



***"My Odyssey with SEBL: A Voyage of Discovery
and Growth"***

Course Title: Project Paper with Internship

Course Code: ENG431

Section: A

Prepared By:

Tahia Nazrana

211-10-2341

Batch : 19(B)

Presented To:

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Daffodil International University

Dedicated To: I would like to dedicate this project paper to myself, Here's to four years of struggle, success and everything in between. I belief this is my reminder that I am strong, capable, and ready for whatever comes next.

Declaration Letter

07-11-2024

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Daffodil International University

Subject: Submission of Internship Report

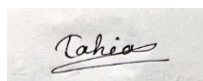
Sir,

I hope this message finds you well. I am writing to formally submit my internship report, titled "*My Odyssey with SEBL: A Voyage of Discovery and Growth* ", as part of the requirements for completing my internship. Over the course of this three-month program, I have gained valuable insights and a deeper understanding of the subject matter, and I am truly grateful for the opportunity to learn and grow through this experience.

In this report, I have documented everything I learned, and I made every effort to gather and present relevant information in a clear and organized manner. I found the entire process to be highly informative and rewarding. I kindly request that you review my report and provide any feedback you may have.

Thank you again for this opportunity, and I look forward to your response.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tahia', with a horizontal line underneath.

Tahia Nazrana
211-10-2341

Letter of Acceptance

I, hereby certify that under my supervision, Tahia Nazrana (211-10-2341) has successfully completed her internship report titled "***My Odyssey with SEBL: A Voyage of Discovery and Growth***" The format and content of the report meet the required standards, and I am satisfied with her thoroughness and dedication throughout the process.

Tahia has followed all the necessary steps, including collecting data, conducting analysis, and drawing conclusions from reliable sources. As a result, the report has been completed successfully, and I am pleased with the outcome.

I wish her continued success in all her future endeavors.



Mohammad Mustafizur Rahman

Assistant Professor

Department of English

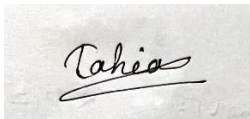
Daffodil International University

Memorandum

The undersigned, Tahia Nazrana, a student of Daffodil International University's English Department, thus declare that, following my three months of internship at Southeast Bank PLC. Dharmamundi branch, I alone have finished this report regarding my journey as an intern at SEBPLC.

Therefore, my statement regarding this writing is that the only reason this report was written was for my academic need.

Sincerely,

A handwritten signature in black ink, reading 'Tahia', with a horizontal line underneath it.

Tahia Nazrana

ID:211-10-2341

Department of English

Acknowledgement

Firstly, I would like to express my gratitude to Almighty Allah for blessing me with the strength and ability to complete my internship and report on time. I owe a special thanks to my parents for their unwavering support throughout my life. Their encouragement has enabled me to succeed in such a competitive environment.

I am also deeply grateful to my honorable supervisor. My ability to finish this report would not have been possible without his guidance. He consistently provided me with the necessary support, motivation, and direction, allowing me to effectively write my report.

I would like to extend my appreciation to my university for offering an internship program that enables students to apply their classroom knowledge to real-world experiences. I would also like to express my gratitude to all the employees of Southeast Bank, for supervising me at the time of my internship attachment with their best efforts. My internship at Southeast Bank PLC. provided me with a wonderful opportunity for learning and professional growth. I consider myself fortunate to have participated in it, and I am thankful for the many kind people and professionals I met along the way who helped me throughout this journey.

Abstract

This paper examines the typical banking operations of Southeast Bank PLC, based on my three-month internship experience there. For better readability, I have divided the report into four sections. The first chapter introduces the report, while the second chapter provides a brief overview of Southeast Bank PLC's history, vision, and mission, along with a description of the various departments and their roles within the bank. In the third chapter, I discuss my duties and contributions to the bank. This section outlines my regular responsibilities in each department and highlights how my work benefited the organization. Overall, this essay offers a comprehensive analysis of the operations of Southeast Bank PLC as well as my experiences during the internship.

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Part 1

1.1: Commencement:

An outline of my transformative experience during the three-month internship at Southeast Bank PLC is presented in this report. It encompasses a detailed overview of the bank's key activities, the objectives of my internship, the tasks I accomplished, and the invaluable lessons I learned.

Throughout this internship, I immersed myself in various banking operations, including financial analysis, account management, and customer service. This hands-on experience enabled me to apply my theoretical knowledge from university in real-world scenarios, thereby enhancing my understanding of banking policies and procedures.

The report highlights my responsibilities, such as assisting clients with their banking needs, preparing financial reports, and analyzing trends in financial data. It also addresses the challenges I encountered, particularly in time management and multitasking.

Ultimately, this internship was an incredible learning opportunity that deepened my understanding of banking operations while strengthening my interpersonal, teamwork, and problem-solving skills. I gained a profound appreciation for delivering exceptional service within the general banking sector and foreign trade sector.

Lastly, my paper provides a comprehensive summary of the most significant lessons learned throughout this enriching experience.

1.2: Origin of the report:

Students enrolled in the English Department at DIU must complete a compulsory internship after achieving 120 credits. This internship must be finished within three months and can be taken at

various organizations, including banks and educational institutions. Each student will be assigned a supervisor who will guide them through the internship process and assist in outlining the report structure to ensure timely submission. It is essential that students take this requirement seriously and adhere to the deadlines.

1.3: Objectives of the report:

Primary Objective:

The primary objective of preparing this report is to represent the Southeast Bank Limited and to fulfill the requirement for the completion of BA program as well as to observe & learn and its services.

Secondary Objective

The secondary objectives of the research are

- To acquaint with the real business situation
- To collect knowledge on banking companies operations in practical field.
- Providing overview on Southeast Bank
- Find out their satisfaction level about SEBL performance



Part 2

Outline of Southeast Bank PLC.

2.1: History of SEBL:

Southeast Bank PLC. was established as a Public Limited Company on March 12, 1995. In the Registrar of Joint Stock Companies and Firms issued the Certificate of Commencement of Business of the Bank on the same date. The Southeast Bank received its Banking License from the Bangladesh Bank on March 23, 1995. The Bank's first branch was opened by [M. Saifur Rahman](#), the then [Finance Minister of Bangladesh](#) as the chief guest at 1, Dilkusha Commercial Area, Dhaka on May 25, 1995. The incumbent chairman of the Bank is Alamgir Kabir, FCA. M. A. Kashem a member of the Board and [Yussuf Abdullah Harun](#) were past Presidents of the Federation of Bangladesh Chamber of Commerce and Industries ([FBCCI](#)).

2.2: Vision of SEBL:

To be a premier banking institution in Bangladesh and contribute significantly to the national economy.

2.3: Missions of SEBL :

- High quality financial services with state of the art technology
- Fast customer service
- Sustainable growth strategy
- Follow ethical standards in business
- Steady return on shareholders' equity
- Innovative banking at a competitive price
- Attract and retain quality human resource
- Providing fast & accurate customer service
- High standard business ethics
- Innovative banking at a competitive price.

2.4: Contact SEBL:

Name	Southeast Bank PLC.
Legal Status	Private Limited Company
Registered Address	Eunoos Trade Center 52-53, Dilkusha, C/A, Dhaka - 1000, Bangladesh
Telephone	+880247115321
Fax	88-02-9550093
E-mail	info@southeastbank.com.b

2.5: Financial Performance:

Five years performance at a glance:

(BDT in Million)

PARTICULARS	2022	2021	2020	2019	2018
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Paid up Capital	12,364.98	11,889.41	11,889.41	11,599.42	10,544.93
Reserve Fund	41,126.52	29,437.67	28,483.13	24,493.91	28,315.19
Total Capital (Tier-I +Tier-II)	41,126.52	41,327.07	40,372.53	36,093.91	38,860.11
Deposits and other accounts	371,143.44	376,700.77	359,535.94	329,250.27	298,334.79
Loans and Advances	347,743.59	336,329.37	322,251.46	296,752.96	267,671.63
Investments	98,925.50	113,452.58	97,073.89	77,310.04	65,609.55
Import Business	331,880.10	313,262.70	221,823.40	248,901.33	242,294.80
Export Business	272,588.60	220,402.80	176,419.60	205,907.10	190,402.80
Foreign Remittance	224,900.00	150,294.60	129,887.10	138,272.00	116,803.00
Guarantee Business including ILC	15,500.90	13,396.00	16,688.30	16,470.30	22,420.12
Total Income	34,630.08	30,673.37	33,539.64	36,392.61	33,739.81
Total Expenditure	24,200.22	22,002.25	25,275.08	27,409.63	23,956.82
Operating Profit	10,429.86	8,671.12	8,264.56	8,982.98	9,783.00
Net Profit after Tax	1,752.38	1,784.30	2,149.10	2,508.56	2,473.21
Fixed Assets	11,275.98	10,130.42	9,714.97	9,333.66	9,337.30
Total Assets	493,092.84	495,841.96	465,293.41	422,312.71	381,575.68

2.6: Board of Directors of SEBL:

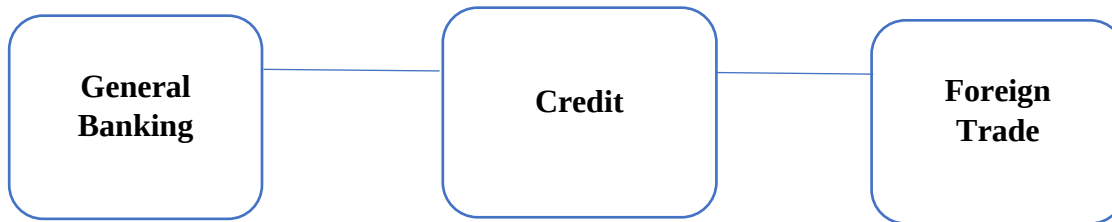
Names of the board of the Directors of the bank:

1. Mr. M. A. Kashem	Chairman
2. Mrs. Rehana Rahman	Vice Chairperson
3. Mr. Alamgir Rahman	FCA Director
4. Mr. Azim Uddin Ahmed	Director
5. Mr. Md. Akikur Rahman	Director
6. Mrs. Duluma Ahmed	Director
7. Mrs. Jusna Ara Kashem	Director
8. Mr. Nasir Uddin Ahamed	Director
9. Mr. Md. Rafiqul Islam	Director
10. Mr. Mohammad Delwar Husain	Independent Director
11. Mr. Nuruddin Md. Sadeque Hossain	Managing Director

2.7: Organizational Structure in SEBL:



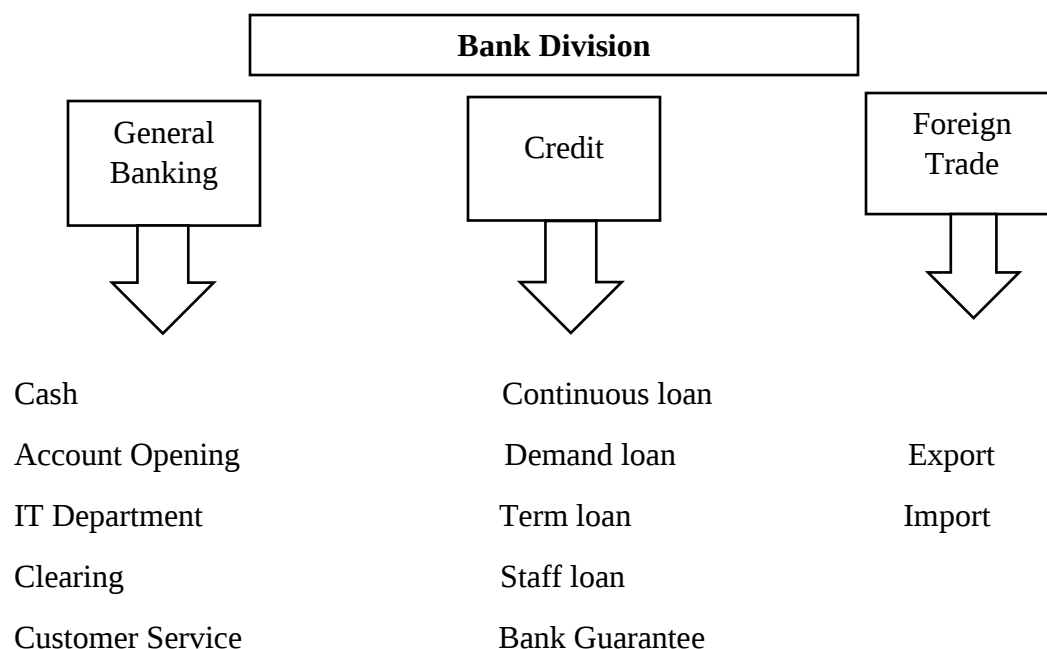
2.8: Structure of Branch:



Part 3 Banking Operations of SEBL

3.1: Duties and Responsibilities:

Southeast bank have some major responsibility. They have some division in their every individual branch. Different types of task are done by different sectors. The division is given bellow:



Part 4

As an Intern at SEBL

4.1: Tasks:

In July 2024, I began my internship at Southeast Bank PLC. This internship program has provided me with numerous opportunities to gain extensive knowledge about the banking sector. Since I previously had no job experience, I am optimistic that the skills and insights I've gathered through this internship will ease my future endeavors.

I started my journey in the Foreign Trade section, which offered me a wealth of information and practical experience. I spent most of my time working in this department. Later on, I had the chance to work in General Banking departments as well. I dedicated myself to supporting Southeast Bank PLC. in every possible way. As an intern, I was entrusted with a variety of responsibilities. Here are a few tasks I was involved with during my internship:

- **Account Opening:** This involves the complete process of setting up new accounts for clients, ensuring all necessary documentation is collected and verified.
- **Desk Pass Registrar Maintenance:** Managing and updating the desk pass registry to ensure only authorized personnel have access to secure areas. This includes regular audits and updates to maintain security standards.
- **Cheque Collection:** Coordinating the collection of cheques from clients, ensuring timely processing and adherence to banking protocols.
- **Verification of Various Forms, Including NID:** Conducting thorough verifications of different forms, with a particular focus on National ID (NID) verification, to ensure compliance with regulatory requirements.
- **Financial Analysis:** Performing comprehensive financial analyses to assess the financial health of clients and inform decision-making processes.

- **Processing of Cheque Requisitions:** Managing and processing requests for cheque disbursements to ensure accuracy and timely payments as per organizational policies.
- **L/C File Opening:** Initiating and maintaining Letters of Credit (L/C) files, ensuring that all details are accurate and compliant with both internal and external guidelines.
- **FDRs Opening:** Facilitating the opening of Fixed Deposit Receipts (FDRs), providing clients with detailed options and ensuring all necessary paperwork is completed efficiently.
- **Savings Account Opening:** Overseeing the entire process of opening savings accounts for customers, including gathering required information and aiding clients in understanding account features and benefits.

Part 5

Achievements

5.1: Problems I faced and Skills I used :

Throughout my professional journey, I have gained extensive knowledge during my internship, which has allowed me to make significant improvements in various areas, including technical, social, and analytical skills.

- I. My role in the general banking department involved direct interaction with clients, which proved to be a transformative experience. I realized that my dedication and strong work ethic aligned well with the considerable demands of my responsibilities. My internship not only provided numerous first-time experiences but also imparted valuable lessons. Each encounter contributed to my growing knowledge base.
- II. The support I received from my supervisor and fellow bank employees was exemplary; they offered guidance in a collaborative and supportive manner rather than adopting a purely instructional approach. This internship provided a valuable opportunity to apply my knowledge of business and marketing theories to a diverse range of real-world scenarios. I transitioned

from merely conducting thorough competitor analyses to developing a comprehensive marketing and communication plan that addressed the needs of an actual business.

- III. Throughout my internship, I made significant strides in enhancing my interpersonal and communication skills, which are crucial for effective collaboration in any professional environment. I learned the art of self-introduction, which helped me establish connections with my colleagues more effectively. Additionally, I became adept at formulating thoughtful questions, enabling me to uncover deeper insights about various businesses—not only those within the co-working space but also other organizations in the broader market landscape.
- IV. Engaging in meaningful conversations with entrepreneurs and business owners allowed me to discuss my interests, share my knowledge, and showcase my talents, which in turn fostered professional relationships. This experience underscored the importance of networking and its potential impact on one's career trajectory. I utilized LinkedIn as an invaluable tool to connect with many of these individuals, further expanding my professional network.
- V. I discovered the immense value of having a strong sense of curiosity, which drives insightful inquiry and promotes continuous learning. I learned that my enthusiasm for teamwork and willingness to support my colleagues should be evident in my actions, thereby reinforcing a collaborative work environment. Effective communication emerged as a critical factor for success in the workplace.
- VI. I recognized the importance of maintaining clear lines of communication with my manager, especially when challenges arose or when I needed assistance with specific tasks. Whether through phone calls, emails, or text messages, timely and open communication ensured that I could address issues quickly and effectively.
- VII. I also understood that seeking and accepting professional feedback is essential for personal and career growth. It became apparent that I needed to document both the positive and negative aspects of my work for future reference and improvement.

Although the process of giving and receiving feedback can sometimes be difficult, I learned that embracing this practice is vital for professional development. This approach not only fosters resilience but also equips one with the skills and insights needed to succeed and advance in their career

5.2: Appreciation for Colleagues:

I received exceptional support from the individuals overseeing my internship throughout the entire process. They readily clarified any aspects of my work that were unclear and provided a significant amount of valuable guidance. To maintain my engagement, they consistently sought to inspire and motivate me. Their encouragement greatly influenced my work ethic. Additionally, other bank officials collaborated with me during my internship. As I had no prior experience in this sector, I was unfamiliar with the bank's policies, responsibilities, and various operational details. However, all my colleagues offered invaluable assistance as I navigated this new environment.

Part 6 Recommendation

1. **Enhanced Training Programs:** Develop comprehensive training programs for interns focusing on technical and soft skills. This could include effective communication, time management, and client interaction workshops. Such training will ensure interns are better equipped to handle the demands of their roles.
2. **Mentorship Initiatives:** Implement a mentorship program that pairs interns with experienced employees. This can foster more in-depth learning and provide interns with a valuable resource for guidance, support, and career advice.
3. **Feedback Mechanisms:** Establish more structured feedback mechanisms that allow interns to receive regular performance evaluations. Constructive feedback can help them identify strengths and areas for improvement, fostering personal and professional growth.

4. **Networking Events:** Organize regular networking events where interns can connect with professionals from various departments. This will not only enhance their understanding of different roles within the bank but also build valuable professional relationships.

5. **Project-Based Learning:** Create opportunities for interns to work on real projects that have a measurable impact on the bank. Allowing them to contribute to meaningful work can enhance their sense of purpose and investment in their roles.

6. **Exit Interviews:** Conduct exit interviews with departing interns to gather insights about their experiences. This feedback can offer valuable perspectives on what worked well and areas for improvement, ultimately enhancing the internship program.

Part 7

Conclusion

6.1: Closure:

Banking is essential to the national economy, and in Bangladesh, the sector holds significant potential despite challenges such as competition, currency instability, and political unrest. South East Bank Limited (SEBL) has experienced notable growth, but the prevalence of bad loans remains a concern, hindering investment and economic progress. A key issue is the banks' failure to assess credit risk, despite Bangladesh Bank's guidelines adequately. SEBL must adopt stronger lending policies and enhance its credit risk management system to address this, while also improving recovery processes and avoiding preferential treatment for large clients. With the necessary resources, SEBL is well-positioned to meet diverse banking demands and plans to focus on improving customer service and advancing technological innovations.

Part 8

Reference:

- Ahmed, S. (2018). "Assessing the Financial Performance of Southeast Bank PLC in Bangladesh."
- Rahman, M. S. (2016). "Impact of Regulatory Reforms on the Performance of Southeast Bank PLC."
- Hossain, A. (2020). "The Role of Southeast Bank PLC in Promoting Sustainable Banking Practices."
- Khan, R. (2019). "Customer Satisfaction in Southeast Bank PLC: A Study on Service Quality."
- Islam, N. (2021). "Risk Management Strategies in Southeast Bank PLC, Dhaka."

Appendix 1

Acceptance Letter

July 07, 2024

The Senior Vice President
& Head of Branch
Southeast Bank PLC.
Dhanmondi Branch
Dhaka.

The Manager Operations, Please.....	
Head of Branch	
☐ In-Charge : F. Ex.	☐ In-Charge : GB
☐ In-Charge : Credit	☐ In-Charge : Accounts
Manager Operations	

To
☐ Farzan
☐ Shait
☒ Bahnni
☐ Haasni
☐ Ayehe

Zulim
Mortua
Sadia
Jahidul
Hasib
S. Charge

Dear Sir,

Re: **JOINING REPORT**

In terms of your Head Office letter #SEBPLC./HO/HRD/2024/2940 dated July 03, 2024 appointing me as an Intern, I do hereby join in your esteemed branch on July 07, 2024.

I shall be highly grateful if you accept my joining report.

With best regards,

Yours Faithfully,

Tahia
07.7.24
Tahia Nazrana
Daffodil International University



Appendix 2

Joining Letter



Head Office
Eunoos Trade Center
52-53, Dilkusha Commercial Area
(Level- 2, 3, 4, 6, 13 & 16), Dhaka-1000, Bangladesh
PABX : +88 02 47115321, 223385466, 223387439, 223390469
SWIFT: SEBDBDDH

SEBPLC./HO/HRD/2024/2940
July 03, 2024

**The Senior Vice President
&
Head of Branch**
Southeast Bank PLC.
Dhanmondi Branch
Dhaka

Dear Sir,

Sub: **INTERNSHIP**

We would like to inform you that **Ms. Tahia Nazrana**, a Bachelor student of Daffodil International University (DIU) is hereby allowed to do her internship program at your Branch for a period of 12 (twelve) weeks commencing from **July 07, 2024**. The topic of study of Ms. Tahia may be decided on mutual discussion.

We would, therefore, request you to engage an officer/executive to guide the concerned student and extend all sorts of co-operation to her during her internship program at your Branch. Simultaneously, she may be provided with a detail schedule of work during aforementioned 12 (twelve) weeks and endorsing a copy of the same to the undersigned.

You are also requested to advise the concerned student to keep confidentiality of all information regarding our Bank which she may come across during her internship program at your Branch and give us a copy of her internship report that she will eventually submit to her organization for our necessary record.

The resume of Ms. Tahia is enclosed herewith for ready reference.

Sincerely yours,

Sd/-
Bilquis Jahan
Senior Executive Vice President &
Head of Human Resources Division

Copy for information and record to:

1. Mr. Mohammad Elius Hossain, Assistant Professor & Head (In-Charge), Dept. of English, Daffodil International University (DIU), Daffodil Smart City, Birulia, Savar, Dhaka-1216.
- ✓ 2. Ms. Tahia Nazrana, Bachelor Student, Daffodil International University (DIU), Daffodil Smart City, Birulia, Savar, Dhaka-1216. She is advised to report to the Senior Vice President & Head of Branch, Southeast Bank PLC., Dhanmondi Branch, Dhaka on July 07, 2024 at 10:00 a.m. for completing her internship program at the Branch and give a copy of Internship report to the concerned Head of Branch and the undersigned each after completion of her internship. She is also advised to keep confidentiality of all information regarding our Bank which she may come across during her internship program at the Branch.
3. Office copy


Senior Executive Vice President &
Head of Human Resources Division

www.southeastbank.com.bd

Appendix 3

Working Place



Appendix 4

Appreciation Letter



Dhanmondi Branch
Navana Newbury place(1st Floor), House # 4/1/A
Mirpur Road, Sobhanbag, Dhaka-1207, Bangladesh
PABX : +880-2-48111808, +880-2-48111832
Fax : +880-2-58151242, SWIFT : SEBDBDDH2DHN

SEBPLC/DHAN/ACCT/2024/3034
October 07, 2024

TO WHOM IT MAY CONCERN

This is to certify that Ms. Tahia Nazrana a Bachelor of Arts in English Literature and Language student of Daffodil International University, was attached for 12 (twelve) weeks as an Intern with Southeast Bank PLC, Dhanmondi Branch, Dhaka. She has received practical orientation on General Banking Department and Foreign Trade Department in our office. During her internship she was found punctual, polite, sincere, disciplined and hardworking having pleasant personality.

We wish her every success in life.

**For Southeast Bank PLC.
Dhanmondi Branch, Dhaka**

A handwritten signature in blue ink, appearing to read 'Mohammad Uzzal Hossain', is written over a horizontal line.

Mohammad Uzzal Hossain
SVP & Head of Branch

Appendix 5

Plagiarism Report

211-10-2341

ORIGINALITY REPORT

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SIMILARITY INDEX

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