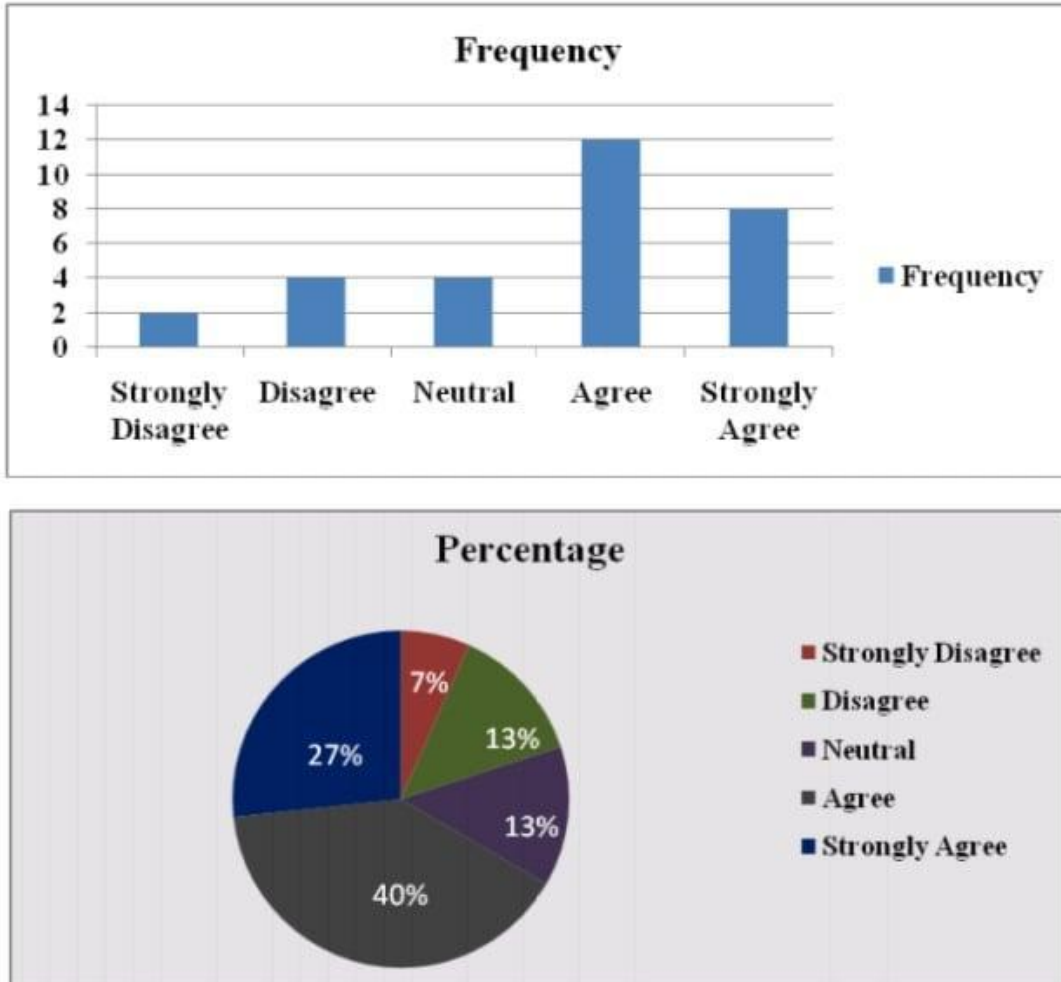


Figure 8: Number of frequencies for sincere interest in solving problem

According to the pie chart, 67 percent of customers agreed with this question, while 13 percent said they were undecided. Only a few customers disagree with this statement. And this histogram reveals that the vast majority of customers agree or strongly agree that SEBL is genuinely interested in resolving their problems. As a result, we can call the outcome satisfactory.

3. Southeast Bank Limited performs the right service at a time.

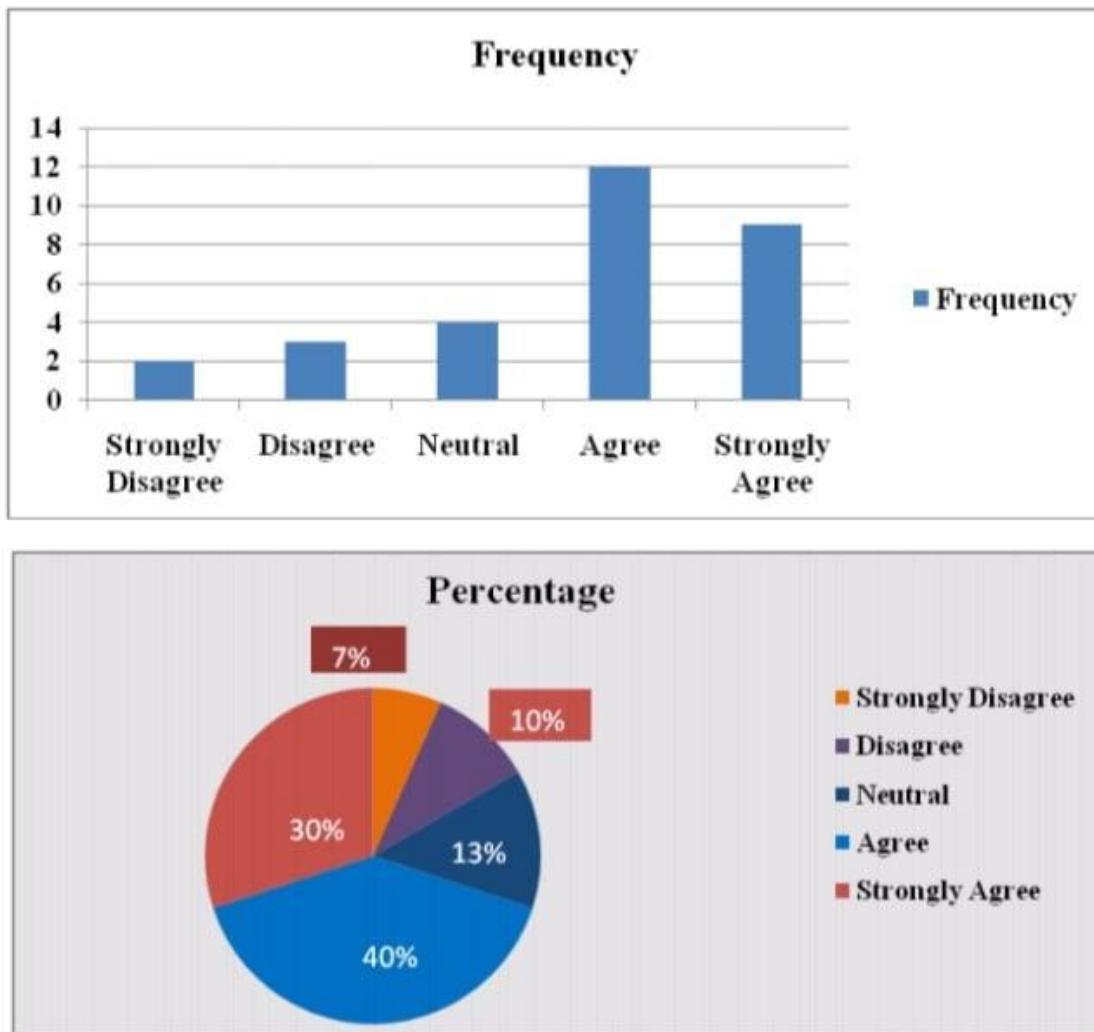


Figure 9: Number of frequencies for performs the right service at first time.

We can observe that 70% of customers agree with the question, while 17% disagree. In this case, 13% of customers expressed a neutral viewpoint. In addition, this histogram reveals that the majority of clients are pleased with SEBL's service.

As a result, we can conclude that the outcome is acceptable.

4.Southeast Bank Limited insists on error - free record

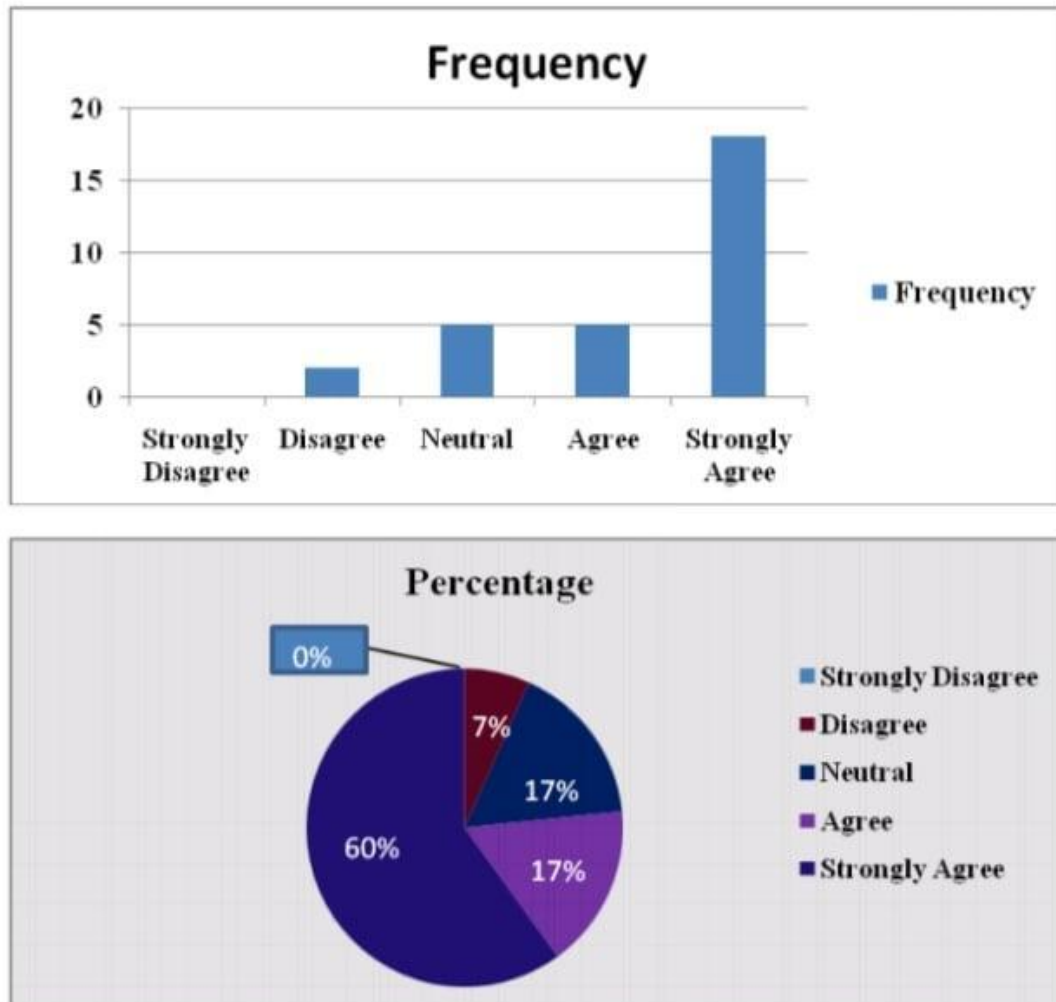


Figure 10: Number of frequencies for error – free records.

We can observe that 77% of customers agree with this question, while 77 percent disagree. In addition, 17% of customers expressed a neutral impression. This histogram also reveals that the majority of consumers are satisfied with the response to this inquiry. As a result, we can conclude that the outcome is acceptable.

5.Southeast Bank Limited Keep customers informed about when service will performed

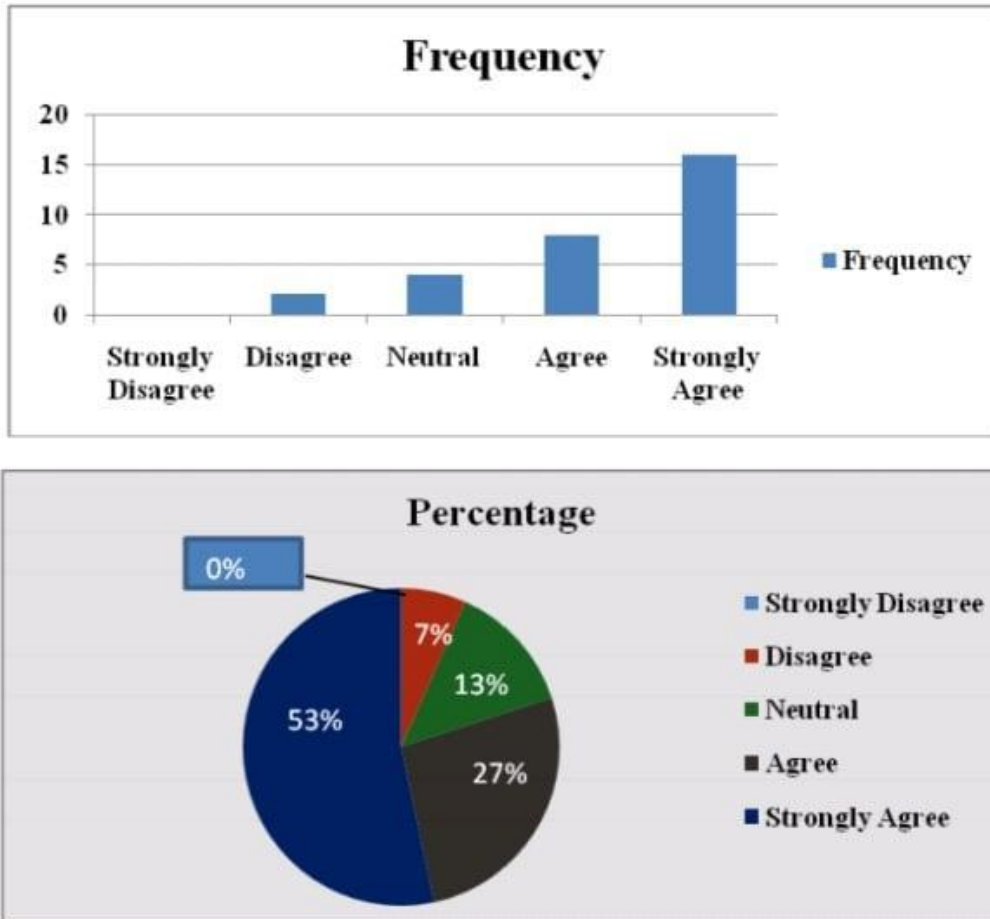


Figure 11: Number of frequencies for informed service.

We can see from the pie chart that 80 percent of customers agreed with this question, while 13 percent had no view.

Only a few customers disagree with this statement. And this histogram reveals that the majority of customers agree or strongly agree with SEBL's informed service. As a result, we can call the outcome satisfactory.

6. Personnel in Southeast Bank Limited give you a prompt service

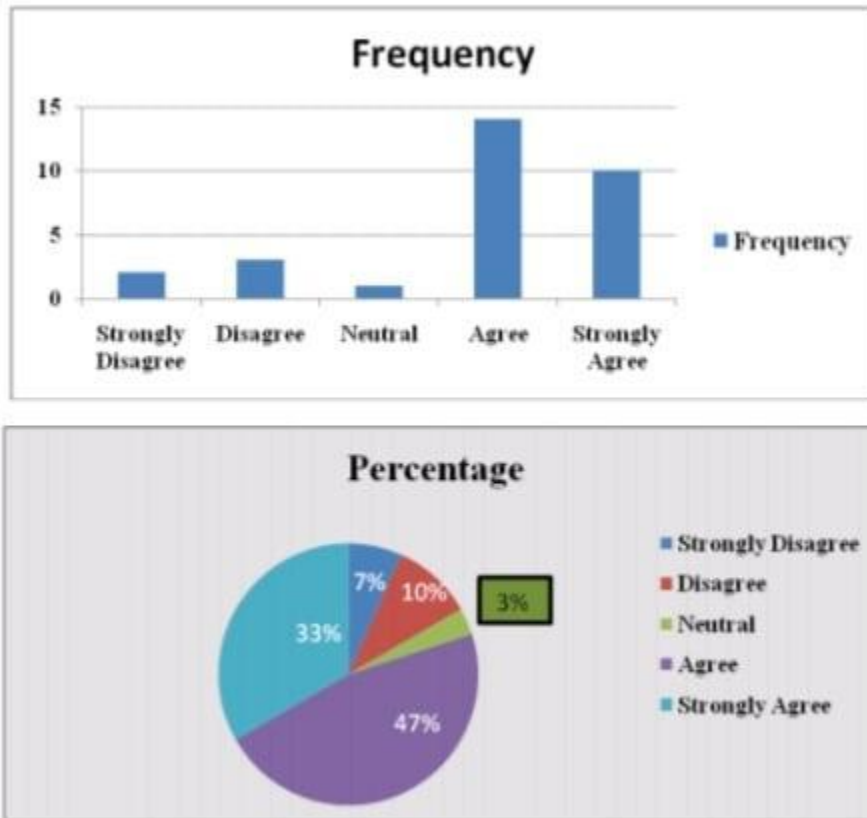


Figure 12: Number of frequencies for giving prompt service.

This histogram also reveals that the majority of clients are pleased with SEBL's prompt service. We can observe that 80 percent of customers agreed with this question, while only 17% disagreed. In this case, 3% of customers indicated that their opinion was neutral. As a result, we can conclude that the outcome is satisfactory.

7.Southeast Bank Limited employees are always willing to help at any time of the day.

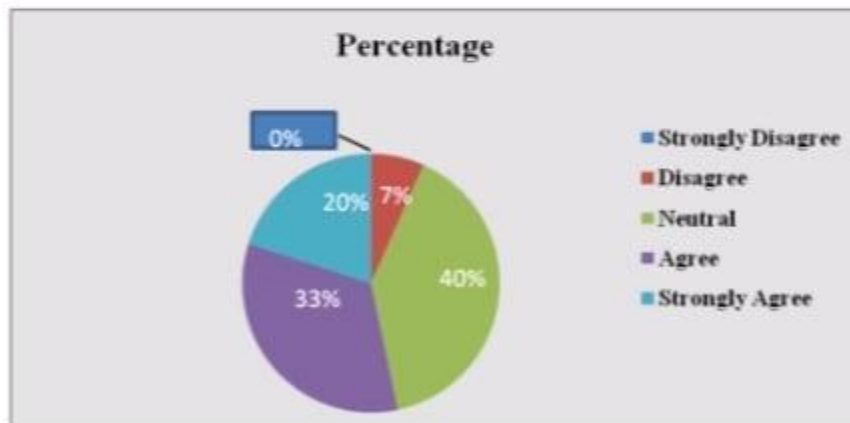
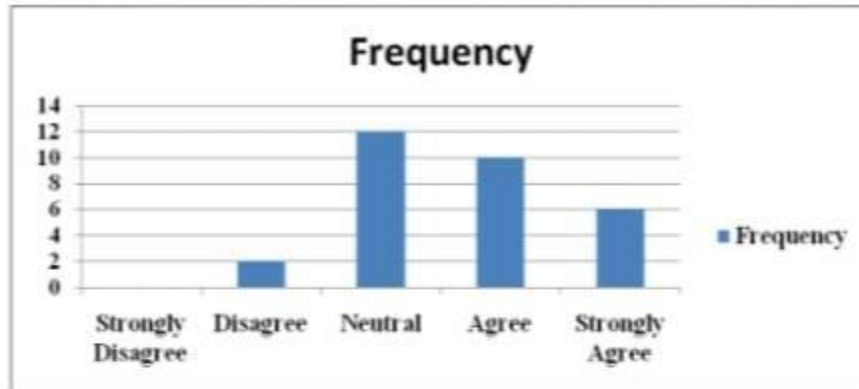


Figure 13: Number of frequencies for giving service at any time.

According to the pie chart above, 73 percent of respondents believe SEBL personnel are always willing to serve them, whereas 7% of customers are dissatisfied and 40% of customers are ambivalent about the statement. According to the results of the questionnaire survey, the majority of consumers believe that the staff are nice and helpful, and that they are well behaved with the customers, with only a few customers rating the employees' behavior as unsatisfactory. They are constantly willing to assist consumers and are quite cooperative. Some clients refuse to send an introducer or a photo when opening accounts because they don't comprehend the form. Some clients are also unable to properly write cheques, deposit slips, or pay order vouchers. Employees at SEBL listen to their difficulties and assist them in resolving them.

8. Southeast Bank Limited employees are never too busy to react to your inquiry.

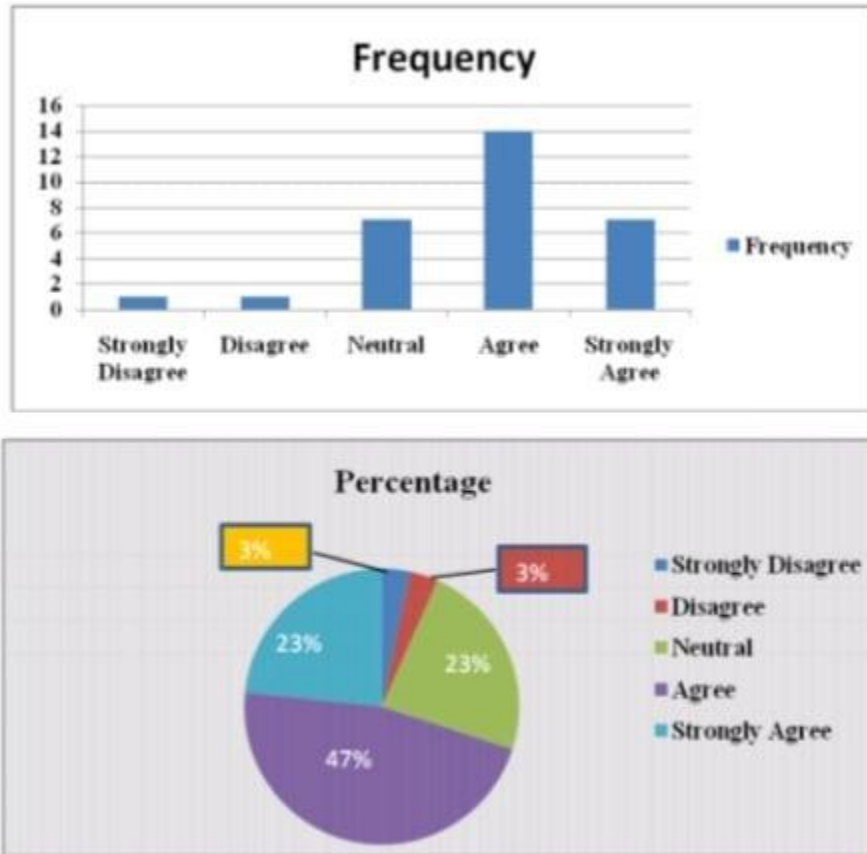


Figure 14: Number of frequencies for responding to client.

This histogram illustrates that the majority of customers agree or strongly agree that SEBL staff will respond to requests. As a result, we can call the outcome satisfactory. On the basis of the pie chart, we can see that 70% of customers agreed with this question, while 23% had no opinion. Only 6% of customers are in agreement with this statement.

9. Employees at SEBL behave in a way that gives you confidence.

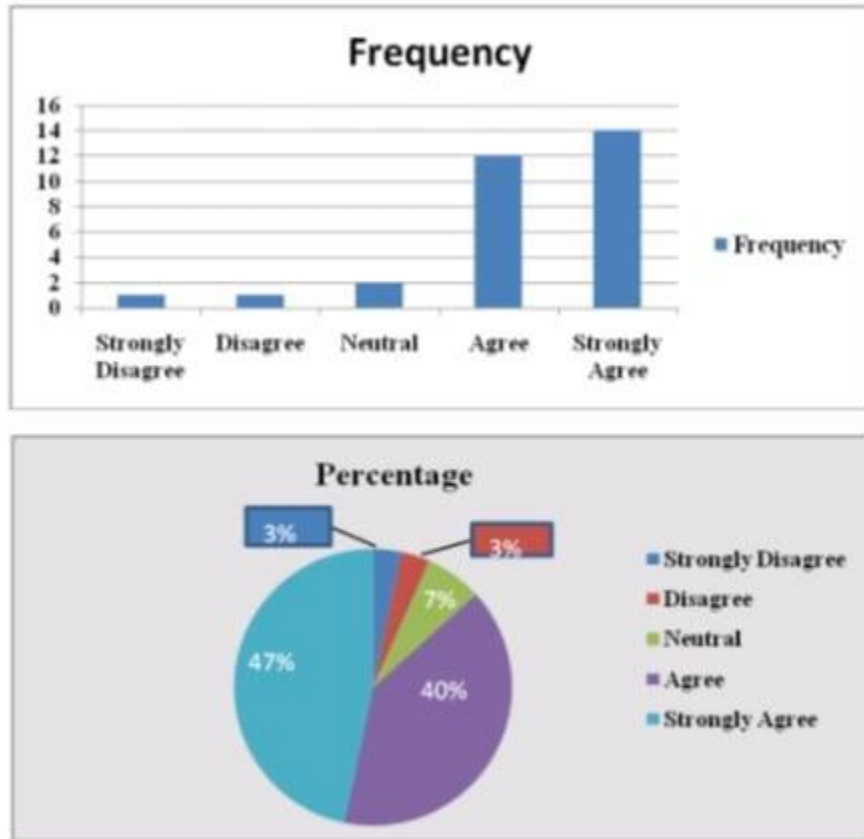


Figure 15: Number of frequencies for having confidence at work.

This histogram demonstrates that for this question, the majority of customers have indicated that they strongly agree or agree. Some respondents additionally categorized their opinions as neutral, strongly disagree, or disagree. However, the percentage is really low. According to the pie chart, 87 percent of customers agreed with this question, while the remaining 7% were undecided. This signifies that customers have faith in the staff' actions. As a result, we can conclude that the outcome is satisfactory.

10. Southeast Bank Limited provides you with a sense of security throughout your transaction.

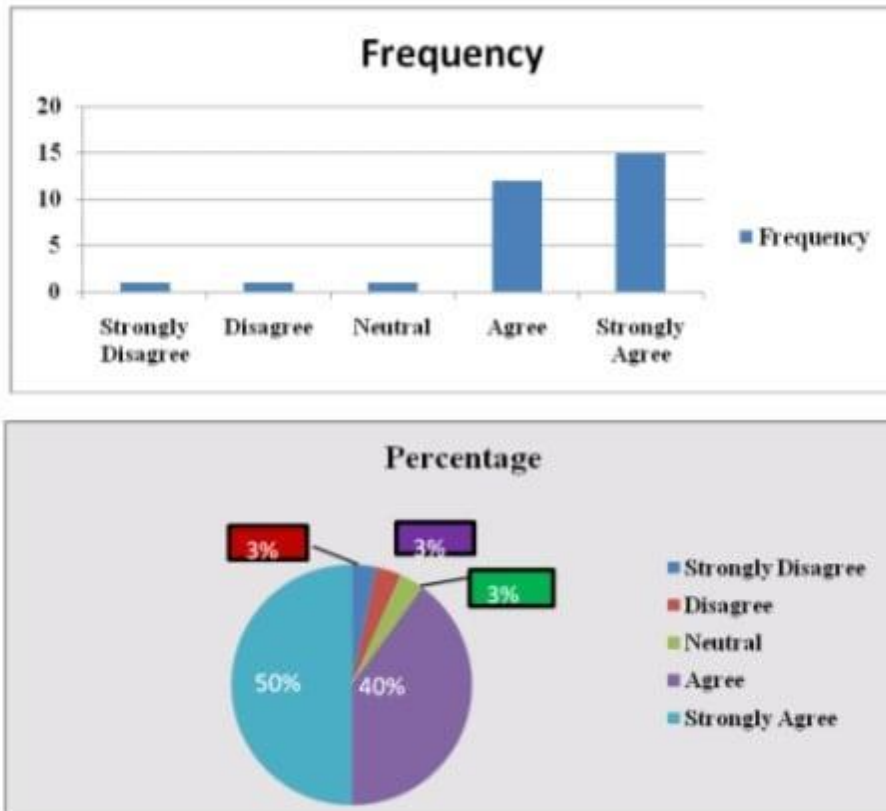


Figure 16: Number of frequencies for feel of safety transaction

We can observe that 90% of customers agree on this subject, while only 6% disagree. In this case, 3% of the customers expressed a neutral opinion. This histogram also reveals that the majority of clients are comfortable doing business with SEBL. As a result, we can conclude that the outcome is acceptable.

11. Southeast Bank Limited employees are always nice to you.

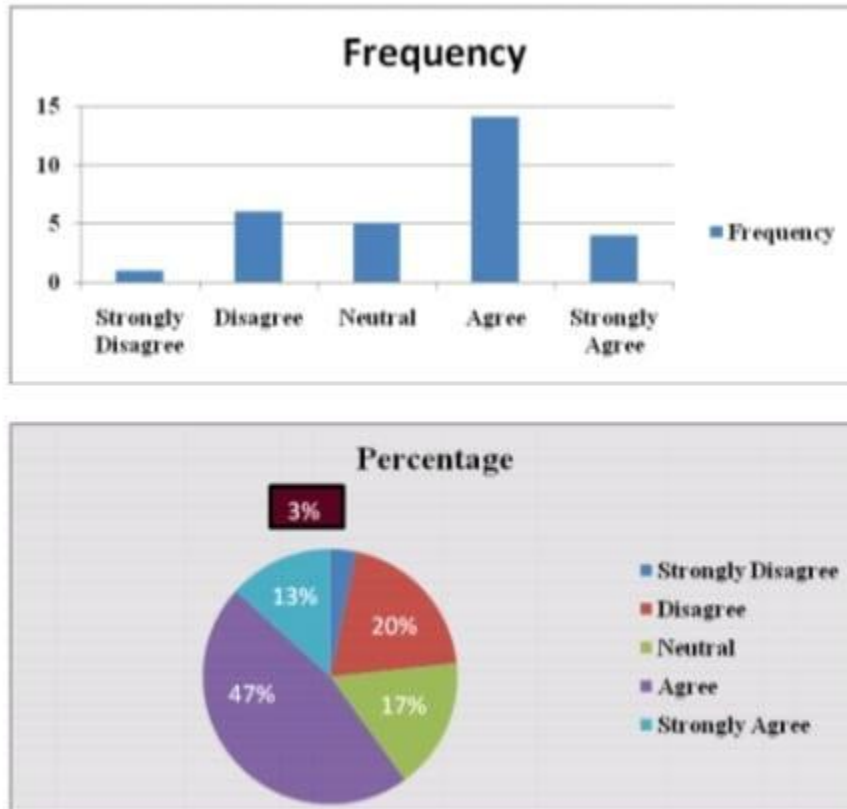


Figure 17: : Number of frequencies for being courteous with the customers'.

This histogram illustrates that the majority of customers agree that SEBL employees are always courteous to them. According to the pie chart, 64 percent of customers agreed with this question, while 17 percent said they were undecided. Only a few customers disagree with this statement. As a result, we can call the outcome satisfactory.

12. Southeast Bank Limited employees are well-versed in answering your questions.

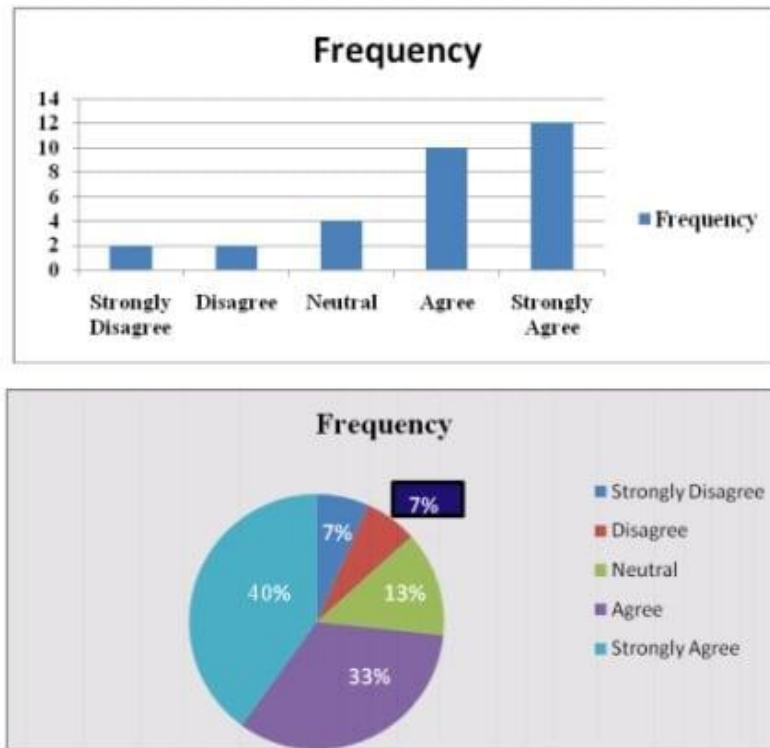


Figure 18: Number of frequencies for being capable to answering customers' questions.

We can observe that 73% of customers agree with this question, while 73 percent disagree. In this case, 13% of customers expressed a neutral viewpoint. In addition, the majority of customers feel that SEBL workers are capable of answering their questions, as shown by this histogram. As a result, we can conclude that the outcome is acceptable.

13.Southeast Bank Limited pays special attention to each of its customers.

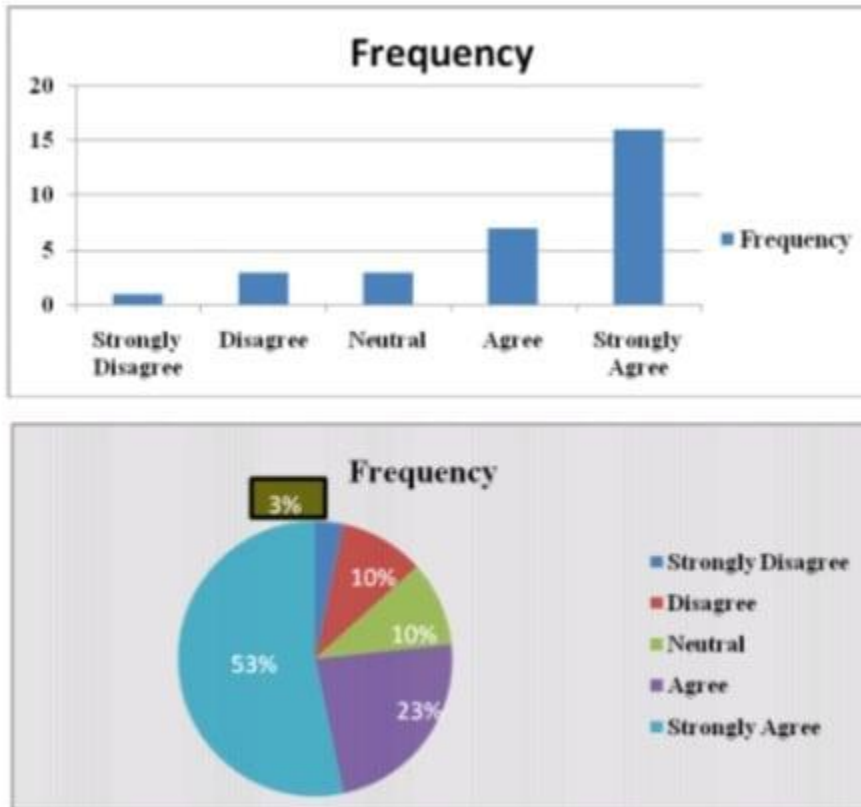


Figure 19: Number of frequencies for giving individual attention.

This histogram demonstrates that the vast majority of customers feel that SEBL should provide personalized service. According to the pie chart, 76 percent of customers agreed with the question, while 10% were undecided. This is a question that a small percentage of customers disagree with. As a result, we can consider the outcome to be satisfactory.

Recommendation & Conclusion

The research revealed where modifications were needed to improve service quality. Following the completion of the survey and interviews with customers, it was discovered that customers are generally satisfied with customer service and personnel behavior. They also have various grievances that make them unhappy in some circumstances. Based on the results of the study, I've discovered that clients desire better service. As a result, Southeast Bank Limited should strive its hardest to please those clients in a sensible and trustworthy manner.

Based on the discussion above on customers' perceptions of the bank's services, Southeast Bank Limited can make the following recommendation to improve customer service quality.

Marketing research on a regular basis:

Southeast Bank Limited's management can conduct marketing research activities every three months using a standardized questionnaire or a personal interview to keep track of customer satisfaction levels. Customers' expectations concerning various service components can also be determined through regular research. In brief, because customer expectations and satisfaction are constantly changing, it is possible to undertake regular research at sufficient intervals.

More ATM booths should be built:

Customers are dissatisfied with the availability of Southeast Bank Limited ATM booths, according to the poll. There are only a handful of ATM booths scattered across the country. As a result, a sufficient number of ATM booths might be set up in various locations to reach out to clients even further and so meet their demand. Southeast Bank Limited recently agreed to use the ATM booth of Dutch Bangla Bank Limited. It may assist them in satisfying clients for the time being, but the Bank should consider making a long-term investment in this area in order to deal with the growing number of customers in the future.

Customer Service Improvements:

The importance of improving customer service cannot be overstated. Customer service, such as online service, internet service, and 24-hour customer assistance, should be upgraded to compete with other banks. When it comes to client demand, administration should be efficient. For effective services, new technologies should be used. Administration should monitor employee progress and performance and offer attractive remuneration that is competitive with that of other banks.

Effectively handle complaints:

SEBL may place a higher emphasis on handling customer complaints and encouraging customers to provide feedback on the services. Management will be able to collect and document complaints, as well as use that information to identify disgruntled clients, as a result of this.

Online banking enhancements:

Many severe issues with SEBL's online service are hindering the company from receiving more favorable feedback from its clients. As a result, the SEBL IT division still has room for improvement in a number of areas. The Bank may take action today to address these issues. Users of SEBL's online banking service will be dissatisfied unless these issues are resolved.

Increasing the number of employees:

One thing I've learned from my experience is that banks should hire more people. Because of increased job pressure, staff are sometimes unable to provide their clients the attention they need. The bank might hire more staff and divide their responsibilities more effectively so that they can focus on their customers.

Pursue an appealing public relations campaign:

Southeast Bank Limited can concentrate on launching a robust advertising strategy in order to establish a positive image and reputation among potential clients. The bank's valuable strengths can be leveraged in this context to position the bank's online banking image. Advertisements on television may be shown in order to reach a larger audience. As a result, an offensive marketing strategy focusing on client pleasure and service excellence might bring the Bank lucrative business.

Program of instruction:

The branch might organize a training program on the many banking rules and regulations established by Bangladesh Bank, which would improve employee efficiency.

Department of Foreign Exchange :

To attract more potential customers, the branch should establish a Foreign Exchange department.

Conclusion

The banking sector has already established itself as a vital commercial instrument. There is no doubt that we need to boost our banking sector as a developing country. Banks are now doing almost the same thing, but in a different way. However, they all intend to work for the good of the country. Southeast Bank Limited is not an exception. During my internship, I discovered that SEBL is a bank with a lot of promise. This bank is involved in a wide range of essential banking and nonbanking activities for both the commercial and public sectors. SEBL focuses on

improving the country's socioeconomic situation. Other banks invest more, however SEB invests the majority of its funds in critical projects for the country's economic development. I paid close attention to them and saw that this bank had a lot of promise. I obtained a basic understanding of Bangladesh's present banking environment. 3 months is a short time to learn about an entire sector, as we all know. This experience, on the other hand, aided in the comprehension of the employment market. I knew that participating in this internship program would allow me to grow as a person, therefore I put forth my best effort to meet the program's goals.

Reference

<https://www.southeastbank.com.bd/>

https://www.southeastbank.com.bd/documents/sbl_annual_report/SEBL_AR_2019.pdf

https://www.southeastbank.com.bd/documents/sbl_annual_report/SEBL_AR_2020.pdf

http://dspace.uiu.ac.bd/bitstream/handle/52243/1413/Final%20report_Oct1_2019_111141223_Fishan_SEBL.pdf?sequence=1

Appendix

Questionnaire:

1.Name:

2.Gender:

a) Male b) Female

3.Age:

a) 15-20 b) 26-36 c)37-47 d)48-60

4. Occupation

a) **Businessman** b) **Service Holder** c) **Others**

5. Income

a) **5000-10000** b) **10000-50000** c) **50000-100000** d) **above 100000**

Strongly Agree	Disagree	Neutral	Agree	Strongly Agree

	Excellent	good	bad	Neither good or bad	no comment
1. When SEBL promises to do something by a certain time, it does so.					
2. When you have a problem, SEBL shows a sincere interest in solving it.					
3. SEBL performs the right service at a time.					

4. SEBL insists on error- free records.	5	4	3	2	1
5. SEBL keeps customers informed about when services will performed.					
6. Personnel in SEBL give your prompt service.					
7. Personnel in SEBL are always willing to give service at any time of the day.					
8. Personnel in SEBL are never to busy to respond to your request.					

9. The behavior of employees in SEBL instills confidence in you.	5	4	3	2	1
10. You feel safe in your transactions with SEBL.					
11. Personnel in SEBL are consistently courteous to you.					
12. Employees in SEBL have the knowledge to answer your questions.					
13. Southeast bank give you the individual attention					