An Internship Report
On
Operational Procedures of General Banking in Southeast Bank PLC

<u>Submitted to:</u>

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Mejor in Finance

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Letter Of Transmittal

Date:20/10/2025

To,

Shah-Noor Rahman
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on Operational Procedures of General Banking in Southeast Bank PLC.

Dear Madam,

I am submitting the internship report “**Operational Procedures of General Banking in Southeast Bank PLC”**, which I was assigned for. I am very much thankful to you for your encouragement and cooperation. This report reveals to me valuable and educative experiences. I hope this report to be solid and sound to you. With the help of the data and background information concerning the subject that I have gathered during my tenure as an intern at **Southeast Bank PLC, New Eskaton Branch**, Dhaka. I appreciate the internship program and the opportunity you have provided me I feel so honored to present my internship report to you

Sincerely Yours,

Rakibul Hasan Roktim
Id :221-11-1472
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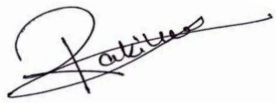
Student Declaration

I hereby certify that the Internship Report, entitled **Operational Procedures of General Banking** in Southeast Bank PLC, An Analysis on New Eskaton Branch, Dhaka, is the result of my independent research work which is done under the guidance of Shah-Noor Rahman, Assistant professor, Department of Business Administration, Daffodil International University.

I further certify that the report is my own independent work and has not been and will not be submitted to any other university or institution in order to be considered for the award of any degree or otherwise.



Rakibul Hasan Roktim
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Proof Of Internship Completion Letter

Southeast Bank PLC.
a bank with vision

Celebrating 30 Years

SEBPLC/ESK/GB/2025/861
September 4, 2025

TO WHOM IT MAY CONCERN

This is to clarify that **MD. RAKIBUL HASAN ROKTIM**, a student of Daffodil International University, has successfully completed his internship at **Southeast Bank PLC**, New Eskaton Branch from June 04,2025 to September 4, 2025 as part of his academic requirement for BBA. He has demonstrated keen interest, professionalism, punctuality and willingness to learn throughout the tenure. During this period, he was motivated, sincere as well as working with his moral values.

We wish him every success in future endeavors.

Authorized Signature
Md. Morshed A. Mamun
Vice President & Manager Operation
Southeast Bank PLC.
New Eskaton Branch, Dhaka

Authorized Signature
Md. Syadul Haque
Senior Vice President
&
Head of Branch
Southeast Bank PLC.
New Eskaton Branch, Dhaka.

New Eskaton Branch : Eskaton Fantasia (1st Floor),122-123 Rashed Khan Menon Sarak , (Old New Eskaton Road), Ramna, Dhaka-1000, Bangladesh, **PABX** : +88 02 41032712, 41032698, **SWIFT** : SEBDBDDHESK

SoutheastBankBD www.southeastbank.com.bd

Certificate Of Approval

This is to certify that Rakibul Hasan Roktim, ID: 221-11-1472 has successfully completed an internship program under my guidance and supervision. He has prepared a report titled **" Operational Procedures of General Banking in Southeast Bank PLC "** with a particular focus on the New Eskaton Branch in Dhaka. He has submitted this report in accordance with the established rules and regulations.

Rakibul Hasan Roktim has submitted this report as part of the requirements for the completion of the BBA program. It is approved for presentation.

I wish him a bright future and success.

Shah-Noor Rahman
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

First and foremost, I would like to thank Almighty Allah for granting me the capability to complete this internship report on time. I am also deeply grateful to my family for their unwavering support throughout this process. I owe a special debt of gratitude to my parents, who provided me with the opportunity to study at a renowned university in Bangladesh.

I would like to express my sincere thanks to my supervisor, Shah-Noor Rahman, Assistant Professor, Department of Business Administration for her invaluable guidance and support, which were instrumental in helping me complete my internship report. Without his cooperation, fulfilling this task would have been impossible.

The internship experience at Southeast Bank PLC gave me the exclusive opportunity to understand the commercial banking sector in Bangladesh. I have gained first-hand experience in aspects of banking business, its advantages, disadvantages, and prospects. The compilation of this report has encouraged me to take a step further and expand my horizons in this topic. Personally, this internship has helped me to accustom and get used to the corporate environment and to acquire interpersonal skills and self-confidence.

I would like to express my gratitude to all the staff of the Southeast Bank PLC, New Eskaton Branch and their assistance and desire to share all the knowledge and experiences they possess. They have definitely assisted me in giving my best during the internship and allowed me to have tangible ideas of how things operate in the financial industry. I would like to thank the management of Southeast Bank PLC, and especially the dedication of the institution towards enhancing the professional capabilities of young talents such as me, by providing me with this opportunity of internship.

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Executive summary

Southeast Bank PLC is a leading commercial bank of Bangladesh. Southeast Bank Limited is a private bank providing financial services to its customers. Below Companies Act of 1994 (March 12, 1995) states that Southeast Bank guides its operations as a commercial entity financial institution. It provides extensive and simple banking services to its clients with its 136 network of branches across the country.

The headquarters is persisting in its role as the pioneer of Southeast Bank. General Banking, Foreign Exchange, credit and risk management are the main divisions encompassing all banking possibilities service for clients. SEBL is increasing significantly and generating revenues that are progressing consistently and fulfilling client aspirations from the perspective of converting perceptions into reality. The collection of outcomes from the bank includes the anticipated type of creativity. commodities aligned with the requirements and preferences of the customers, which are providing gains for clients while also boosting income for the bank. Southeast Bank possesses a specific sum. of services that encompass Merchant Banking, Islamic Banking, Real-Time Online Any Branch Banking, Visa Travel Card, Automated Teller Machines, Educational Loan Program, Dual Currency Visa Credit Card, etc. Southeast Bank also possesses traditional credit and is linked to foreign trade-related products. and amenities

Throughout my study, I have mostly endeavored to critical assessment of the Operational Procedures of General Banking in Southeast Bank PLC, New Eskaton Branch. The first section holds the Background, statement of the problem, objective of the study & second section explained the Organizational summary or overview of Southeast Bank, mission vision. In contrast, the 3rd chapter holds the role and responsibilities in the intern period, and the 4th chapter explains key learning and experience. In contrast, the 5th chapter holds the critique and reflection of SEBL, the 6th 7th chapter deals with conclusion and implication of the study.

chapter- 1

Introduction

1.1 Background of the report

My internship at Southeast Bank PLC was a crucial part of the Bachelor of Business Administration (BBA)curriculum, this internship offered a crucial connection between theoretical knowledge and hands-on experience. It provides students with the opportunity to gain direct organizational practice experience, apply their academic knowledge in real-world situations, and develop professional skills necessary for their future employment.

I selected Southeast Bank PLC as my internship location for various compelling reasons. SEBL is one of the best private bank in Bangladesh and it provide us to a range of banking services such as general Banking, Foreign Exchange, and Cash Management. The bank offers a good environment of workplace, promoting education and the enhancement of skills. Utilizing advanced technology provides a variety of experiences on modern banking methods. Moreover, an internship at SEBL adds credibility to a students resume while improving essential skills like communication, customer service, and understanding of banking regulations.

The internship at Southeast Bank PLC aligned well with the Business Administration curriculum by providing hands-on insights into deposit mobilization, loan distribution, customer relationship management, foreign exchange transactions, and fund transfer processes. These functions embody several fundamental topics covered in the program, such as financial management, banking operations, and strategic decision-making, international finance.

In this report, I have provided an index summary of what I learned from this internship and the obstacles I faced, in this report I highlight general banking operations with findings, recommendations, and reflections on how the internship has contributed to my academic and professional growth.

1.2 Statement of the problem

In writing this report as an intern, I faced some problems that interfered with the extent and the level of research. Although I tried as much as possible to make the report as thorough as it could be, there were the following problems:

- Among the main issues, there was the lack of availability of some data because of the confidentiality policies that did not allow access to the necessary facts that were needed to conduct the analysis.
- The short duration of the internship did not allow to investigate and develop some points of the study deeper.
- The organizational constraints meant that I could not access different internal documents and materials that would have complemented the report.
- Most of the employees and officers were busy with their routine duties and so it was hard to organize oral interviews or interactive meetings.

The organization is governed by the rules of Sharia law that distinguishes its operations with that of traditional commercial banks. This difference became a hindrance in making comparisons or direct comparisons.

1.3 Objective of the internship

The main objective of this report is to gain a comprehensive understanding of the operational procedures practiced in the General Banking Department of Southeast Bank PLC Bank.

The specific objectives are:

- To identify the key function and service provided under general banking, such as account opening, cash management, clearing, remittance, and customer services.
- Gain practical knowledge and hands-on experience in dealing with customers and banking transactions.
- To identify challenges in the operational procedures and suggest possible improvements for better service delivery.

To explore the application of theoretical concepts learned in courses such as financial management, banking operations, and business administration in a real organizational setting.

1.4 Methodology

I added as much secondary data and supporting materials as possible to ensure that the report is more interesting and educative. Data is the foundation of any research project, and the choice of data formats was predetermined by the factors including the aims of the investigation, the presence of resources, and the budget constraints of the research. Although secondary data was of high importance in the development of the report, it is necessary to note that the results are not fully dependent on these data.

Sources of data collection

To conduct the completion of this report data were collected from both primary & secondary sources. Primary Source:

- Personal observation
- Desk work in different sections of the bank.
- Conversation with bank employees.

Secondary Source:

- Annual report of Southeast Bank PLC
- Information from the internet.

Data Processing & Analysis:

The data gathered has been then compiled and processed with the help of MS word and other computer programs. On the basis of collected data, necessary tables were prepared. The report has also included detailed explanations and analysis.

Chapter- 2

An overview of Southeast Bank

2.1 Overview of Southeast Bank PLC

The Southeast Bank PLC, which is one of the most popular private commercial banks in Bangladesh was founded on the 12th of March 1995. The bank was established with a vision to offer quality, efficient and ethical banking services and thus contribute significantly in terms of socio-economic development of the country. Its founding chairman, the successful businessperson and philanthropist M.A. Kashem, was very instrumental in the early strategies and direction of the bank. Since its founding, Southeast Bank PLC has adopted the philosophy of transparency, accountability and professionalism that assisted the organization to win the confidence of both the customers and the stakeholders. The bank continued to grow over the years having established itself in various parts of the country offering banking services to a wide range of customers. In a landmark shift in 2024, MA Kashem was reinstated as the chairman, and the new emphasis was to be put on institutional integrity, ethical standards, and strategic modernization. This change in leadership was viewed as a remedial measure to regain investor confidence and as a move to strengthen the bank to be best practices oriented. Southeast Bank PLC has been on a journey of unshaken commitment to financial inclusion. One of the most prominent instances of this is its successful agent banking program under the label name of its branded program known as the Shagotom which as of the end of 2023 has grown to more than 100 outlets. These agent banking services are customized to rural and underserved populations, and they provide both customary and Shariah-based Islamic banking, and they allow access to modern financial services to hitherto unbanked areas. This program has been very influential in inclusiveness, and it has brought about the financial gap between the urban and rural populace. Following the evolving technological environment, Southeast Bank has always invested in digital transformation to facilitate operations and improve customer service. It has entered cooperation with major technology companies like Genex Infosys in the year 2024 to help Bangladesh in automating its VAT by incorporating secure payment gateways into the electronic fiscal devices. On the same note, the bank entered into an MoU with D Money Bangladesh Limited to provide digital wallet services, ease of transferring funds, and mobile banking, which shows its interest in innovation and digital finances. Such collaborations play a significant role in making Southeast Bank a future-proof organization, which is sensitive to the needs of tech-savvy customers and adhering to the needs of the digital economy.

2.2 Mission and Vision

Vision:

Southeast bank is a premier banking institution in Bangladesh and contribute significantly to the national economy. And the moto is “A Bank with Vision”

Mission:

- High quality financial services with state of the art technology
- Quick clients service
- Maintainable development methodology
- Pursuing moral guidelines in business
- Unfaltering profit for investors' value
- Progressive banking at a aggressive cost
- Fascinate and keep great human aid
- Promise to corporate social duty

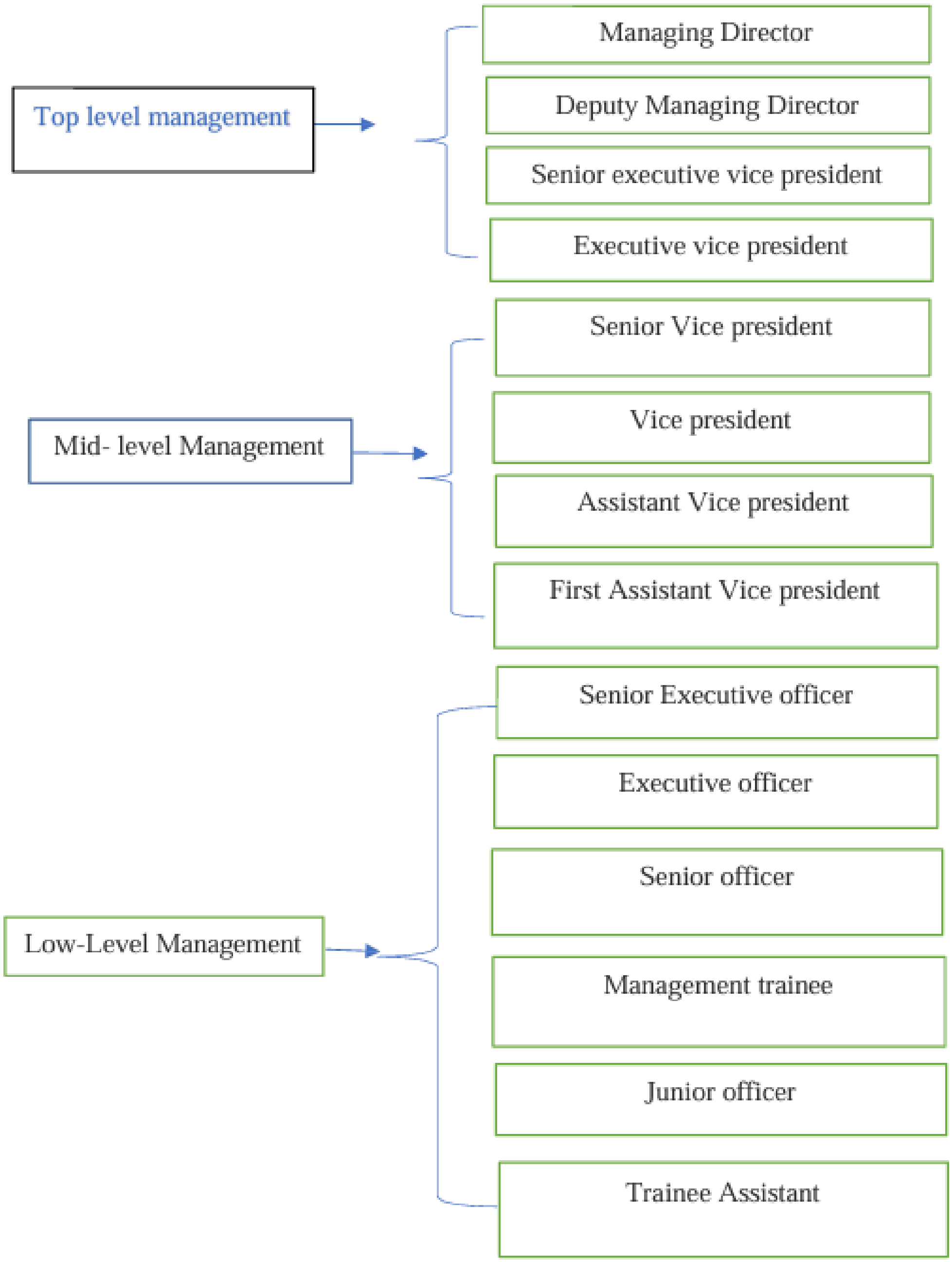
SEBL is very much anxiety about their assignment as different opinions between directors can only be exposed furthermore determined through the assignment statement.

2.3 History and Current operation of Southeast Bank PLC

Corporate profile of Southeast Bank:

Section	**Details**
Bank Name	Southeast Bank PLC
Established	March 12, 1995
Banking License	March 23, 1995
First Branch Opened	May 25, 1995
Head Office	Eunoos Trade Centre, 52–53 Dilkusha Commercial Area, Dhaka-1000
Company Type	Public Limited Company (Listed on Dhaka & Chittagong Stock Exchanges)
Director	Alamgir Kabir, FCA
Managing Director	Mr. Abidur Rahman Chowdhury
Company Secretary	Mr. Mamunur Rashid, FCS
Authorized Capital	BDT 15,000 million
Paid-up Capital	BDT 13,374 million
Credit Rating	Long-Term: AA
Key Financials (HY 2024) Revenue:	BDT 1,999.74 million
Dividend (2023)	6% Cash + 4% Stock Bonus

Organization structure



Product and services of Southeast Bank

These are some products of Southeast Bank Limited under conventional banking system: Products: Deposit Products:

Savings accounts:

i. Saving Account
ii. Current Account
iii. Special Notice Account 24
iv. Fixed Deposit Receipt
v. Double Benefit Scheme
vi. Millioner Deposit Scheme
vii. Monthly Savings Scheme
viii. Monthly Income Scheme
ix. Pension Scheme

Loans and Advance Products:

i. Working Capital
ii. Finance Overdraft
iii. Project Finance
iv. Syndicated Loan Packing
v. Credit Loan Against Export Bill
vi. Loan Against Trust receipt

Islamic Banking Products:

i. Mudaraba Savings account
ii. Al- Wadiah Current Account
iii. Mudaraba Special Notice Deposit (MSND)
iv. Account Mudaraba Term Deposit Receipt
v. Mudaraba Double Benefit Scheme (MDBS) Account
vi. Mudaraba Hajj SanchayProkalpa
vii. Mudaraba Millionaire Deposit Scheme

Cards & Digital Banking

Southeast Bank issues various cards and offers digital banking services:

i. Credit Cards
ii. Virtual Cards
iii. Travel Cards

Internet Banking

The services provided by online banking include transfer of funds, paying bills and management of accounts. The Southeast Bank Limited has also launched Internet Banking services to offer more convenience to its customers. Using this platform, the users can access various features of the banking system securely using any internet device. The notable services are:

➢ Balance enquiry

➢ Access to account statements as viewed and downloaded

➢ Seeing the detailed account information

➢ Request of cheque leaf stop payment

➢ Applying to have a cheque book issued

The service enables its customers to enjoy convenient and smooth management of their bank account. Facilities are:

- Mobile App
- SMS Banking

Foreign Exchange & Remittance

Southeast Bank Limited provides all forms of export and import services that ease the international trade operations of any business. It is poised with the necessary expertise and experience that it is in a good position to design and customize solutions to the needs of specific exports. On the same note, the bank offers an entire package of import services and has acquired a great repute in the global finances and cross-border deals. Having extensive knowledge on how to trade in the world, Southeast Bank is able to offer tailor-made solutions.

Remittance

Despite the fact that Southeast Bank joined the remittance business at a later date compared to various other private banks, the bank has always taken serious considerations in ensuring that it builds its remittance business based on quality service. The bank has also made it easy for the remitters to transfer money as they have formed alliances with good banks and remittance companies overseas. Locally, its widespread network of distributors gives it a competitive edge to deliver money to the beneficiaries faster and without any hassles sometimes even on their doorsteps.

SWIFT Services

The Society of Worldwide Inter Bank Financial Telecommunication ("SWIFT") hosts a global financial messaging service. Communication between banks and other financial institutions is safe and dependable. The Southeast Bank Limited has SWIFT services. The SWIFT address of the Bank is SEBD BD DH.

Locker facility

At some of the branches, Southeast Bank provides safe locker services to the customers. Lockers are provided in three sizes small, medium and large, all at competitive service charge.

Specialized Services

Southeast Bank collaborates with various organizations to provide tailored banking solutions:

i. Payroll Banking
ii. Corporate Payment Modules
iii. POS Terminal Deployment
iv. Payment Gateway Services

ATM

Southeast bank has more than 175 of its own ATMs across the country and also access to more than 9,000 ATMs in the National Payment Switch Bangladesh (NPSB). The wide network will make customers carry out banking activities at anytime and anywhere in the country. The Southeast Bank ATM includes a number of services to suit the customer demand:

i. Fast Cash and Cash Withdrawal
ii. Balance inquiry
iii. PIN Change
iv. Printer of Receipts
v. Mini Statement

Chapter- 3

Role and Responsibilities in the internship

3.1 Role and Responsibilities of the internship

During my internship at Southeast Bank PLC, I was placed in the General Banking, Foreign Exchange, and Credit Department. My main job was to help with the daily tasks of the bank and learn how a commercial bank actually works. My duties included:

- Helped the relationship officers and front desk officers by welcoming the customers and listening to their concerns and guiding them accordingly.
- Prepared banking documents, such as account opening forms for individuals and businesses, cheque book requests, debit and credit card applications, and fixed deposit receipts.
- I have given bank statements and solvency certificates to customers. This is for inquiry purpose and tax purpose.
- I have uploaded and updated the transaction profile and KYC document in the bank's own software.
- I also checked the data entered by others to prevent mistakes.
- Supporting with foreign exchange tasks, like preparing documents for import and export and checking remittance files.
- Observing the credit approval process and learning about how loan documents are prepared and money is released to customers.
- Assist the accounts section officer in preparing bank vouchers.

3.2 Rationale of Those Roles and Responsibilities

These responsibilities were assign to me to provide a comprehensive understanding of banking operations. As a BBA student, my academic curriculum focuses on theoretical and practical understanding in finance and banking management. And I have combined classroom knowledge with practical application through my experience in various departments. My position also aligned with the organizational structure by providing assistance to officers with various tasks, alleviating their workload, while concurrently allowing me to gain experience in various banking activities. This allowed me to grasp how various departments are linked in providing services to clients.

3.3 Example of the Tasks

Front desk

As a front desk intern, this position demanded proper communication and professionalism since the front desk is the first point of contact with any visitor. I was also engaged in managing visitor logs, receiving phone calls and acquiring basic knowledge on customer relationship management in a banking setting.

Account opening section

Under the account opening section, I helped the officers to open new accounts in the form of savings account, current account, and fixed deposit account. I was also required to collect and verify some of the necessary documents such as the National ID card, passport size photographs, TIN certificate, and utility bills. I also noted the manner in which KYC (Know Your Customer) and AML (Anti-Money Laundering) policies are adhered to when creating an account. I also assisted in entering customer data in the Core Banking System of the bank.

Cheque issuing section

In the cheque issuing section, I was engaged in the issuance of the cheque books to the customer. I helped employees check the details of an account owner, signature, and mark the date of issuance in the register. I also learned how to answer customer enquiries on cheque book requests, damaged or lost cheques and how to make a cheque stop payment request where there is a need to.

Cheque clearing section

At the cheque clearing department, I monitored and helped in sorting and processing of cheques that were received by other banks. I have acquired practical experience of the Bangladesh Automated Cheque Processing System (BACPS) and the process of handling inward and outward cheques. I was taught how to detect discrepancies like mismatched signatures, unauthorized changes and post-dated cheques. I also helped preparing daily cheque clearing statements to the head office and Bangladesh Bank.

General banking activities

My duties in the general banking were to monitor the cash activities at the counter daily including deposits and withdrawals. I was taught on how the bank keeps its vouchers, makes records of daily transactions and balances its cash at the end of the day. I also assisted in the issue of Demand Drafts (DD), Pay Orders (PO) and other facilities. This segment has provided me with a detailed outlook of normal banking procedures and interrelations with consumers.

Credit department

Under the Credit Section where I got to know about credit evaluation, credit documentation and risk assessment. This has enhanced my knowledge on the loan processing procedures in a bank and the need to apply sound credit management to reduce the financial risk and prevent possible losses.

Foreign trade

Under the foreign trade department, I was able to see different international banking activities such as import and export documentation. I came to learn the simple facts regarding Letters of Credit (L/C) which are the documents that are exchanged during international transactions and how the SWIFT system is utilized to communicate globally. I also witnessed processes connected with foreign remittance, currency exchange, and adherence to the rules of international trade.

Accounts department

During my internship, I worked on making bank vouchers. This voucher is basically a process of accurately recording and storing the daily financial transactions of the bank. Every day, different vouchers are created for different transactions such as cash deposits, withdrawals, transfer orders. Later, these vouchers are categorized in a specific way and recorded in the voucher road so that it can be seen that at the end of the day, the bank's transactions and cash balance are correct.

Chapter- 4

Key learnings and experience from the Internship period

4.1 Important learning

To fulfill my bachelor's degree Mejor in Finance, I have had a three months internship in one of the renowned commercial banks in the country, Southeast Bank PLC. As an intern, I was able to work in different departments within the bank, and this gave me the real experience in various areas on how banking is done. I have started working at the General Banking Department where I was helping with the procedures of accounts opening and offering customer support services. I also got acquainted with the documentation processes and this made me realize the need of having proper and compliant records. I was later transferred to the foreign trade section Under the foreign trade section, I was able to see different international banking activities such as import and export documentation. I came to learn the simple facts regarding Letters of Credit (L/C) which are the documents that are exchanged during international transactions and how the SWIFT system is utilized to communicate globally. I also witnessed processes connected with foreign remittance, currency exchange, and adherence to the rules of international trade. I have also spent a good amount of time during my internship assisting the Account Opening section. I collaborated with staff members of the department to assist the customers with opening accounts, KYC verification, and the organization of the necessary documents, and adherence to the regulatory standards. During my internship, I was strictly guided by other individuals who have been in the banking industry, and they offered me a lot of advice and helped me to learn. It has also enabled me to develop the critical skills needed in the banking industry such as communication skills, problem solving and attention to detail.

4.2 Connection with Academia

Through this internship, I have combined the knowledge I gained from my BBA with practical experience. The subjects learned in corporate finance, fintech, fundamental banking, Financial Management, investment lending and risk management were directly applied to real-life situations during my internship period. For example, while I was learning about Letter of Credit in class or learning about it theoretically, And I saw how fintech technology powered internet banks with their own mobile apps. I only understood it theoretically, but during my internship, I observed the actual documentation process which deepened my understanding. This integration of theory and practice has made my academic learning more meaningful and complete.

4.3 Personal and professional growth

One of the most valuable lessons I learned during my internship was the importance of effective communication and collaboration in a team-based work environment. The internship component is a vital part of the BBA program, providing practical exposure that bridges academic learning with real-world application.

- ✓ I was engaged in numerous banking activities since the early days. I got an experience in retail banking, corporate banking and treasury.
- ✓ The financial industry is based on creating and sustaining a positive relationship with its customers. In my internship, I interacted with customers in person and online.
- ✓ I was able to study this field extensively especially in terms of credit risk involved in lending. This taught me that the evaluation of credit and careful decision-making is critical.
- ✓ The successful performance of any bank depends on teamwork. I was also able to interact with other professionals of different departments.

Chapter 5

Critique and Reflections

5.1 Critical Evaluation

The internship opportunity at southeast bank, New Eskaton Branch, Dhaka was very valuable for me. Because through this internship period, I have gained a lot of ideas and experience about banking operations. My supervisor, MD.Morshed Alam Mamun, was an exceptional mentor. He was readily available for questions, provided constructive feedback during our weekly one-on-one meetings, and actively encouraged my professional development by including me in strategy sessions. The overall environment of the bank was supportive and the officers throughout the program were very helpful. I got to know several departments during this time, such as General Banking, foreign Exchange, Credit which gave me an idea of how the business works. However, due to the short duration of the internship, I was not able to explore the details. A few of my duties involved repetition. As an intern, my duties were frequently restricted to providing assistance instead of making autonomous choices.

Deposit performance analysis

Savings Account: Savings account performance of southeast bank PLC, New Eskaton branch in Dhaka from June 2025 to September 2025 is given the following table:

Table 1: Savings Account

Month	June	July	August	September
SB A/C	225	186	209	245

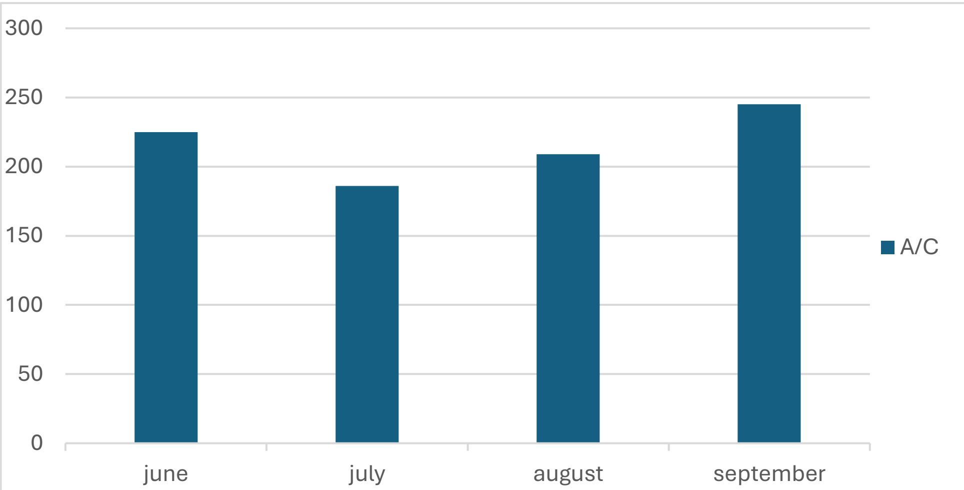


Figure 1: Savings Account

Interpretation: The graph we observed illustrates the SB A/C open aspect of Southeast Bank PLC, New Eskaton branch, Dhaka from June 2025 to September 2025. The bank opened 225 SB a/c in June, which is strong start and the second highest in the observed period. The reason for so many accounts at this time was a new campaign being run at the bank called Wind of Change. The number of new savings accounts dropped significantly to 186, showing the lowest performance in the four months. This may indicate seasonal factors, customer reluctance, or lower promotional efforts during that time. Savings account opening increased again to 209, showing a recovery after July's decline. This suggests improved customer response and possibly better marketing or customer service initiatives. The branch achieved the highest performance with 245 accounts, which reflects a strong upward trend and indicates successful customer acquisition efforts. The reason for so many accounts at this time was a new campaign which is school banking.

Current Account: current account performance of southeast bank PLC, New Eskaton branch in Dhaka from June 2025 to September 2025 is given the following table:

Table 2: Current Account

Month	June	July	August	September
CD A/C	127	95	112	85

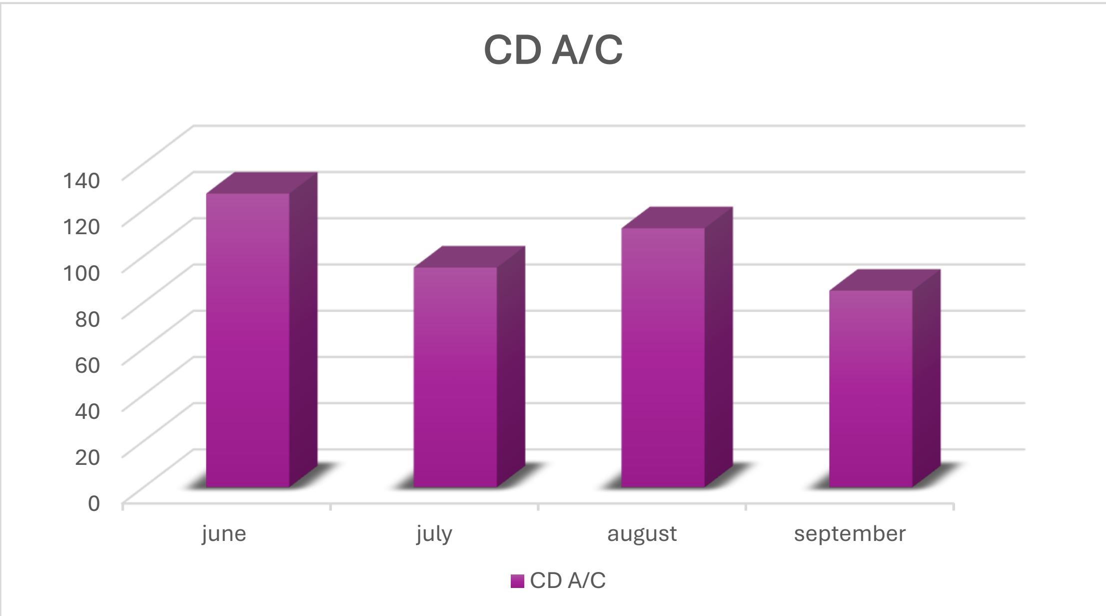


Figure 2:Current Account

Interpretation: The graph we observed illustrates the CD A/C open aspect of Southeast Bank PLC, New Eskaton branch, Dhaka from June 2025 to September 2025. The bank opened 127 CD a/c in June, which is strong start and the highest in the observed period. The reason for so many accounts at this time was a new campaign being run at the bank called Wind of Change. The number of new current accounts dropped significantly to 95, showing the second lowest performance in the four months. This may indicate seasonal factors, customer reluctance, or lower promotional efforts during that time. current account opening increased again to 112, showing a recovery after July's decline. This suggests improved customer response and possibly better marketing or customer service initiatives However, in September, the number again decreased to 85, marking the lowest point in this four-month period.

FDR: FDR performance of southeast bank PLC, New Eskaton branch in Dhaka from June 2025 to September 2025 is given the following table:

Table 3: FDR

Month	June	July	August	September
FDR	178	123	108	156

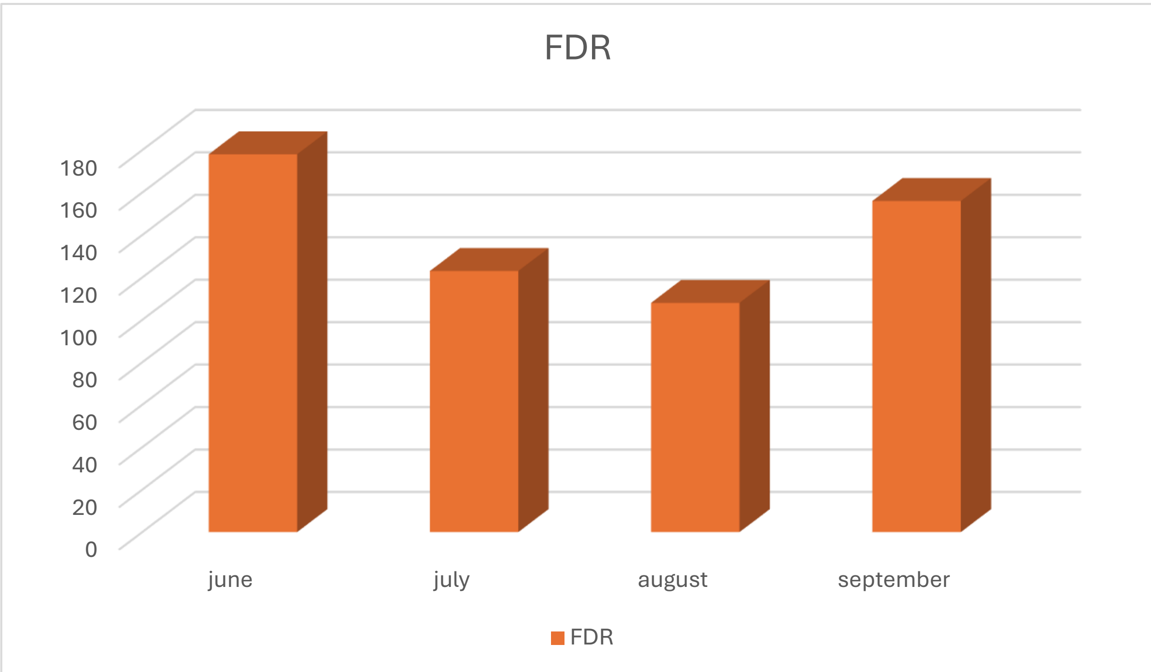


Figure 3: FDR

Interpretation: The table and bar chart show the number of Fixed Deposit Receipts (FDR) open from June to September. The bank opened 178 FDR in June, which is strong start and the highest

in the observed period. The reason for so many accounts at this time was a new campaign being run at the bank called Wind of Change. The number of FDR dropped significantly to 123, showing the second lowest performance in the four months. The downward trend continued in August reaching 108 the lowest point in this period, possibly due to reduced investment activities or liquidity issues among customers The branch achieved the second highest performance with 156 FDR, which reflects a strong upward trend and indicates successful customer acquisition efforts.

Case study:

Mr. Abdur Rahman, a 70-year-old retired teacher, visits southeast bank branch in New Eskaton, Dhaka to open a new savings account. The customer brought his National ID card, two passport sized photographs, and utility bill copy for address verification. He wants to avail the benefits of debit card, cheque books and internet banking. I listened to him and told him that there is a new product for senior citizens, which is called SEBL "Bichokkhon" Account, this account can be opened only by senior citizens. I told him about this account and its benefits, and he expressed his interest in this Account. Then I handed him over to my senior to open the account. Then I informed the officer about this, and he did his job.

Tasks Performed

As an intern, I assisted the officer in completing the following steps:

1. **Document Verification** –Verified if the client submitted all necessary documents (NID, photographs, utility bill, and nominee information).
2. **KYC Form** – Helped the officer fill out the KYC form to ensure compliance with Anti-Money Laundering (AML) regulations.
3. **Data Entry** – Entered customer details (name, address, mobile number, occupation, nominee information) into the bank software.
4. **Signature Authentication** – Guided the customer in signing the account opening form and specimen signature card.

5. **Initial Deposit** – Assisted in processing the customer's first deposit slip, which activated the account.

6. **Cheque Book and Debit Card Request** – Noted the customer's request for a cheque book, debit card and helped prepare the requisition.

Fixed Deposit (FD) rates 2025

Retail Fixed Deposit Rates:

Tenure	Below Tk.10 Lac	Tk.10–50 Lac	Tk.50 Lac–1 Crore	Tk.1–5 Crore	Tk.5+ Crore
1 month	4.00%	4.25%	4.50%	4.75%	5.00%
2 months	4.50%	4.75%	5.00%	5.50%	6.00%
3 months	9.00%	9.25%	9.75%	10.25%	1075%
6 months	9.25%	9.50%	10.00%	10.50%	11.00%
1 year	9.50%	9.75%	10.25%	10.75%	11.00%
1.5 year	7.75%	8.00%	8.50%	9.50%	10.50%
2 years	8.00%	8.25%	8.25%	9.25%	10.25%
3 years	8.00%	8.25%	8.25%	9.25%	10.25%

Corporate Fixed Deposit Rates:

Tenure	Rate
1 month	5.00%
2 months	5.00%
3 months	5.25%
6 months	5.25%
1 year	5.50%
1.5 year	6.75%
2 years	7.25%
3 years	7.25%

Day-Basis Fixed Deposit Rates:

Tenor	Below Tk.10L	Tk.10–50L	Tk.50L–1Cr	Tk.1Cr+
100 days	9.25%	9.75%	10.25%	10.75%
200 days	9.75%	10.25%	10.75%	11.00%
300 days	9.50%	10.25%	10.75%	11.00%
400 days	9.25%	10.00%	10.50%	10.75%
500 days	9.75%	10.00%	10.25%	10.50%

5.2 Key Challenges Faced

I faced several challenges during the entire internship period. These include:

- **Banking documentation:** especially foreign exchange and loans, was always technology-dependent, but I did not have permission to use all that software. As a result, it was initially difficult to understand.
- **Workload**: During busy times, I could not keep up with the workload of the officers, making it difficult to handle multiple tasks in a short period of time.
- **System limitations**: As an intern, I did not have permission to all the banking software, which prevented me from performing certain tasks directly.
- **Customer interaction:** At times, dealing with customer queries and complaints was challenging. Both sun and confidence were needed.

5.3 learning from challenges

Even though there were challenges, each difficulty turned into a chance to learn. By dealing with the complexity of documentation, I have become better at handling financial reports and important tasks. Time pressure has taught me the importance of prioritizing and efficiency in a professional environment. Restricted access to systems encouraged me to focus more on observation and theoretical understanding of banking operations. Customer facing has helped me develop problem-solving skills, emotional intelligence, and confidence in professional focus.

5.4 Overall reflection

This internship was a transformative experience for me that helped me make significant contributions both professionally and personally.

Professional Growth

I have transformed from a student with theoretical knowledge to a professional with practical skills. I now know how to use financial software in banking operations, CRM and have gained practical skills in core banking products to end processes. This experience has further strengthened my interest in banking career such as commercial loans, import, export, I am very inspired by these tasks. If I want to pursue a career in banking now, I have got a clear vision through this internship.

Personal Growth

On a personal level, my confidence has really increased a lot. Facing the challenges of a demanding and professional setting demonstrated that I can adapt, continue to learn, and contribute value efficiently. I've improved in communication, patience, and empathy, and I now possess a better understanding of my strengths and attention to detail.

In summary, my internship at Southeast bank PLC was much more than a mandatory academic component; it served as an intensive training in professionalism. The insights gained in adherence to regulations, client relations, and individual responsibility have established crucial groundwork for my upcoming career in the financial services field.

Findings:

- The highest number of savings accounts (245) was recorded in September due to the School Banking campaign.
- Marketing campaigns such as “Wind of Change” had a positive impact on customer acquisition.
- The number of current accounts declined steadily after June, from 127 to 85 in September.
- FDR performance was strongest in June (178) and lowest in August (108).
- Corporate fixed deposit rates (maximum 7.25% for 3 years) are notably lower than retail FDR rates (up to 11.00%).
- The 3-month and 6-month, 1 -year and 3-year tenures offer highly competitive interest rates ranging from 9.00% to 11.00%, depending on deposit amount.

Recommendations:

- Maintain continuity of successful campaigns like Wind of Change and School Banking to ensure consistent deposit growth.
- Conduct customer satisfaction surveys to identify areas for service improvement
- Offer attractive short-term interest rates to customers who are worried about their deposits.
- Highlight the high return rates (especially 3–6 months) through marketing campaigns to attract customers looking for quick but secure returns.
- Clearly communicate the benefits of higher deposit tiers to motivate customers to increase deposit sizes.

Chapter -6

Conclusion

6.1 Conclusion

Even in this adverse economic condition, Southeast Bank PLC is establishing new standards in the banking sector. Southeast Bank is one of the leading commercial banks in Bangladesh. It is essential in terms of serving the financial needs of the general people as well as business communities. The bank is managing to mobilize resources well and it remains strong in its major areas of operations. Southeast bank is determined to play an active role in the socio-economic development of the country through being a commercially sound financial institution. The general banking division's highly qualified, seasoned, and competent staff members guarantee prompt and effective service delivery, allowing the business to fight directly with national and international commercial banks in the market. The section is also very rigorous about adhering to the guidelines established by Bangladesh Bank. These reasons make this section an excellent location for a recent finance undergrad to complete an internship. The experience gained from an internship helped it recognize my assets and areas for improvement in my education, abilities, and ability to deal with real-world problems that are encountered by financial institutions. It can be argued that my enjoyable job experience at Southeast Bank PLC will benefit me in the future.

Chapter 7

Implications

The internship at **Southeast Bank PLC, New Eskaton Branch** has far-reaching implications that extend beyond the immediate tasks I performed. This experience provided me with personal, academic, and professional insights while also highlighting the broader significance of my contributions to the organization and the banking industry as a whole.

Applicability of Academic Learning

While studying BBA, I understood about Convert Finance, fintech Financial Institution and Market, Fundamentals of Banking and International Financial Management in the classroom and through this internship, I got the opportunity to implement it in a practical environment. For example, I got practical ideas about topics like KYC, L/C Process of Risk Management cheque clearing process and internet banking procedure . This enhanced the relevance of my academic studies and strengthened my ability to link theory with professional application.

Organizational Impact

Although my role was inclusive, my assistance in tasks like account opening documentation, preparation of T-Position files etc. contributed to the smooth running of the day-to-day operations. By performing regular duties, I reduced the workload of some officers, which allowed them to focus on their important work. Meanwhile, it also reflected how the inters can create value within a department by improving departmental efficiency.

Industry Relevance

The banking industry plays a vital role in economic development and my experience with general banking business and lending activities has helped me understand how commercial banks like Southeast Bank facilitate financial inclusion and international trade. This internship has exposed the importance of compliance accuracy and customer satisfaction in maintaining competitiveness in the Bangladesh banking sector.

Lessons Learned

An essential takeaway was the significance of focusing on details in financial services. Even minor mistakes in document preparation can lead to legal or compliance issues, so I have discovered that collaboration and customer service are essential to building trust in banking. So I have emphasized the importance of ethical behavior and transparency for a long literature of observations of senior executives. Furthermore, watching senior officials underscored the importance of ethical behavior and transparency for lasting sustainability in the financial industry.

Skill Development

During my internship at Southeast Bank PLC, my skills in various areas have improved significantly. The following are given below:

- Technical skills: Document management, check book verification, knowledge of banking procedures, customer NID and various document verification in the bank's software.
- Soft skills: Communication, problem solving and adaptability in a fast-paced environment.
- Analytical skills: Risk assessment, bank's internal cost assessment, deposit assessment and its target achievement assessment. And compliance and understanding of Bangladesh Bank rules and regulations.

Networking and Relationships

Every employee at Southeast Bank New Eskaton Branch was very friendly and had a nice attitude. Building professional relationships and networking with officers, supervisors and others intern colleagues was a major highlight of my experience. It not only enriched my learning but also provided me with career guidance that could be valuable for my future professional journey.

Future Directions

In my opinion, Southeast Bank might improve its internship program by:

- Implementing a formal orientation program for interns to enhance their comprehension of banking systems and policies.
- Permitting guided access to fundamental banking software to enhance practical learning experiences.
- Shifting interns through additional sections to provide wider experience beyond standard duties

For my personal development, this internship has directed me toward a career in the banking and finance industry, particularly in credit management and foreign exchange. The skills and lessons gained will guide my future studies and professional aspirations.

Appendix:

1. Annual Report of Southeast Bank 2019-2023. [online] available at: https://www.southeastbank.com.bd/?page=annual_reports
2. Bank Information [online] Available at: https://bankinfobd.com/banks/41/southeast-bank
3. Operational Policy Guidelines by Southeast Bank PLC
4. Southeast Bank PLC bulletin

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