



Internship Report On
“Credit Cards of South East Bank Ltd.”

Submitted To:

**Professor Rahim B. Talukdar
BRAC UNIVERSITY**

Submitted By:

NAME	ID
SHAMIMA HAQUE HIMU	15364015

Course Title: Internship

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Letter of Transmittal

26 September, 2018

To

Professor Rahim B. Talukdar

BRAC University

Subject: Internship Report on “Credit Cards of South East Bank Ltd.”

Dear Sir,

I have the honor to let you know that I have accomplished my Internship report titled on “Credit Cards of South East Bank Ltd”. As per requirement of MBA, I have completed the Internship in Southeast Bank Limited. I have tried to exert all the knowledge that I gathered through my working with SEBL Customer Care Center. I have been working there from (9th February to till now) in the Southeast Bank Limited helped me to fulfill the requirements of obtaining practical learning and subsequently prepare of this report.

I made every endeavor to prepare this report and tried my level best to accumulate relevant and insightful information. It is a great experience for me to work with this topic. My internship in Southeast Bank Limited was a worthwhile experience and the exposure of such an organization would be valuable for me. I have gathered prior knowledge about the organization culture.

Thank you very much for your kind co-operation without which this Internship Report cannot be completed. I like to take every opportunity to express my gratitude of indebtedness to you.

Thanking you,
Sincerely yours,

.....

Shamima Haque Himu
Id-15364015
MBA Program
BRAC Business School

Supervisor's Certificate

This is to certify that the Internship Report on “Credit Cards of South East Bank Ltd” has been submitted for the award of Master of Business Administration (MBA) with the major in Human Resource Management, from BRAC University is done by Shamima Haque Himu, bearing Id-15364015.

The Report has been prepared under my guidance and is a record of the bona fide work carried out successfully.

.....

Professor Rahim B. Talukdar
BRAC UNIVERSITY

.....

Date

DECLARATION

I do hereby solemnly declare that the work presented in this Internship Report has been carried out by me and has not been previously submitted to any other University/College/Organization for an academic qualification/certificate/diploma or degree.

The work I have presented does not breach any existing copyright and no portion of this report is copied from any work done earlier for a degree or otherwise.

I further undertake to indemnify the Department against any loss or damage arising from breach of the foregoing obligations.

.....

Shamima Haque Himu

ID No.: 15364015

.....

Date

ACKNOWLEDGEMENT

At first I would like to express my gratitude to Almighty Allah who has given me opportunity to go through the total process of internship and to write a report in this regard. I would like to take the opportunity to express my gratitude to my Internship Advisor, Professor Rahim B. Talukdar sir whose direction, guidance and support helped me a lot in writing this report. It was a great pleasure for me to work in Southeast Bank Limited (Head Office) as an intern. I thank all the employees for being friendly and cooperative. I was taught lots of important things through-out my internship career because of their proper attention and cooperation. My deepest appreciation and special thanks goes to Aneek Rahman in charge of call center and Mr. Rakibur Rahman Siddiqui and Masud Parvez, supervisors of call center. I would specially like to thank them who helped me a lot during my Internship days with valuable advices, guidance and necessary information. At last I must mention the wonderful working environment and group commitment of this bank that has enabled me a lot deal to do and observe the banking activities during my internship period of three months. Finally I convey my sincere thanks to my friends who inspire me in different ways to complete the report and the course as well.

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Executive Summary

This report titled “Credit Cards of South East Bank Ltd” is the picture of a very well reputed Bank doing credit cards business in Bangladesh. The key objective behind completing this report was to analyze credit cards facilities of this bank. The main focus behind working on the topic was also to find out whether the credit card members are getting what they actually want from the Credit Card facilities provided by South East Bank Ltd. Thus the data used in this report were very important in regard to finding out the key facts in fulfilling the research objectives. Some suggestive remarks were also provided keeping in mind the trends and operations process of credit card business along with its weak points and limitations.

This report was based on a specific division of the banking business of South East Bank Ltd. (SEBL). So the biggest limitation of this study was it could not provide the full scenario of the banking trends and business.

CHAPTER ONE

1.1 Introduction

South East Bank Ltd is a leading private commercial Bank which starts its operation on under Companies Act, 1994 on March 12, 1995. Through its countrywide 135 branch network, it is providing a comprehensive and competitive banking service to its clients. This bank provides service with a high degree of professionalism and use of modern technology and responds to customer needs with speed and accuracy.

This bank issues MasterCard and Visa Cards designed with the best of features at competitive fees along with the state-of-the-art technology and good customer services.

1.2 Objectives of the Study

➤ Primary objective:

The Primary objective of the report is to analyze the credit cards of South East Bank Ltd, the cards facilities provided by this bank and also to measure the customer satisfaction level.

➤ Secondary Objective:

- To know the operational aspect of credit cards of South East Bank Ltd.
- To analyze the services offering and charges of Credit cards of this bank.
- To identify Customers credit card selecting criteria, attitude of keeping various cards, their needs and wants.
- To identify the weakness and problems of the Credit card service offerings of South East Bank Ltd.
- To study the operational efficiency of credit cards of Southeast Bank Limited.

1.3 Methodology of the Report

The study requires various types of information of present policies of credit cards, procedures and methods of cards Operation. Both primary and secondary data available have been used in preparing this report.

1.4 SOURCES

Primary Data sources:

- Practical banking work.
- Personal discussion with the Southeast Bank Limited card division officers and executives.
- Over the phone experience with some of customers.

Secondary Data sources:

- Website of Southeast Bank Limited
- Annual Report of the Southeast Bank Ltd
- Various publications on banking operations.
- The secondary data used in this report were obtained from various published reports, diaries, letters, books, periodicals and website references of the South East Bank Ltd

1.5 Scope of the Report:

This report covers only Credit cards of South East Bank Ltd. The scope of the study is that i can have a wide range of information about what the card members think, like and dislike. The information will be very helpful for bringing any kind of change in the banking sector. But there are some limitations of the report. The limitations are-

1.6 Limitation of the Report:

- The one of the main limitations of the report was to conduct a small scale survey on clients.
- The report work was not done in a range of a big area. It only covers a little area of card division. So the overall scenario regarding credit card customer's satisfaction of South East Bank Ltd is ignored in this report.
- Insufficient supply of relevant books and journals.
- Time provided for conducting the study is another important constraint. So the findings and analysis might be inappropriate considering the long term operational planning and implications of the bank. Also the recommendations might not show enough effectiveness to both the researcher and the readers.

CHAPTER TWO

ORGANIZATIONAL OVERVIEW

2.1 Historical Background of South East Bank Ltd.

Southeast Bank Limited is an organized commercial bank in the private sector established under the territory of Bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank started commercial banking operations on May 25, 1995. During this short span of time the Bank is successful in positioning itself as a progressive and dynamic financial institution in the country.

Southeast Bank Limited has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank within a period of 20 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank. Southeast Bank Limited has 135 branches throughout Bangladesh and its aim is to be the leading Bank in the country's principal markets. The bank by concentrating on the activities in its area of specialization has achieved good market reputation with efficient customer service. The Bank is committed to providing continuous training to its staff to keep them up to date with modern Practices in their respective fields of work. The Bank also tries to fulfill its share in community responsibilities. By such measures the Bank intends to grow and increase shareholders' earning per share. Southeast Bank Limited pledges to maximize customer satisfaction through services and build a trusting relationship with customers, which has stood the test of time for the last 20 years.

2.2 Vision of SEBL

The vision is to be a premier banking institution in Bangladesh and contribute significantly to the national economy.

2.3. Mission of SEBL

Southeast Bank is very much concern about their mission because divergent views among managers can only be revealed and resolved through the mission statement.

The mission of the hank is stated below:

- High quality financial services with the help of latest technology.
- Fast & accurate customer service.

- Balanced growth strategy.
- High standard business ethics.
- Steady return on shareholders' equity.
- Innovative banking at a competitive price.
- Deep commitment to the society and the growth of national economy.

2.4 Corporate Profile

- Name of the Company: Southeast Bank Limited
- Legal Status : Public Limited Company
- Date of Incorporation : March 12, 1995
- Registered Office : Eunoos Trade Centre 52-53, Dilkusha C/A (Level 2,3 & 16), Dhaka-1000
- Chairman : Mr. Alamgir Kabir, FCA
- MR. A.H.M MOAZZEM Hossain DIRECTOR
- MR. M. KAMAL HOSSAIN DIRECTOR
- Line of Business : Banking (both Conventional and Islamic Banking)
- Net Income: 5.43 Billion TK.
- Date of Opening of First Branch : May 25, 1995
- Year of Initial Public Officer : 1999
- Stock Exchange Listing : April 10, 2000 (DSE) and April 24, 2000 (CSE)
- No. of Foreign Correspondents : 791
- Phone : 9571115 (Hunting)
- Fax : 9550086, 9550093 & 9563102
- SWIFT : SEBDBDDHXXX
- E-mail : info@Southeastbank.com.bd
- Website : <http://www.Southeastbank.com.bd>
- ✓ Name of the Bank's Subsidiary Companies :
 - Southeast Bank Capital Services Limited
 - Southeast Financial Services (UK) Limited
 - Southeast Financial Services (Australia) Pty Limited

- Southeast Exchange Company (South Africa) Pty Limited

CHAPTER THREE

Credit Cards of South East Bank Ltd.

3.1 Credit Card

Credit card is a new phenomenon in business and transaction arena which already won the hearts of millions across the globe, has set its foot in this part of the world with its magical power and becoming a way of life here by offering its handy feature and usefulness. In the advent of Information Technology and globalization, now shoppers need not worry about money, all they need is willingness and a credit card to buy anything they want at any places across the “Global Village” Worldwide access, acceptability and popularity as well of credit cards have rose to such an extent that it is now posing a theory of old hard cash possession of currencies amidst growing sense of insecurity worldwide. The forward march of plastic money, the other name of the credit card is so rapid that the whole concept of monetary system needs immediate review as it has put a question mark in the very existence of paper money. Credit card is issued with a set revolving credit limit which can be used for cash or purchase and paid later at convenience. It allows payment in full or partial. Credit Card can be used for In-store or Online Purchase and Cash Withdrawal from ATM. With Southeast Bank Credit Card one can withdraw cash from any Southeast Bank Branch, with Branch POS machine.

3.2 Importance of a credit card

A credit card is a great financial tool. It can be more convenient to use and carry than cash and they offer valuable consumer security and safety. Paper money is risky and burdensome for carrying. Dollars, Pounds or Taka can be lost or stolen but there is no such fear for card. The card holder is given a code number called PIN (Personal Identification Number) without which the card cannot be used at sales or services points where the PIN is required. Only the owner of the card will be entitled to use it. In case the card stolen or lost the card member’s bank will issue a fresh card. The last four decades have seen a remarkable transformation in how people and businesses the world over pay for the goods and services they need. The rise of the electronic payments industry has helped economic growth transcend borders, bringing benefits to every corner of the world. From the earliest days of credit cards to the contact less and wireless payment options of today, Credit Card worldwide has led the industry in driving this evolution. It enables the transactions that are at the heart of commerce, and brings insight into the payments process to make commerce easier, faster, more seamless, more meaningful, more secure, and more valuable to everyone involved.

3.3 Overview of South East Bank Credit Cards:

Southeast Bank Limited is one of the leading commercial banks in Bangladesh. The bank issues Master Card and Visa Cards designed with the best of features at competitive fee along with the state of art technology and good customer services.

Types of Credit Cards-

- **Master Card World**
- **Master Card Platinum**
- **Master Card Titanium**
- **Master Card Standard**
- **Master Card Gold**
- **Visa Platinum Dual**
- **Visa Local Gold**
- **Visa Classic Local**
- **Visa Classic Dual**

3.4 Eligibility and required documents to get SEBL credit card-

Any Bangladeshi age between 21 years to 70 years can apply for SEBL credit card. Any salaried or business person can get south east bank credit card. For salaried person minimum gross salary required at least 20,000 to apply for SEBL credit card.

➤ Required Documents to apply for SEBL credit card-

For Service Holder

- Salary Certificate
- Two copies color photograph
- NID copy, Passport
- TIN Certificate
- Bank statement for last one year
- One updated blank cheque leaf.

For Business Person

- Valid Trade License
- Two copies color photograph
- NID copy, Passport
- TIN Certificate
- Bank statement for last one year
- Passport copy for international card.
- One updated blank cheque leaf.

Also there is some other option one can get south east bank credit cards. These are international card entitlement. One can get this card by-

- **By Travel Quota entitlement**
- **By RFCED account entitlement**

- **By ERQ account entitlement**
- **Travel Quota entitlement-** International Credit Card may be issued against the Annual Travel Quota entitlement of each Bangladeshi citizen. Maximum limit for Credit Card under travel quota entitlement will be set within the unspent amount of entitlement in the relative calendar year.
- **RFCD account entitlement-** International Credit Card may be issued against the balance held in Resident Foreign Currency Deposit (RFCD) Account by authorized dealers in Bangladesh. Limit of such card will be allowed equivalent to balance under lien in the RFCD Account. Payment against International Credit Card must be made by the cardholder from his/her RFCD account out of the available fund in excess of the balance under lien.
- **ERQ account entitlement-** International Credit Card may be issued against the balance held in Exporter's Retention Quota (ERQ) Foreign Currency Account by authorized dealers in Bangladesh. Limit of such card will be allowed equivalent to balance under lien in the ERQ Account. Payment against International Credit Card must be made by the cardholder from ERQ account out of the available fund in excess of the balance under lien.

3.5 Features of SEBL cards are-

- **Single Card for Local and International use**
- **Visa and MasterCard**
- **Competitive fees**
- **50 days interest free credit**
- **Card cheque**
- **Cash advance from any Southeast Bank branch**
- **Free supplementary card**
- **No excess over the limit fee**
- **Earning reward point**
- **Flexible repayment**
- **Secure online shopping**
- **Internet banking**
- **SMS push pull service**
- **3D secure online transaction**
- **Chip-PIN based**

3.6 POS (Point of sale) transaction and online transaction by using SEBL credit card:

By using SEBL credit card customers can purchase or can do POS transaction and also can do online transaction.

✓ How POS transaction takes place-

- A chip and PIN-enabled card doubles your card security. Chip cards are extremely difficult to copy- and with your secret PIN only you get to use your card.
- When you're ready to pay, give the card to the cashier who will insert it into the card reader (if they have a chip-enabled device).
- While the card is in the reader, check that the transaction amount is correct. Enter your PIN on the PIN pad to authorize the transaction. If your card is removed before you enter your PIN, the transaction will be cancelled.
- If the merchant is not chip enabled the cashier will swipe the card through the card reader. You will be asked for your signature, as you do with a magstripe credit card.
- For added security, cover the terminal keypad as you enter your PIN.
- The cashier will give you a duplicate of the slip with your receipt.
- Keep the slip and check it against your monthly statement.

✓ How online transactions takes place-

- 3D Secure verifies your personal details during an online purchase, prior to a transaction being completed.
- Every time you buy something online you'll require to enter code in your USB Dongle or cell phone app. This ensures that the transaction is being made by you, the cardholder.
- When making an online purchase, you will be asked for your:
 - Credit card number
 - Card expiry date
 - The last three numbers of your card validation code (CVC). You can find your CVC on the back of your credit card.

3.7 Earning reward Points facilities of SEBL credit card-

- Every 50 taka transaction at shopping outlet will award 1 Membership Reward Point (MRP)
- MRP can be redeemed for waiver of card renewal fee, cash reward or reward coupon

Redemption of Reward points

Redemption of Reward points can be happened by three ways-

➤ Reward coupon

- Reward coupon can be issued to be accepted for cash at bank's selected shops
- MRP 4000 = Tk. 1000
- MRP 4000 and multiple of MRP 4000 can be redeemed

➤ Waiver of card renewal fee

- Card fee may be waived with MRP
- MRP 3 = Tk. 1

➤ Cash reward

- Reward in cash may be available in card account
- MRP 10 = Tk. 1
- MRP 2500 and multiple of MRP 2500 can be redeemed

3.8 Other facilities given by SEBL to its credit cardholders-

Supplementary Cards: Card members can get supplementary card with no annual fee.

EMI Pay Plan: An instalment plan that allows cardmember to convert any retail purchase, cheque transaction or online transaction into an equal monthly installment (EMI) scheme, where

the cardmember can pay back the amount at a lower interest rate per annum over a tenor ranging from 3 months to 36 months.

E-Statements: Monthly E-statement will be provided directly to Cardmembers email address upon request.

SMS Services: Cardmember will receive notification through SMS whenever she/he performs a transaction with SEBL Credit Card.

Card Cheque: South East Bank offers Credit card Cheque for Master and Visa Consumer Credit Card members. Cardmembers will be charged a nominal processing fee @ 1.25% over the drawn amount with 15% vat. 98% of the available BDT limit can be availed through Card Cheque. Card Cheque is an account payee cheque only, no cash transaction can be done by card cheque.

Auto Debit Facility: If any person has card with any SEBL, he/she has the option of making the payment of his/her monthly credit statement (either the minimum amount due or the total amount due) directly through their SEBL bank account.

Priority Pass Program – World and Platinum Card offers you complementary membership to the Priority Pass Program. World’s largest independent airport lounge access program. Now you, your guest, client, family can enjoy access to over 600 airport lounges worldwide. Every trip becomes a stress-free VIP experience with your Priority Pass membership that allows you access to executive lounges in over 300 cities worldwide, regardless of which class or airline you fly. The lounges provide you excellent leisure and working facilities along with complementary refreshments, newspapers, TV, internet access and much more. The membership fee of the Priority Pass Program is completely FREE for every SEBL VISA and Master Platinum Card holders

24-hour Cards Call Center - The SEBL 24-hour Cards Call Center is equipped with a state-of-the-art system that ensures their queries being handled and relieve his/her difficulties in home and abroad efficiently and promptly. For any card-related query or information, all card members need to do is dial 16206 (local) or +88-096131162006 (overseas).

3.9 How to manage SEBL Credit Card:

- By Repayment
- Calculating minimum payment due
- Calculating interest

✓ **By Repayment**

A monthly card account statement is generated if there is any outstanding in card account.

- If the entire amount is repaid within the payment due date as shown on statement no interest will be charged and thus the cardholder has the option of enjoying a free credit facility from 15 to 50 days depending on the date of transaction.

For Example:

Transaction Date	Statement Date	Payment Due Date	Interest free period
19/10	18/11	07/12	50
29/10	18/11	07/12	40
18/11	18/11	07/12	20

- A late payment fee will be charged if the minimum payment amount as shown on the statement is not received within the payment due date.
- If payment is made partially but not less than the minimum payment amount within the payment due date, no late payment fee will be charged and thus one can revolve the credit.
- Cardholder can pay cash at any SEBL branch. However, one can also send cheque, draft at Card Division, Head Office. Cheque, draft should reach Card Division at least 7 days before the payment due date. Please ensure all cheques are crossed and payable to SEBL. Ensure to write card number and full name on the reverse of the cheque.
- Sufficient balance is to be maintained in nominated SEBL account if auto payment instruction is given.

✓ **Calculating minimum payment due**

- When the current balance in the statement is less than or equal to approved credit limit the minimum payment amount is:
 - For international bill: 5% of the current balance or \$25 whichever is higher. If the current balance is less than \$25 it must be paid in full.
 - For local bill: 5% of the current balance or Tk. 500 whichever is higher. If the current balance is less than Tk. 500 it must be paid in full.
- When the current balance in the statement is more than the approved credit limit the minimum payment is: 5% of the credit limit plus the amount in excess of credit limit.
- Any overdue amount (i.e. minimum payment amount carried forward from the previous statement) must be paid immediately. Thus the total minimum amount is: the minimum payment amount of the current statement balance plus the minimum overdue amount from the previous statement.

✓ **Calculating interest**

- Any amount that remains outstanding after the payment due date will attract an interest per thousand 66 paisa will be calculated on daily basis from the date of transaction until the entire amount is paid in full.
- Also in case of cash advance, per thousand 66 paisa will be calculated on daily basis from the date of transaction until cash advance is paid in full.

3.10 Criteria for limit enhancement of SEBL Credit Card:

- Card at least one months old.
- Currently not excess over limit
- No late payment charge for last six months.

3.11 Repayment options of SEBL Credit Card:

The repayment of the outstanding amount of the card can be made at any branches of the Bank. The payment modes are as follows:

1. Cash: The cardholder can make repayment by depositing cash over the counter along with the specific deposit slip.

2. Cheque: The cardholder can also make repayment by depositing card payee cheque. For clearing cheques, it is advised the card members to deposit the same at least three days prior to payment due date.

3. Auto Debit Instruction: The cardholder can choose the auto debit option in the application form and accordingly his bank card will be automatically debited as per instruction given by him/her on the application form.

4. EFTN (Electronic Fund Transfer Network): Cardholder Can pay credit card bill via EFTN. Fund Transfer not possible from abroad. Most of the bank in Bangladesh providing this kind of service.

3.12 FEES AND CHARGES OF CREDIT CARDS:

	Master Card					Visa Card				
	World	Platinum	Titanium	Gold	Standard	Platinum Local	Platinum Dual	Gold Local	Gold Dual	Classic Local
Annual Fee	USD 80	USD 70	USD 65	USD 60	BDT 1200	BDT 2500	USD 70	BDT 1200	USD 60	BDT 600
Card Replacement Fee	USD 10	USD 10	USD 10	USD 10	BDT 300	BDT 300	USD 10	BDT 300	USD 10	BDT 300
Late Payment Fee	USD 10, BDT 350	USD 10, BDT 350	USD 10, BDT 350	USD 10, BDT 350	BDT 350	BDT 350	USD 10, BDT 350	BDT 200	USD 10, BDT 200	BDT 200

Chapter Four

FINDINGS AND ANALYSIS

- **Demographic Profile of the credit cardholders:**

Age and Income- The major portion of South East Bank credit card holders is young in age having mid level income. Also It was found that age between (55-65) are also using SEBL cards. The group with the maximum frequency was of age group of 26-35 belonging to the income level of Tk.25000- 39000.

- **Education and Occupation**

The highest percentage of card members considering their education and occupation is the bankers having MBA degree. So it means that SEBL has been focused on extending their credit card business amongst educated and preferable persons.

- **Card Processing and Delivery Time**

The average time for processing the card and delivery is 7 to 10 working days. SEBL takes maximum 7 working days for processing the card and delivery.

- **Grace Period/Interest Free Period**

SEBBL is enjoying a competitive edge by providing the maximum grace period of 50 days.

- **Payment Due Date from Statement Date**

SEBL is also the provider of the maximum time in the market for payment due date from statement date

- **Fund Disbursement Time**

The average time for the disbursement of fund (through cheque or pay order) to the merchants is maximum one working day.

- **ATM Facility**

Cash advance facility has a close relation with ATM (Automated Teller Machine) facility for credit card, which is very convenient for the cardholders to draw cash from ATM rather than going to the bank. SEBL credit card members can withdraw money from other bank ATM booth.

Charges and Fees- The Fees and charges associated with SEBL credit cards are reasonable compared to its competitors.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

CONCLUSION

There are a number of nationalized and foreign banks operating their business operations in Bangladesh. The SEBL is one of them. Bank always contributes towards the economic development of a country. SEBL, compared with other banks are contributing more by investing most of their funds in important projects for the national economic progression. Apart from that, SEBL has always played its' leading role in socio-economic development of our country. From the findings and analysis of the study, it is obvious that there is a lot of market potential for SEBL in the Credit Card Business and some areas of improvement are there also comparing to the existing issuers in the market. South East Bank having basic infrastructure and a larger card members base this is the high time for the bank to enter into the mainstream business. Initially, it will require a huge investment, but the bank is financially sound to incur such amount of investment in new line of business. It is expected that Bangladesh will experience a heavy inflow of foreign companies investing in various sectors especially in IT and Gas and Oil Exploration and processing.

OBSERVATIONS AND RECOMMENDATION:

SEBL is one of the potential banks in the banking sector. The following recommendations can be suggested for the betterment of customer satisfaction-

- ❖ **Give Proper Training to the Employee-** To provide quality service to the customer it is necessary to have a trained team of an organization or an institution .For this reason the bank should recruit more fresh, bright and energetic sells persons, who can grab more credit card customers.
- ❖ **Card Delivery Time-** The card delivery time should not be more than a week. But it should not be less than 5 days. Because the possibility of incorrect assessment of the credit worthiness of the applicants would be very high then.
- ❖ ATM facility is an advantage for the bank to provide ATM facility to its cardholders. SEBL should increase the number of its ATM booths.
- ❖ The bonus point system can be followed more rapidly. Waiver on interest charges and/or renewal charges will strike into minds of the cardholders and they will be more satisfied and encouraged to do more and more card transactions.

- ❖ The strict, lengthy and time consuming procedures regarding card application, limit enhancement, foreign services should be minimized so that card holders can feel at ease while using the card at everywhere throughout the country and anywhere in the world.
- ❖ More merchants are to be made agreement with for better selects offer to the card holders. Most of the SEBL credit card holders complain that they cannot do much use of their SEBL credit cards because of the availability of the merchants. SEBL not yet have any POS machines. So they have their own POS machine.
- ❖ **ATM Booth-** One of the major problem for SEBL is their ATM booths, they have limited amount of ATM booths all around the country and maximum of them are in lack of maintenance. Every day people are come and call for complain for the ATM booths. So, this is very much important to maintain the ATM booths regularly and at least maintain ATM both on every branches of SEBL. This is also important to set ATM booth in important places like shopping malls and the area that people visit more. By doing this SEBL can increase their popularity as well profit.
- ❖ For selling their products like credit card, visa, master card and other products SEBL should need strong marketing strategy to sell their products with expert sells man.
- ❖ **MORE GIFT AND DISCOUNT FOR THE CUSTOMER-** Customer should be offered occasional gifts and discounts, which can make the Premium Service more attractive and keep consumer delight.
- ❖ Finally, heavy marketing and promotional campaign should be conducted to popularize the product and make people aware of the service.

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