

Internship Report
On
“Customer Satisfaction on Service Quality
Of
SOUTH EAST BANK Limited”

Submitted To

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Submitted By

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Daffodil International University

Date of Submission: 1 November, 2018

Letter of Transmittal

To

Mr. Dewan Golam Yazdani Showrav

Senior Lecturer

Department of Business Administration

Daffodil International University.

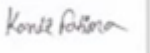
Dear Sir,

I have pleasure to submit my internship report to you on “**Customer Satisfaction on Service Quality of the Southeast Bank Limited, Bangla Motor Branch**”. I give effort of my best to follow your guidelines for this report and also to gather all necessary information to the concerned parts of the report to enrich it. I have also tried to apply relevant concepts that I have learnt during the entire BBA program and my internship period at the Southeast Bank Limited. I am earnestly thankful to you for your guidance during the preparation of this term paper. I hope you will appreciate my collective effort put forth hereby.

Sincerely yours,

Kaniz Fatima

ID: 151-11-4439



Signature

Declaration

I am Kaniz Fatima, ID: 151-11-4439, student of BBA program, Department of Business Administration, Daffodil International University, declares that the Internship Report on **“Customer Satisfaction on Service Quality of Bangla Motor Corporate Branch, South East Bank Limited.”** represents the result of my own research works, pursued under the supervision of **Mr. Dewan Golam Yazdani Showrav, Senior Lecturer, Daffodil International University.**

I further affirm that the submitted report is original and no part or whole of this report has been submitted to, in any form, in any other university or institution for any degree or any other purpose.



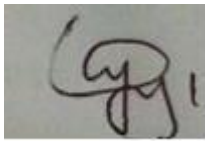
Kaniz Fatima

ID: 151-11-4439

Supervisor's Certificate

This is to certify that the internship report on “**Customer Satisfaction on Service Quality of Bangla Motor Corporate Branch, South East Bank Limited**” has been submitted for the award of the degree of Bachelor of Business Administration (BBA), Major in Marketing from Daffodil International University carried out by Kaniz Fatima, ID: 151-11-4439 as a practical fulfillment for the requirement of Bachelor of Business Administration (BBA) degree under my Supervision. To the best of my knowledge and as per his declaration, any part of this report has not been submitted for any degree or certificate.

Now he is permitted to submit the internship report. I wish him all success in his future endeavors.



Signature of the Supervisor

Mr. Dewan Golam Yazdani Showrav
Senior Lecturer,
Department of Business Administration.
Faculty of Business and Economics.
Daffodil International University.

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, Mr. Dewan Golam Yazdani Showrav , Senior Lecturer Business Administration Daffodil Int. University 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 (Bangla motor Branch) 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 co-operation.

My deepest appreciation and special thanks goes to Mr .Mahfuzur Rahman Khan the Head of Bangla motor Branch, Saiful Islam Chowdhury the Manager Operation of Southeast Bank Ltd , for extending his support in compiling this report. I would specially like to thank Md. Jahidul Islam and Mohammed Nuray Alam ,officer of Southeast Bank, 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 in different ways to complete the report and the course as well .

Executive summary

In the last term of final year of Bachelor of Business Administration (BBA) course, I was sent to Southeast Bank Ltd (SEBL) to have a practical exposure on banking activities under the program “**Customer Satisfaction on Service Quality** of Southeast Bank Ltd (A Study on Bangla motor Branch)”. SEBL is a leading private commercial Bank which starts its operation on under Companies Act, 1994 on March 12, 1995. Through its countrywide 35 branch network, it is providing a comprehensive and competitive banking service to its clients. With the starting the operation of SEBL, the main branch continue its operation. Through its three core departments, namely General Banking, Advance and Foreign Exchange, it provides all kinds of banking service to its customers. Throughout my overall study, I have mainly tried to critically review the General Banking Activities of Southeast Bank Ltd. Bangla Motor Branch. General banking comprises of account opening, bills, remittance, clearing cash and computer sections. Through these sections it establishes Banker customer relationship, collects bills for customers, remit funds of customers from one place to another, honoree cheques drawn on this branch. General Banking department provides these services in a faster and better manner.

First chapter Introduction of the report focus on background of the study, origin of the study, rationale, Scope, objective of the study, limitation of the study, Methodology of the study etc. Second chapter of the report focused on overview of SEBL contains history, vision, mission, objective, product and services of SEBL and so on. The third section focused the project part which called General Banking Activities of Southeast Bank Ltd. Last but not the least Section focused my 3 months internship experience which I learned from SEBL Bangla Motor Branch as well as the some sort of problem which I have found from my observation. In this part I also try to recommend some solution to solve these problem and conclusion based on my study.. Through the report I mainly try to critically review the General Banking Activities Bangla Motor Branch of Southeast Bank Ltd.

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Chapter: One

Introduction



Introduction

The primary purpose of this report is to get an idea about the operations of South East Bank Bangladesh Corporate Branch, a second-generation bank of the country and make an analysis on the Customer Satisfaction on banking sector of Bangladesh.

Banks are profit – earning concern. The „word “Bank” refers to the financial institution deals with money transaction. Banks collect deposits at the lowest possible cost and provide loans and advances at higher cost. The difference between two is the profit for the bank. Commercial banks are the primary contributors to the country.

All over the world the dimension of Banking has been changing rapidly due to Deregulation, Technological innovation and Globalization. Banking in Bangladesh has to keep pace with the global change. Now Banks must compete in the market place both with local institutions as well as foreign ones. To survive and thrive in such a competitive banking world, two important requirements are development of appropriate financial infrastructure by the central bank and development of “Customer Satisfaction” in the sense of developing banking sector. To introduce skilled Banker, only theoretical knowledge in the field of banking studies is not sufficient. An academic course of the study has a great value when it has practical application in real life situation. So, I need proper application of my knowledge to get some benefit from my theoretical knowledge make it more tactful.

In a simple word, Excellence is the Capacity of producing desired result. So, Excellence of customer is, how customers perceive services, how they assess whether they have experienced quality services and whether they are satisfied or not.

When it refers to Excellence of customer, we assume that the dimensions of services and the ways in which customer evaluate services are similar where the customer is internal & external of the organization.

Background of the Study:

This report has been included to BBA Program for providing talent, up-to date and smart, efficient executives. Report means gaining supervised experience. Thesis program offers an opportunity to know the environment of any organization or on anything's. By doing this program, I have developed and refined my theoretical knowledge gained in the classroom. This program provides exciting experience of planning, culture, behavior of employees and management style of that organization, which helps me to fill the gap between theoretical and very practical world.

After completion of all the courses of BBA every student has to go through a practical orientation in reputed business organization to gather the practical knowledge. I prepared a report based on **Customers Satisfaction of Service Quality of Bangla motor Corporate Branch on South East Bank**. My Internship supervisor is **Mr. Dewan Golam Yazdani Showrav, Senior Lecturer**, of Daffodil International University. I have completed my Internship report on **South East Bank Limited, Bangla Motor Corporate Branch** at, Dhaka. I have tried my best to show my personal observation and knowledge in this report.

Objectives of the Study's:

The objectives of the study are as follows:

Specific Objectives:

- To know about the customer's reliability on service quality of Bangla motor Corporate Branch.
- To know about the customer's responsiveness on service quality of the branch.
- To know about the customer's assurance on service quality of Bangla motor Branch.
- To know about the customer's empathy on service quality of Bangla motor Corporate Branch.
- To know about the customer's tangibles on service quality of Bangla motor Corporate Branch.
- To analyze the customer's satisfaction of service quality of Bangla motor Corporate Branch.

Statement of the problems:

In the current study, the researcher will use six important dimensions like reliability, responsiveness, assurance, empathy, Satisfaction and tangibles to find out the customer service quality of Bangla motor Corporate Branch. The problem statement, then, is stated as follows: The current study will identify the customer service quality of Bangla motor Branch considering key dimensions such as reliability, responsiveness, assurance, empathy, Loyalty, Satisfaction and tangibles.

Purpose of the Study's:

The purpose of the study was to present the relationship between service quality with customer satisfaction and customer loyalty in Bangla motor Corporate Branch of South East Bank, this branch is leading branch in this area. This study attempted to understand the customer satisfactions on different service quality dimensions while dealing with this branch.

Bangla motor Corporate Branch:

Specific objectives:

1. To know about the customer's Perception of Bangla motor Corporate Branch.
2. To know about the customer opinion of the Bangla motor Corporate Branch.
3. To know about the employee attitude of Bangla motor Corporate Branch.
4. To know about the branch environment of the customer side.

Corporate Information:

Bangla motor Corporate Branch is located beside The Trade Center in Bangla motor of Dhaka. It is one of the most busy branch in Dhaka city.

<i>Name of the company</i>	<i>Southeast Bank Limited</i>
Chairman	Mr. Alamgir Kabir, FCA
Vice-Chairman	Ragib Ali
Managing Director	Mr. Shahid Hossain
Legal Status	Public Limited Company
Date of Incorporation	March 12, 1995
Registered Office	Eunoos Trade Center, 52-53, Dilkusha C/A (Level 2, 33, 16), Dhaka-1000
Authorized Capital	10,000.00 Million
Paid up Capital	8,732.86 Million
Year of initial public offer	1999
Stock Exchange listing	April 10, 2000 (DSE), April 24, 2000 (CSE)
Email	info@sebankbd.com
Website	www.sebankbd.com

Methodology:

Sources of Data Collection:

The study was conducted based on both the primary and secondary sources of information.

Primary data

I gathered primary data from the customers when they came for services at the office of South East Bank Bangla motor Corporate Branch. I provided questionnaire to those customers who were interested in participating in the survey.

Secondary data

The secondary data is collected from annual report, distinguished conceptual matters, and several published matter as articles in different versions provided from South East Bank Bangla motor Corporate branch, online articles/website of South East Bank Ltd.

Secondary Sources are:

- 1 Annual Reports of different years of South East Bank.
- 2 Other published documents of South East Bank.
- 3 Bangladesh Bank web site.
- 4 South East Bank website.

Research Design

My research is a Descriptive research. I have selected this topic and at first make an exploratory research. I just collected data and made the report. Here, I used the servqual Scale for measuring customer's satisfaction South East Bank.

Population

The questionnaire was distributed to those customers who have taken any kind of services from this branch, whether they are account holder of this branch or not. The Bangla motor corporate Branch total population is 200. I think that population size is small that is why I had taken 30 sample size.

Survey method

I made a detailed questionnaire for my survey. I have collected the data both from secondary source and primary source.

Sample size

For conducting my research total sample size was 30.

Sampling technique

For customer interview I used non probability convenience sample.

Statistical Tool

I took the use of descriptive statistics. I have inputted the data into SPSS and got the output of those data's. I had use SPSS and word to get our desired outputs. I formulate a single data and further procured the next.

I followed the following steps to prepare the report:

- ❖ Defined the problem
- ❖ Planning the research design.
- ❖ Planned the sample.
- ❖ Gathered the data.

Processed and analyzed the data. Formulated, concluded and prepared the report

Scope of the Report

This report shows details about Bangla Motor Corporate Branch, South East Bank Ltd. and its General Banking management. This study will identify the customer service quality of Bangla Motor Corporate Branch considering key dimensions such as reliability, responsiveness, assurance, empathy, and tangibles.

Lack of Secondary Information:

The import export data of the Branch is not much available over the net. Secondary source of Information was not sufficient for the completion of the report.

Limitations of the Study

- Secrecy or confidentiality is a crucial matter in this organization. As an intern it was not possible to reach those secret topics
- Limited service hour
- It was difficult to find out the gap between rules and regulations and real life practice. So, I went under a huge stress to find out those matters

Chapter: Two_

Profile of the Organization



Historical Background of South East Bank Limited (SEB)

Southeast Bank Limited is a scheduled commercial bank in the private sector established under the ambit of Bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on March 12, 1995.

During this short span of time the Bank is successful in positioning itself as a progressive and dynamic financial institution in the country. The bank achieved the Certificate of commencement of business by the Registrar of Joint Stock Companies and Firms on the date of its incorporation and started its operations under private sector.

Bangladesh Bank issued Banking License to the bank on March 25, 1995. Mr. M. Saifur Rahman, former Finance Minister of Bangladesh, inaugurated the foremost branch of the bank at 1, Dilkusha Commercial Area, Dhaka on 25th of the same year. In view of the above, the Bank within a period of 18 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank. In present the Bank has 100 Branches which they are leading very successfully all over Bangladesh.

Corporate Information:

Southeast Bank Limited is one of the private commercial bank in Bangladesh. This bank started its successful journey on March 12, 1995 as a Public Limited Company.

<i>Name of the company</i>	<i>Southeast Bank Limited</i>
Chairman	Mr. Alamgir Kabir, FCA
Vice-Chairman	Ragib Ali
Managing Director	Mr. Shahid Hossain
Legal Status	Public Limited Company
Date of Incorporation	March 12, 1995
Registered Office	Eunoos Trade Center, 52-53, Dilkusha C/A (Level 2, 33, 16), Dhaka-1000
Authorized Capital	10,000.00 Million
Paid up Capital	8,732.86 Million
Year of initial public offer	1999
Stock Exchange listing	April 10, 2000 (DSE), April 24, 2000 (CSE)
Email	info@sebankbd.com
Website	www.sebankbd.com

Vision:

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

Mission:

The mission of SEBL are_

1. High quality financial services with state of the art technology
2. Fast customer service
3. Sustainable growth strategy
4. Follow ethical standards in business
5. Steady return on shareholder's equity
6. Innovative banking at a competitive price
7. Attract and retain quality human resource
8. Commitment to Corporate Social Responsibility

2.5. Credit Rating:

Rationale:

CRISL has reaffirmed the Long Term rating of Southeast Bank Limited (SEBL) to 'AA-' (pronounced as double A minus) and Short Term rating to 'ST-2' based on financials up to December 31st, 2011 and other relevant qualitative and quantitative information up to the date of rating.

During the year under surveillance, the bank maintained good capital adequacy having strong capital base, good operating efficiency, improvement in liquidity, good corporate management, diversified ownership pattern, diversified product line, sound MIS, good franchise value, considerable improvement in non funded exposure etc.

However, above factors have been moderated, to some extent, by average asset quality, decrease in income from core business, high dependency on term deposit resulting to high cost of fund, sectoral concentration in textile and garments, unsatisfactory recovery from rescheduled assets etc. The long term rating implies that Banks rated in this category are adjudged to be of high quality, offer higher safety and have high credit quality. This level of rating indicates a corporate entity with a sound credit profile and without significant problems. Risks are modest and may vary slightly from time to time because of economic conditions. Short-term rating indicates high certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small. CRISL foresees no significant change/ volatility in its operation in near future and placed the bank with "Stable Outlook" for the next one ye

2.6 HIERARCHY OF SEBL

	President & Managing Director	
	Deputy Managing Director	
	Senior Executive Vice President	
	Executive Vice President	
	Senior Vice President	
	Vice President	
	First Vice President	
	Senior Asstt. Vice President	
	Asstt. Vice President	
	Senior Principal Officer	
	Executive Officer	Entry Level
Management Trainee	Senior Officer	Entry Level
Probationary Officer	Officer	Entry Level
Trainee Officer	Junior Officer	Entry Level
Trainee Junior Officer	Assistant Officer	Entry Level
Trainee Assistant Officer	Junior Officer (Computer)	Entry Level
Trainee Cash Officer		

: Core Values of SEBL

Integrity

Fairness

Harmony

Courtesy

Commitment

Insight and

Spirit

Enthusiasm for

Work Business

Ethics

: Business Objectives

- Make sound investments.
- Meet capital adequacy requirement at all the time. Ensure a satisfied work force.
- Ensure 100% recovery of all advances. Focus on fee-based income.
- Adopt an appropriate management technology

COMMITMENTS TO CLIENTS

- Provide service with high degree of professionalism and use of most modern banking technology.
- Create life-long relationship based on mutual trust and respect. Respond to customer needs with speed and accuracy.
- Share their values and beliefs.
- Grow as the Bank's customers grow.
- Offer first-rated solutions of clients' banking problems and issues.
- Provide products and services at competitive pricing.
- Ensure safety and security of customer's valuables in trust.

2.10 CORPORATE SLOGAN

A bank with vision.

Product & service of SEBL Bangla Motor branch:

In SEBL Bangla Motor branch mostly customer service are provide by front desk operation team. In this branch different type of customer comes for their desired services which are offered by the bank.

Procedures for account opening:

A bank account is the key of relationship with customer and banker. In another words it could be said that it is a contract between banker and customer. With this contact bankers enter into certain obligations and responsibilities. So, to build this kind of responsibilities both banker and customer need to create a proper documentation. To open a bank account following instruction is followed while opening account:

- a. Introduction of account to be obtained from a respectable client acceptable to bank
- b. The introduction shall be obtained in writing in the respective column of account opening form. For opening savings bank account of individual either singly or jointly, passports and identity cards may be accepted for introduction, but subsequently proper introduction may be obtained
- c. Introduction of current account by members of the staff may be allowed but shall be discouraged as far as possible.
- d. Current account shall preferably be introduced by another current account holder acceptable to bank
- e. Introduction of account holder of other branch may be accepted with caution. In that case the introducer's signature must be verified by authorized officer of that branch and authenticated by a forwarding letter.
- f. Photographs of account holder must be attested by the introducer
- g. Letter of thanks be issued to introducer in bank's standard specimen

▪ **Conventional Banking:**

➤ **Benefits for savings account opening:**

Savings Account is for those customers who want to save a little amount of money of their overall income for the betterment of future. They can deposit a small amount and can withdraw whenever they desire but the total numbers of withdrawals over a period of the time are limited. The benefits of savings accounts are

- a. Attractive interest,
- b. Personalized MICR cheque book is available,
- c. Nominal service charge,
- d. Any branch banking facility (Cash withdrawal and deposit from anybranch),
- e. Interest is payable on half yearly basis,
- f. Charge free statement of A/C,
- g. Balance confirmation certificate twice in a year on half yearly basis,
- h. Option is available to collect e-statement on monthly basis.

➤ **Benefits for current account opening:**

Current deposit account is a transactional account where no restriction on number of transactions in the account is. Current deposit (CD) Account can be opened for individuals and business concerns including non-profit organizations.

The benefits for current deposit account are

- a. Unlimited transactions (both deposit and withdrawals) are allowed,
- b. Personalized MICR cheque book is available,
- c. No withdrawal notification required,
- d. Nominal service charge,
- e. Any branch banking facility (cash withdrawal and deposit from anybranch),
- f. Bank accepts standing instructions from A/C holders,
- g. Nomination facility is available to nominate beneficiary for account proceeds,
- h. Charge free statement of A/C,
- i. Balance confirmation certificate twice in a year on half yearly basis,
- j. Option is available to collect e-statement on monthly basis.

➤ **Benefits for Fixed Deposit Receipt (FDR) account opening:**

Fixed deposit receipt account offers the customers the opportunity to invest a fixed amount for a fixed period at a fixed rate of interest. The customer have the option to re- invest their funds both principal amount and interest amount on maturity or principal amount and the interest amount being paid into their SB or CD accounts. The benefits for Fixed Deposit Receipt (FDR) account are

- a. Money can grow with attractive interest rate with flexible tenure
- b. Automatic renewal facility at maturity
- c. Loan facility against FDR Account to meet urgent financial needs
- d. Premature closure facility available at prevailing saving rate (Conditions apply)

Fixed Deposit Receipt (FDR) Account	For both Individual and Corporate
	For any amount
1 (one) month	7.00%
3 (three) months	9.75%
6 (six) months	9.50%
1 (one) year	9.50%

Table 2: Rate of Interest & Fees in terms of number of years

➤ **Benefits for Double Benefit Scheme (DBS) account opening:**

According to SEBL bank DBS account is a time specified deposit scheme for clients where the deposited money will be doubled on maturity. The benefits for Double Benefit Scheme (DBS) account are

- a. Amount to be deposited TK 10,000 or its multiple
- b. Deposited amount will be doubled in 7 years
- c. Account can be opened at any working day of the month
- d. Allowed to open more than one DBS account at any branch of the bank
- e. Loan facility against lien of DBS Account
- f. The Scheme is covered by Insurance Premium is borne by the bank
- g. Premature closure facility

➤ **Benefits for Special Notice Deposit (SND) account opening:**

Special Notice Deposit (SND) account is an interest bearing deposit where advance notice of 7 to 30 days required for amount withdrawal. SND A/C is usually opened by Firms, Corporate Financial Institution. The benefits for Special Notice Deposit (SND) account are

- a. Bank pays attractive interest
- b. Personalized MICR cheque book is available
- c. Nominal service charge
- d. Any branch banking facility (Cash withdrawal and deposit from any branch)
- e. Bank Accepts and supports Standing Instructions
- f. Nomination facility is available to nominate beneficiary for account proceeds
- g. Interest is payable on half yearly basis

Installment (Tk.500 or multiple up to 25,000/-)	Matured Amount		
	2 years	3 years	5 years
	Eff. Rate: 10.25% (compounded on yearly rest)	Eff. Rate: 10.30% (compounded on yearly rest)	Eff. Rate: 10.40% (compounded on yearly rest)
500/-	13,305.00	21,012.50	38,975.00
1000/-	26,610.00	42,025.00	77,950.00
5000/-	133,050.00	210,125.00	389,750.00
10000/-	266,100.00	420,250.00	779,500.00
25000/-	665,250.00	1,050,625.00	1,948,750.00

3: Rate of interest & fees in terms of deposit amount

➤ **Benefits for Monthly Savings Scheme (MSS) account opening:**

Small savings can build up a prosperous future. Savings can meet up any emergencies. SEBL has this facility for customers so that they can save on a monthly basis and get a handsome return upon maturity. The benefits for Benefits for Monthly Savings Scheme account are

- a. Hassle free deposit
- b. Loan of Maximum 80% against the lien of the MSS amount deposited can be availed.
- c. Can close the account before maturity
- d. Monthly Installment Size and Benefit After Maturity

➤ **Benefits for Millionaire Deposit Scheme (MDS) account opening:**

Millionaire Deposit Scheme (MDS) Account is a time specified monthly deposit scheme for clients where the deposited money will become one million on maturity. The benefits for Benefits for Millionaire Deposit Scheme (MDS) account are

- a. 4,5,6,7,8,9 and 10 years term
- b. Deposit on monthly installment basis
- c. Attractive rate of interest
- d. Account can be opened at any working day of the month
- e. Monthly installment can be deposited through a standing debit instruction from the designated CD/SB Account
- f. Monthly installment can be deposited in advance
- g. An account can be transferred from one branch to another branch of the bank
- h. Credit facility for maximum of 2 years can be availed at any time during the period of the scheme
- i. Allowed to open more than one MDS Account for different amount at any branch of the Bank

Special Notice Deposit (SND) Account				
Banks and NBFIs : 5.50%				
Customers				
Below Tk. 1.00 Crore	Tk. 1.00 Crore & above but below Tk. 25.00 Crore	Tk. 25.00 Crore & above but below Tk. 50.00 Crore	Tk. 50.00 Crore & above but below Tk. 100.00 Crore	Tk. 100.00 Crore & above
4.00%	5.00%	6.00%	7.00%	8.00%

Mother Account (IPO): Will be fixed upon approval from Head Office on case to case basis.

➤ **Benefits for Pension Savings Scheme account opening:**

Pension Savings Scheme offers clients to save their hard earned money every month for a secured future. The benefits for Pension Savings Scheme account are

- a. Loan of Maximum 80% against the lien of the PSS amount deposited can be availed
- b. Client have to pay the Installment Amount by 15th day of aMonth
- c. Advance Installment can be provided
- d. Installment amount can be given from any branch of our Bank
- e. Monthly Installment Size and Benefit After Maturity

Monthly Installment	Matured Amount*			
	4 Years	6 Years	8 Years	10 Years
	@ 10.25%	@ 10.30%	@ 10.35%	@ 10.40%
500/-	29,475.00	49,215.00	73,320.00	102,900.00
1,000/-	58,950.00	98,430.00	146,640.00	205,800.00
5,000/-	294,750.00	492,150.00	733,200.00	1,029,000.00
10,000/-	589,500.00	984,300.00	1,466,400.00	2,058,000.00
25,000/-	1,473,750.00	2,460,750.00	3,666,000.00	5,145,000.00

▪ **Islamic Banking:**

➤ **Benefits for Mudaraba Savings Bank (SB)account opening:**

Mudaraba Savings Bank (SB) Account is designed for savers who want to save a small part of their income to be used in the near future and also intend to have some income on such savings. They can deposit a small amount and can withdraw whenever they desire but the total numbers of withdrawals over a period of time are limited. The benefits for Mudaraba Savings Bank (SB) account are

- a. Bank pays attractive profit
- b. Personalized MICR Cheque Book is available
- c. Nominal service charge
- d. Any branch banking facility (Cash withdrawal and deposit from anybranch)
- e. Bank accepts and supports Standing Instructions
- f. Nomination facility is available to nominate beneficiary for account proceeds
- g. Profit is payable on half yearly basis

- h. Charge free statement of A/C, Balance Confirmation Certificate twice in a year on half yearly / yearly basis
- i. Option is available to collect e - Statement on monthly basis

➤ **Benefits for Al - Wadiah Current Deposit (CD) account opening:**

Al-Wadiah Current Deposit (CD) Account is a transactional account where there are no restrictions on number of transaction in the account. It is an easy-to-use cash account.

The benefits for Al-Wadiah Current Deposit (CD) account are

- a. Unlimited transactions are allowed
- b. Personalized MICR Cheque Book is available
- c. No withdrawal notification required
- d. Nominal service charge.
- e. Any branch Banking facility (Cash withdrawal and deposit from any branch)
- f. Bank accepts and supports Standing Instructions
- g. Nomination facility is available to nominate beneficiary for account proceeds
- h. Charge free statement of A/C, Balance Confirmation Certificate twice in a year on half yearly / yearly basis
- i. Option is available to collect e - Statement on monthly basis
 - *Fees & Charges:*
 - Rate of Interest : 0.00%
 - Cheque Book Issuance fee
 - Taka 150/- for cheque book of 20 leafs
 - Taka 300/- for cheque book of 50 leafs
 - Standing Instruction charge TK 100 for compliance of each Instruction
 - Account Closing Charge Taka 350/-
 - VAT applicable for all fees & charges @15%
 - Half yearly Service Charge
 - Taka 1,000/- on each account of urban branches
 - Taka 500/- on each account of rural branches
 - Online Transactions - free of service charge

➤ **Benefits for Mudaraba Special Notice Deposit (MSND) account opening:**

Mudaraba Special Notice Deposit (MSND) account is an interest bearing deposit where advance notice is required for withdrawal. MSND account is very much similar to CD account. The benefits for Mudaraba Special Notice Deposit (MSND) account are

- a. Bank pays attractive profit
- b. Personalized MICR Cheque Book is available
- c. Nominal service charge
- d. Any branch banking facility (Cash withdrawal and deposit from any branch)
- e. Bank accepts and supports Standing Instructions
- f. Nomination facility is available to nominate beneficiary for account proceeds
- g. Profit is payable on half yearly basis
- h. Charge free statement of A/C, Balance Confirmation Certificate twice in a year on half yearly / yearly basis
- i. Option is available to collect e - Statement on monthly basis

Fees & Charges

- Corporate Premium Account (average balance Tk 100 crore & above):
Will fixed upon specific approval from Head Office on case to case basis
- Mother Account (IPO): Will be fixed upon approval from Head Office on case to case basis
- Cheque Book Issuance fee
- Taka 150/- for cheque book of 20 leafs
- Taka 300/- for cheque book of 50 leafs
- Standing Instruction charge TK 100 for compliance of each Instruction
- Account Closing Charge Taka 350/-
- VAT applicable for all fees & charges @15%
- Half yearly Service Charge
- Taka 1,000/- on each account of urban branches
- Taka 500/- on each account of rural branches
- Online Transactions - free of service charge

➤ **Benefits for Mudaraba Term Deposit Receipt (MTDR) account opening:**

Mudaraba Term Deposit Receipt (MTDR) account offers the customers the opportunity to invest a fixed amount for a fixed period at a fixed rate of profit. The customers have the option to re-invest their funds both principal amount and profit amount on maturity or principal amount and the profit amount being paid into their Mudaraba SB or Al-Wadiah CD accounts. The benefits for Mudaraba Special Notice Deposit (MSND) account are

- a. Money can grow with attractive profit rate and flexible tenure
- b. Automatic renewal facility at maturity
- c. Loan facility against MTDR Account to meet urgent financial needs
- d. Premature closure facility at savings rate
- e. The customer may avail loan facilities against Mudaraba MTDR Account as security
 - *Fees & Charges*
 - No fees and charges except duplicate issuance of MTDR Account. (i.e. Taka 100/- for MTDR Account value up to 1 lac and Taka 300/- for MTDR Account value above Taka 1 lac)
 - VAT applicable for all fees & charges @15%

➤ **Benefits for Mudaraba Double Benefit Scheme (MDBS) account opening:**

Mudaraba Double Benefit Scheme (MDBS) account is a time specified deposit scheme for clients where the deposited money will be doubled on maturity. The benefits for Mudaraba Double Benefit Scheme (MDBS) account are

- a. Amount to be deposited TK 10,000 or its multiple
- b. Deposited amount will be doubled in 7 years
- c. Account can be opened at any working day of the month
- d. Allowed to open more than one Mudaraba DBS Account at any branch of the Bank
- e. Loan facility against lien of Mudaraba DBS Account
- f. The Scheme is covered by Insurance and Insurance Premium is borne by the bank
- g. Premature closure facility

➤ **Benefits for Mudaraba Monthly Savings Scheme (MMSS) account opening:**

Mudaraba Monthly Saving Scheme (MMSS) is a mode of deposit under Mudaraba Principles of Islamic Shariah. It is a profit/loss bearing product. These deposits are repayable subject to a period of notice and hence known as time deposits or time liabilities meaning thereby that these are withdraw able subject to a period of notice and

not on demand. Deposits under MMSS are accepted for different tenures as decided by the bank and are entitled to receive profit on their deposit on the basis of weightage as decided by the management. The benefits for Mudaraba Monthly Saving Scheme (MMSS) account are

- a. Hassle Free Deposit
- b. Loan of Maximum 80% against the lien of the MSS amount deposited can be availed
- c. Can close the account before maturity
- d. Mudaraba Monthly Savings Scheme (MMSS) Benefits

Installment (Tk.500 or multiple up to 25,000/-)	Matured Amount		
	2 years	3 years	5 years
	Eff. Rate: 10.25% (compounded on yearly rest)	Eff. Rate: 10.30% (compounded on yearly rest)	Eff. Rate: 10.40% (compounded on yearly rest)
500/-	13,305.00	21,012.50	38,975.00
1000/-	26,610.00	42,025.00	77,950.00
5000/-	133,050.00	210,125.00	389,750.00
10000/-	266,100.00	420,250.00	779,500.00
25000/-	665,250.00	1,050,625.00	1,948,750.00

➤ **Benefits for Mudaraba Millionaire Deposit Scheme (MMDS) account opening:**

Mudaraba Millionaire Deposit Scheme (MMDS) Account is a time specified monthly deposit scheme for clients where the deposited money will become millions on maturity.

The benefits for Mudaraba Monthly Saving Scheme (MMSS) account are

- a. The scheme will be conducted on Mudaraba principal of Islamic Shariah
- b. 4,5,6,7,8,9 and 10 years term
- c. Deposit on monthly installment basis
- d. Attractive rate of profit
- e. Account can be opened at any working day of the month
- f. Monthly installment can be deposited through a standing debit instruction from the designated Mudaraba CD/SB Account
- g. Monthly installment can be deposited in advance

- h. An account can be transferred from one branch to another branch of the bank
 - i. Credit facility for maximum of 2 years can be availed at any time during the period of the scheme
 - j. Allowed to open more than one MMDS Account for different amount at any branch of the Bank
 - *Fees and charges*
 - Account transfer fee is Taka 500/-
 - Account closure fee is Taka 500/-
 - Penalty of Taka 200/- for failure to pay monthly installment within the stipulated time
 - VAT applicable for all fees & charges @15%
- **Benefits for Mudaraba Hajj Sanchay Prokalpa account opening:**
- Hajj is one of the fundamental pillars of Islam. Southeast Bank Limited has introduced Mudaraba Hajj Sanchay Prokalpa is designed to create a fund to perform Hajj through small savings on monthly basis. The benefits for Mudaraba Monthly Saving Scheme (MMSS) account are
- a. Accounts are maintained with Mudaraba Principal
 - b. A fixed monthly affordable installment of amount at different range & tenure
 - c. Auto installment debits facility from corresponding Mudaraba SB / Mudaraba CD Accounts
 - d. Investment facility against lien of Hajj account
 - e. Hajj account can be transferred to any branch of the Bank
 - *Fees and charges*
 - Penalty of Taka 25/- for failure to pay monthly installment within the stipulated time
 - VAT applicable for all fees & charges @15%
- **Benefits for Mudaraba Pension Savings Scheme account opening:**
- Mudaraba Pension Savings Scheme Offers clients to save their hard earned money every month for a secured future. The benefits for Mudaraba Pension Savings Scheme account are
- a. Hassle Free Deposit.

- b. Loan of Maximum 80% against the lien of the MPSS amount deposited can be availed
- c. Client have to pay the Installment Amount by 10th day of aMonth
- d. Internet Banking and SMS Banking Facility
- e. Advance Installment can be provided
- f. Installment amount can be given from any branch of SEB
- g. Mudaraba Pension Savings Scheme (MPSS) Benefit

Monthly Installment	Matured Amount*			
	4 Years	6 Years	8 Years	10 Years
	@ 10.25%	@ 10.30%	@ 10.35%	@ 10.40%
500/-	29,475.00	49,215.00	73,320.00	102,900.00
1,000/-	58,950.00	98,430.00	146,640.00	205,800.00
5,000/-	294,750.00	492,150.00	733,200.00	1,029,000.00
10,000/-	589,500.00	984,300.00	1,466,400.00	2,058,000.00
25,000/-	1,473,750.00	2,460,750.00	3,666,000.00	5,145,000.00

▪ **Loans and Advances:**

➤ **Benefits for Working Capital Finance account opening:**

This is a loan facility designed to meet day to day operation of business concerns and manufacturing companies. The benefits for Working Capital Finance account are

- a. Easy Documentation
- b. Fast Processing.
- c. Any branch banking facilities
- d. Individual & Global limit facility for the customer
 - *Fees and charges*
 - 13% p.a. at quarterly rests subject to change(s) that may be made by the Bank from time to time
 - Standard processing fee

➤ **Benefits for Overdraft account opening:**

This is a demand credit facility to meet day to day operational requirements. The benefits for Overdraft account are

- a. OD against hypothecation of stock of goods in trade / raw materials
- b. OD limit against assignment of bills receivables / work orders
- c. OD against cash collateral
- d. OD under earnest money scheme
- e. Tenure of OD is one year
- f. Easy Documentation.
- g. Lower Cost & Fast Processing
- h. Easy to use and easy to pay facility
- i. Freedom to use limit through Cheque Book, ATM, Online Transfer etc.
- j. Any branch banking facilities.
- k. Global limit exposure for the client
- l. Interest payable on the account utilized.
 - o Fees and Charges:
 - 13% p.a. at monthly / quarterly rests subject to change(s) that may be made by the Bank from time to time
 - Standard processing fee.

➤ **Benefits for Project Finance account opening:**

This is a term loan facility provided by the Bank for acquisition of fixed assets and machinery for any Project. The benefits for Project Finance account are

- a. Term finance.
- b. Financing for turnkey projects.

➤ **Benefits for Syndicated Loan account opening:**

Large projects are financed through raising funds through participation of more than one bank by joint financing against a set of common terms and conditions laid down in a loan agreement. The benefits for Syndicated Loan account are

- a. Borrowers can access from a diverse group of financial institutions for funding
- b. Funds can be raised at competitive price
- c. Flexibility in structuring & pricing
- d. Save the time and efforts of approaching / negotiating with individual banks for sanction
- e. We work as lead Bank / Arranger / Participant / Syndicate Agent

➤ **Benefits for Packing Credit account opening:**

Southeast Bank Limited provides pre - shipment finance in the form of Export Packing Credit (PC) to assist cash flows for manufacturing or packing goods for export from Bangladesh. The benefits for Packing Credit account are

- a. Easy Documentation.
- b. Fast Processing.
- c. It is a revolving limit for one year but renewable
- d. Allow the Exporter to purchase of raw materials, cost of processing the same to finished goods, packing and dispatching of goods
- e. PC disbursement made case to case basis with an expiry date up to 90 - 180days
- f. Global Loan Limit exposure for the client.
- g. Case to case PC limit determines against each export LC on the basis of export LC / Accepted BTB bills
- h. Increase the present cash flow of the exporter to improve the financial condition and strengthen the financial ability
- i. Online Banking facilities for repayment

Fees and Charges:

- Application Form for request for loan facility – Taka 250/-
- 2% on approved loan amount
- We are realizing only interest (i.e. 7% p.a. at quarterly rest or as fixed by Head Office from time to time) from PC account
- Half yearly Service Charge_
 - A. Taka 1,000/- on each account for urban clients
 - B. Taka 500/- on each account for rural clients

➤ **Benefits for Loan Against Export Bill account opening:**

This is a demand loan facility for the exporters in the form of negotiation or acceptance of export bills by the Bank. The benefits for Loan against Export Bill account are

- a. Easy Documentation.
- b. Fast Processing.
- c. Local or Foreign Bill negotiation or acceptance.

- d. Increase the present cash flow of the exporter to improve the financial condition and strengthen the financial ability.
- e. Simplify the financial procedure.
- f. Global loan limit exposure for the client.
- g. Any branch banking facilities for repayment.

Fees and charges:

- Application Form for request for loan facility – Taka 250/-
- 2% on approved loan amount
- 7% or 13% p.a. at quarterly rest or as fixed by Head Office from timeto time
- Document negotiation charge @ minimum TK. 1000 per documents
- Postage charges at actual

➤ **Benefits for Loan Against Trust Receipt account opening:**

Southeast Bank Limited provides post shipment finance i.e. LTR to manage immediate liquidity of importers. The benefits for Loan against Trust Receipt account are

- a. Easy Documentation.
- b. Fast Processing.
- c. Allow an importer to take possession of the goods for resale.
- d. Increase the present cash flow of the importer to improve the financial condition and strengthen the financial ability.
- e. Global loan limit exposure for the client.
- f. Online banking facilities for repayment.

Fees and Charges:

- Application Form for request for loan facility – Taka 250/-
- 2% on approved loan amount.
- 13% p.a. at quarterly rests subject to change(s) that may be made bythe Bank from time to time.
- Half yearly Service Charge_
 - A. Taka 1,000/- on each account for urbanclients
 - B. Taka 500/- on each account for ruralclients

▪ **Foreign Trade**

➤ Benefits for Export through SEBL

Southeast Bank Limited offers a wide range of export services. Routing all export related transactions through Southeast Bank Limited could eliminate many of exporting hassles. With our expertise and experience, we can structure and customize solutions for specific requirements. The benefits for doing Export through SEBL are

- a. Export LC Advising.
 - Southeast Bank Limited allows prompt advising of export letter of credit from a wide international network.
- b. Export Packing Credit
 - SEBL provide pre - shipment finance in the form of Export Packing Credit (PC) to assist cash flows for manufacturing or packing goods for export from Bangladesh. Export finance requirements are carefully taken by the Bank and allowing to enjoy competitive interest rates and timely credit.
- c. Export Bill Negotiation
 - SEBL negotiate export bills drawn under Letter of Credit, if the documents are found to be strictly in terms with LC conditions. Southeast Bank Limited facilitates its customers with FOREIGN DOCUMENTARY BILL PURCHASE (FDBP) and FOREIGN DOCUMENTARY BILL FOR COLLECTION (FDBC) for export bill negotiation. All these facilities come to at competitive rates and world class service standards.
- d. Provide confirmation (If LC issuing Bank is not well known) to the exporter
- e. Retention quota facility for the exporter
- f. Provide complete documentation, lower cost, faster processing.
- g. Export LC transfer facility (full or partial) is available with competitive fee.
- h. Bank Guarantee facility is available.

➤ **Benefits for Import through SEBL:**

SEBL offers comprehensive range of Import services. SEBL is highly respected in the world of international finance and cross border transactions and also Post shipment finance such as LIM, LTR etc for customer's immediate liquidity the benefits for doing Import through SEBL are.

a. Import Letters of Credit

- SEBL issue Import Letters of Credit on behalf of bank customers. SEBL experts can advise in drafting the LC terms and conditions so as to protect customers' interests.

b. Import Collection Bill Services

- Documentary Collections are a common and flexible method of payment for goods purchased from suppliers in abroad.

c. Supply advance payments towards Imports

d. Shipping Guarantee & Bank Guarantee are also available

e. Post shipment finance such as LIM, LTR etc for your immediate liquidity

f. Back to Bank L/C facility against Export LC

Activities of SEBL Bangla Motor branch:

1. General banking & Deposit Management:

In SEBL Bangla Motor branch general banking & deposit management activities include following operations_

- a. Account opening and KYC procedures.
 - To interact with bank and build relationship customer should open bank accounts. So, general banking activities helps customers to open bank different type of account in terms of the need to customers with required documents according to type of accounts. Moreover, to maintain database of customers GB (General Banking) section also need to collect information for KYC (Know Your Customer) form.
- b. Interbank transaction
 - Interbank transaction is when one bank takes loans from other bank to keep a good liquidity level in asset. So, general banking also does this kind of activity.
- c. Clearing section
 - In terms of banking and finance activity, clearing means all activities from the time a commitment is made for a transaction until it is settled. So, it is also ensured by general banking that clearing of payment is turn into real transaction of money from one bank to another.

2. Credit activities:

Credit activities for a bank are one of the ways of gaining profit. The amount of company or individual's bank credit depends on both the borrower's ability to repay and overall amount of credit available in banking system. So, in the Bangla Motor branch of SEBL following activities are done_

a. Credit proposals processing procedures

- Before providing demanded credit by individual or company bank justify the proposals and process the procedures

b. Documentation and Loan Disbursement procedures

- Take proper documentation for future needs and safety of credit. After documentation process loan disbursement proceeds to customers.

c. Overview on all returns

- Take proper Surveillance on Debtor for future action to secure the return of credit

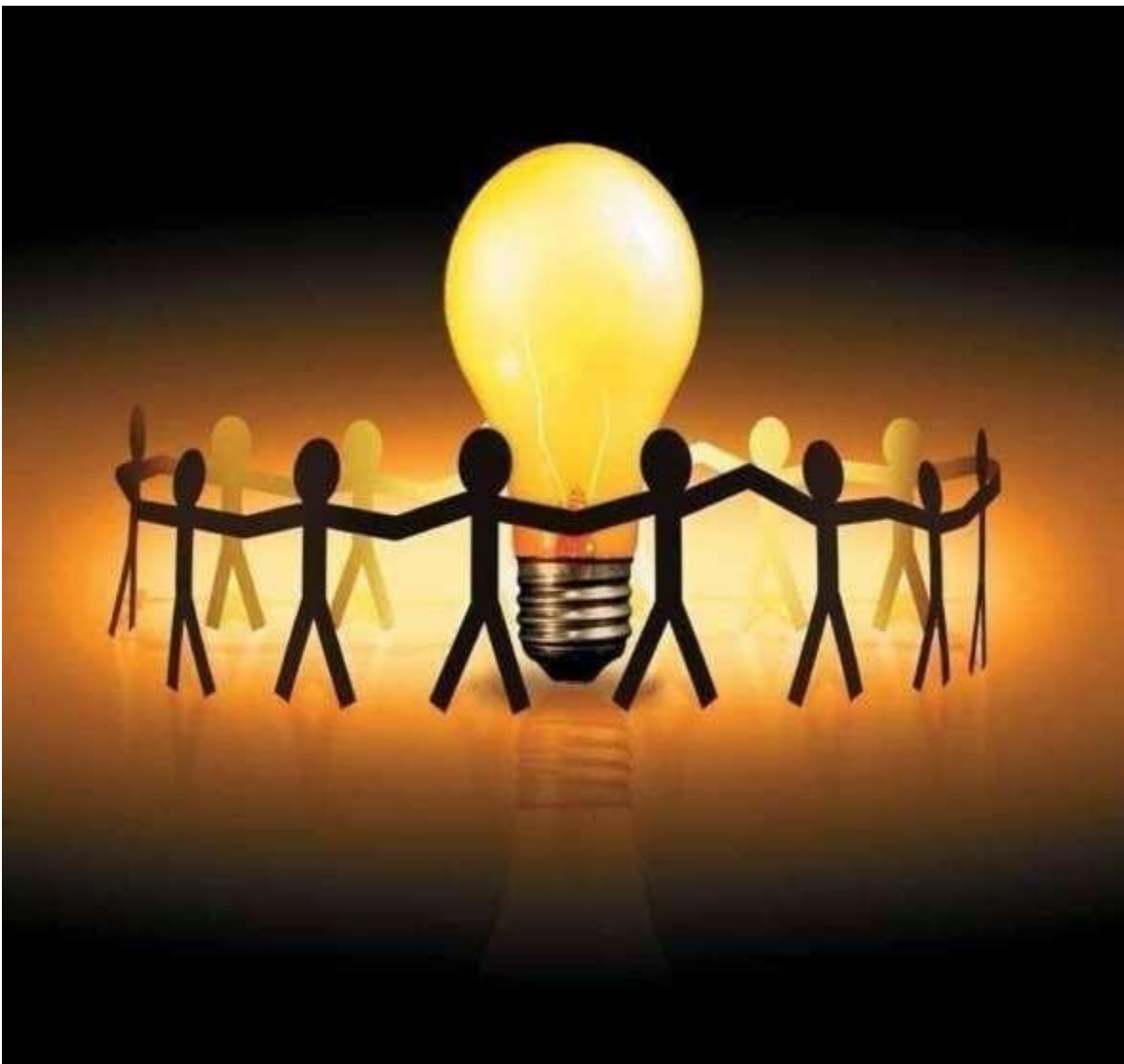
3. Western union money transfer.

- The money transfer process via Western Union is completed by 3 step process_

1. The sender will receive money receipt with Money Transfer Control Number (MTCN) from any of the Western Union agent location outside Bangladesh after depositing money.
2. The sender will inform the money transfer detail (amount of money sent, sender's name, receiver's name, destination country, and MTCN) to the receiver.
3. The receiver will receive the money from any of the 66 Branches of Southeast Bank Limited by showing a valid Identification and filling a form

Chapter: Three

ANALYSIS



In below I analyze my findings in a descriptive way. I used SPSS software to complete my report so the data are given is reliable and perfectly analyzes. I went to different groups of customers to collect information for my research.

3.1 Descriptive Analysis and Frequency Distribution:

To analyze my respondents answer I did descriptive analysis and frequency distribution.

* **Descriptive Analysis:** It refers the transformation of raw data into a form that will make them easy to understand and interpret; rearranging, ordering, manipulating data to provide descriptive information.

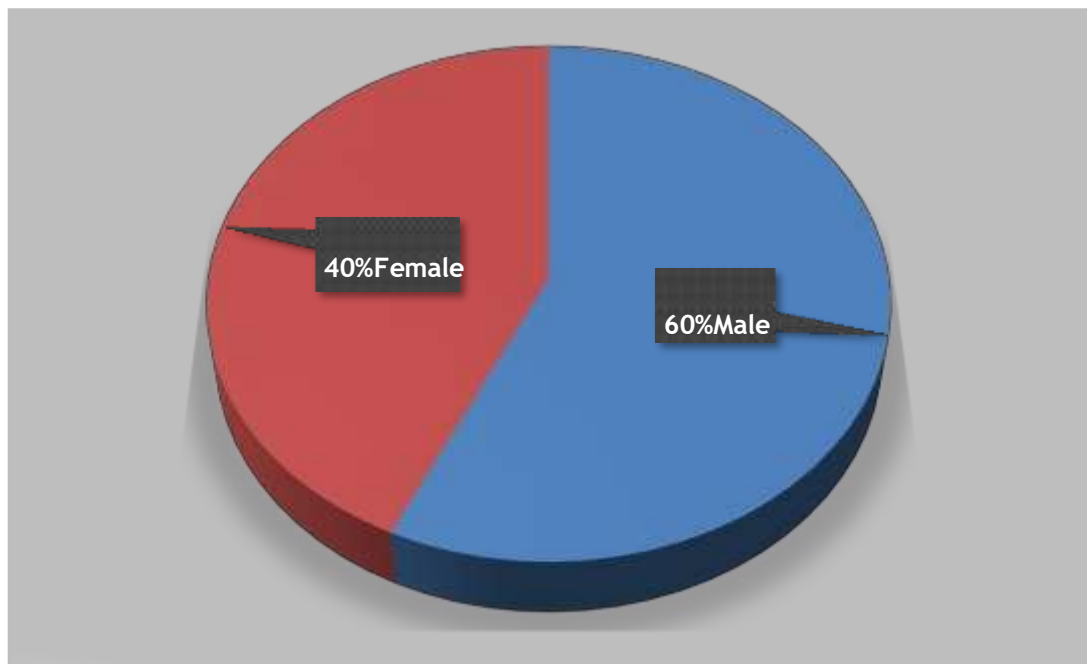
* **Frequency Distribution:** It refers a set of data organized by summarizing the number of times a particular value of a variable occurs

I targeted my sample size as 50. In my sample size my main target is to know about customer satisfaction of service quality Bangla Motor Corporate Branch of South East Bank ltd. In By using descriptive analysis and frequency distribution, we can assume about the total population. Those are given descriptively and graphically as follow

Q 1 Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	20	60	60	60
Female	10	40	40	100
Total	30			

My sample size was 30. Among them I found that there is 30 % male and 20 % female. In above table i can also see that male 30 and female 20 among my respondent. The ratio can be seen graphically in the pie chart:

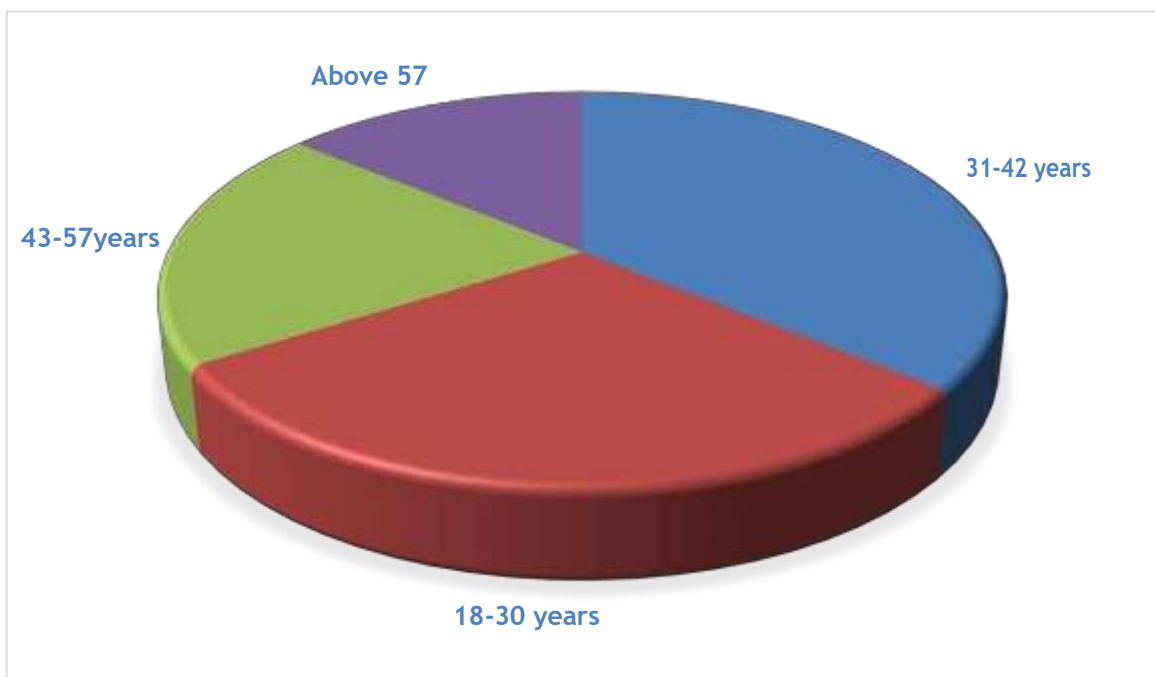


Q.2 Age

Age

	Frequency	Percent	Valid percent	Cumulative percent
18-30	15	30.0	30	30
31-42years	18	36.0	36	66
43-57 years	10	20.0	20	86
More than 57	7	14.0	14	100
Total	50	100	100	

I had divided my respondents' age group into four classes. Among them 18-30 years old were 15 people. 31-42 years old were 18 persons. 43-57 years old were 10 persons. More than 57 years old were 7 persons. So I can say that most of the respondents are between 31- 42 years old. I can see the ratio of the different age group people as follows on pie chart.

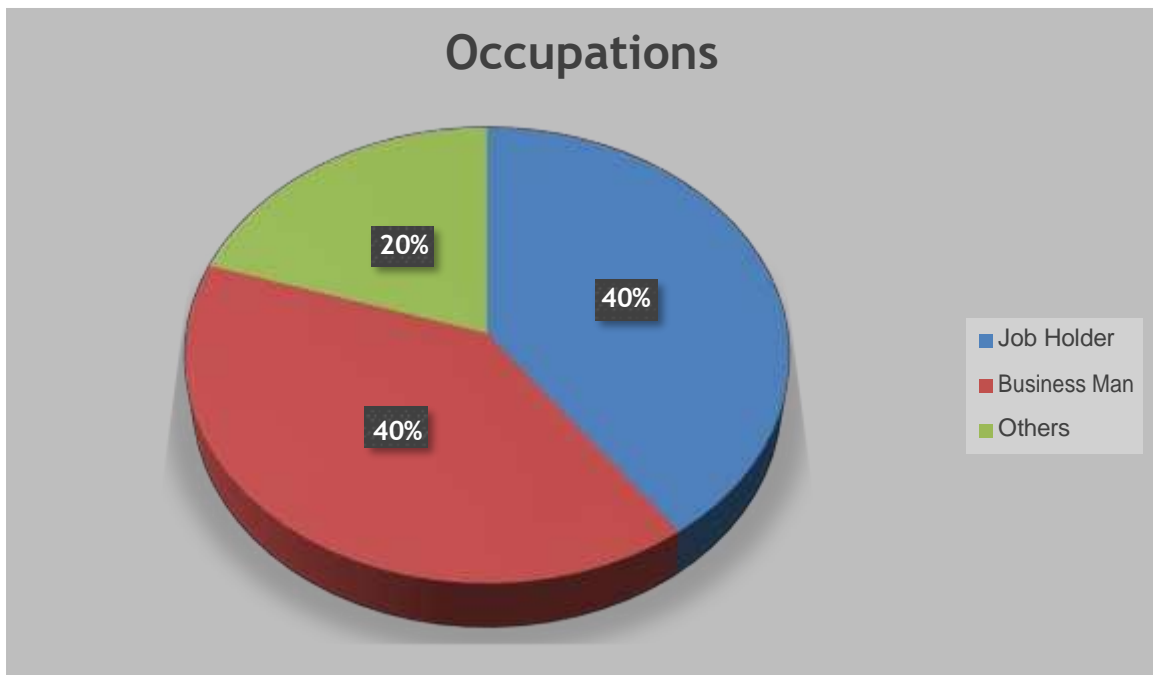


Q3. Occupation

Occupation

	Frequency	Percent	Valid Percent	cumulative Percent
Job Holder	12	40.0	40.0	40.0
Business Person	12	40.0	40.0	40.0
Others	6	20.0	20.0	100.0
Total	30	100.0	100.0	50

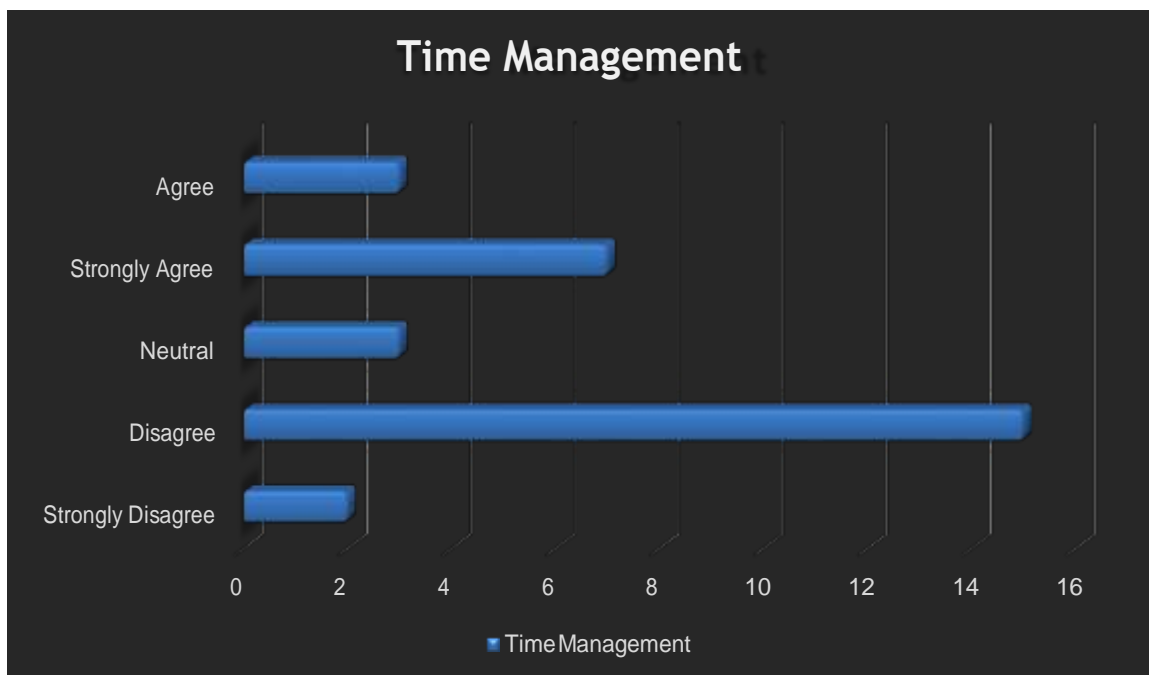
My sample size was 30. Among them I found that there is 12 Job holder and 12 Business persons and 6 others. I can also see that 40 % Job holder and 40 % Business persons & 20 % others was my respondent. The ratio can be seen in the pie chart:



When this branches employee promises to do something by a certain time, it does so?

	Frequency	Percent	Valid percent	Cumulative
Strongly Disagree	2	6.0	6.0	4.0
Disagree	15	50	50.0	66.0
Uncertain	3	10	10.0	14.0
Strongly Agree	7	27.0	27.0	94.0
Agree	3	7.0	7.0	100.0
Total	30	100.0	100.0	

When this branches promises to do something by a certain time, it does so. My sample size was 30. Here analysis shows that among the total respondents 15 persons were disagreed and 3 persons were agreed with this question. Also we found that 7 persons were strongly agreed and 2 persons were highly disagreed. The ratio among them was shown below in bar chart:

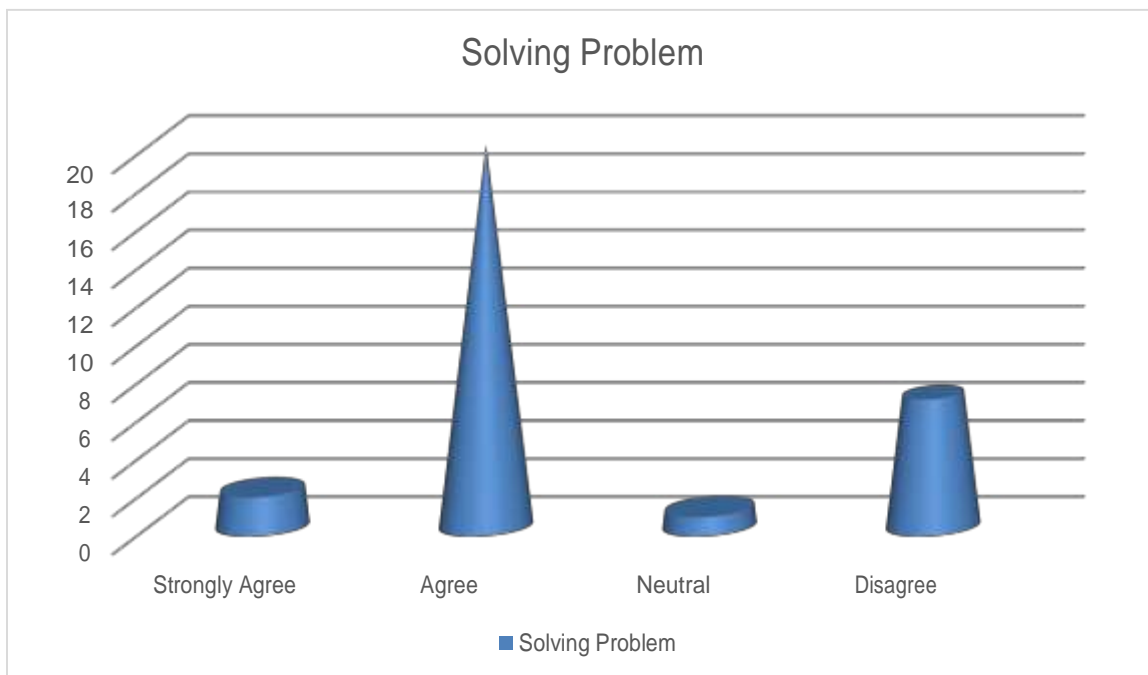


When you have a problem, the employee shows a sincere interest in solving your problems?

This branches shows a sincere interest in solving your problems

	Frequency	Percent	Valid percent	Cumulative
Strongly Agree	2.0	4.0	4.0	4.0
Agree	20.0	70.0	70.0	70.0
Neutral	1.0	2.0	2.0	2.0
Disagree	7.0	24.0	24.0	100.0
C...				
Total	30.0	100.0		

Bangla Motor Corporate Branch shows sincere interest in solving it. After analysis this statement we found that most of the respondents were agreed which were 20 persons. Also found that 1 persons were neutral with this statement and 7 people were committed with disagree. The ratio was shown in the bar chart:



The employee performs the right service at first.

The employee performs the right service at first time

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	1.0	1.0	1.0
Disagree	5	10.0	10.0	20.0
Neutral	12	40.0	40.0	54.0
Agree	12	40.0	40.0	88.0
Strongly Agree	4	9.0	9.0	100.0
Total	50	100.0	100.0	

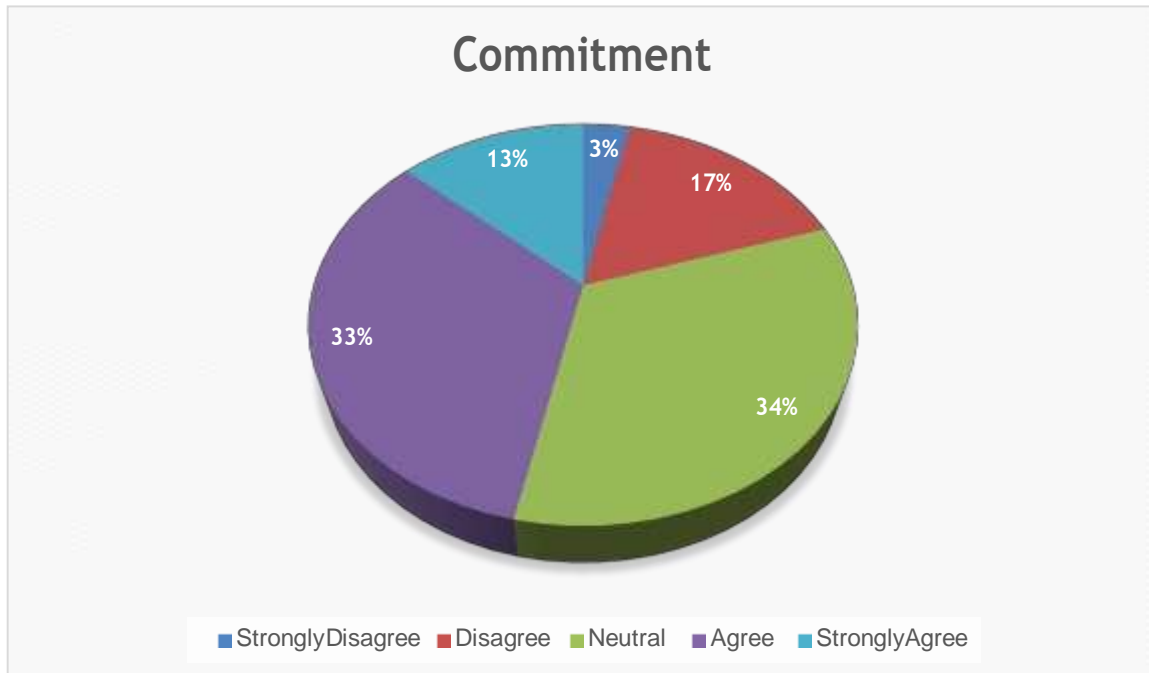
Total sample size was 30. Here analysis shows that among the total respondents 12 persons were agreed with this statement. They think that Bangla Motor Corporate Branch performs the services right the first time. 4 people were strongly agreed with this statement. Also 12 persons were neutral and the rest of the respondents were disagreed and strongly disagreed. The ratio between them shows in bar chart:



Q-7 Branch provides its service at the time it promises to do so

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	1.0	1.0	1.0
Disagree	5	15.0	10.0	20.0
Neutral	10	35.0	40.0	54.0
Agree	10	35.0	40.0	88.0
Strongly Agree	4	14.0	9.0	100.0
Total	30	100.0	100.0	

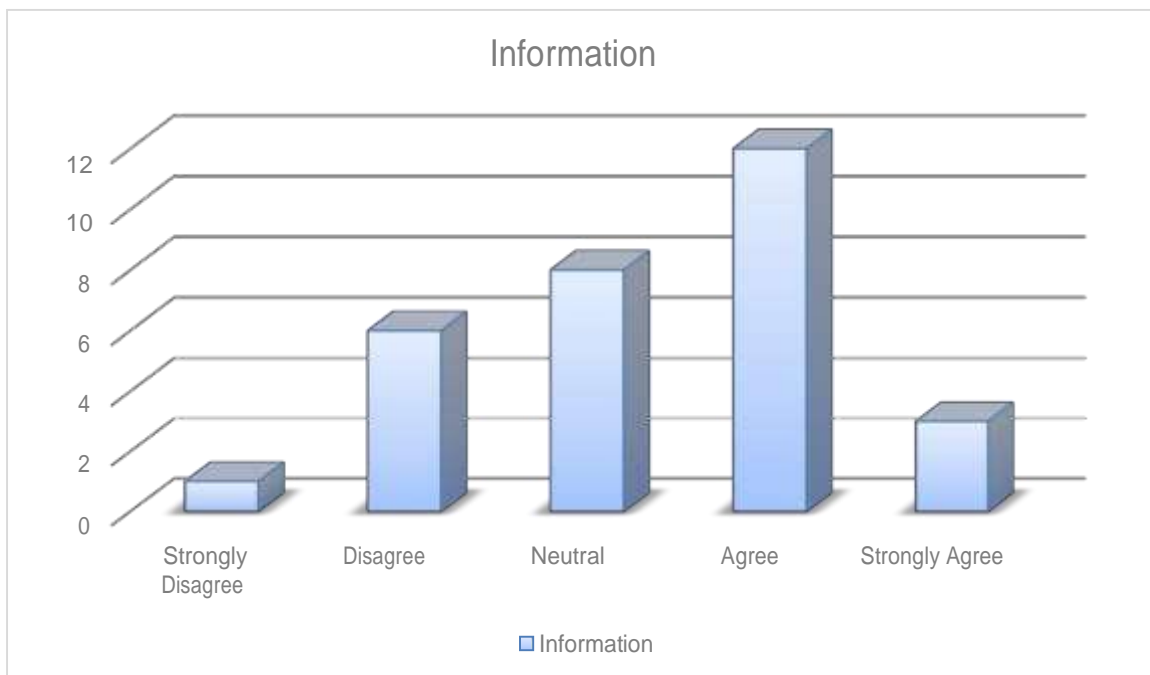
Bangla Motor Corporate Branch provides its services at the time it promises to do so. Here analysis shows that most of the respondents are agreed with this statement. Among them 10 persons agreed and 4 persons were strongly agreed and 10 persons were neutral about that statement. But there were no strongly disagreed persons with this statement. The bar chart shows below:



Q-8. Bangla Motor corporate branch keeps you informed about when services will be performed.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	3.0	3.0	3.0
Disagree	6	18.0	18.0	18.0
Uncertain	8	25.0	25.0	25.0
Agree	12	45.0	45.0	45.0
Strongly Agree	3	9.0	9.0	100.0
Total	30	100.0	100.0	

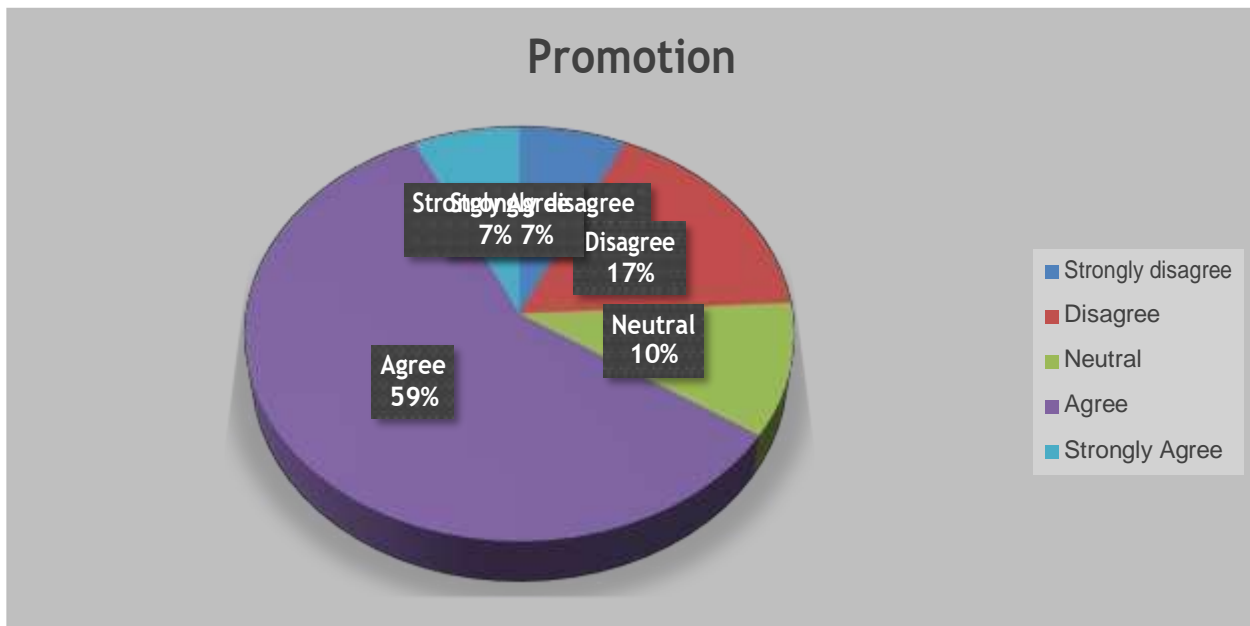
Bangla Motor Corporate Branch keeps customers informed, when services will be performed. Total sample size was 30. Here analysis shows that most of the respondents were disagreed. 12 peoples were agreed and 3 peoples were strongly agreed. 6 people disagreed and 1 people strongly disagreed. The bar chart shows below :



Q-9. The employees in Bangla Motor Corporate Branch give your prompt services.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	2.0	7.0	7.0	7.0
Disagree	5.0	17.0	17.0	17.0
Uncertain	3.0	10.0	10.0	10.0
Agree	17.0	59.0	59.0	59.0
Strongly Agree	2.0	7.0	7.0	100.0
Total	30.0	100.0	100.0	

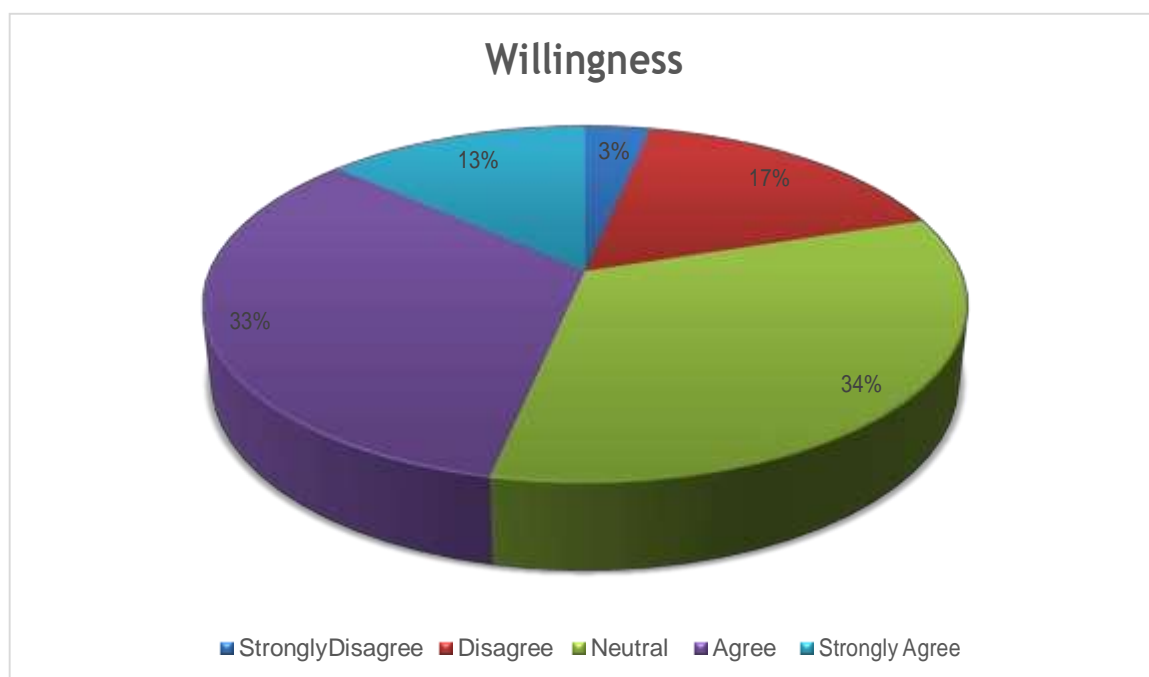
Here shows that most of the respondents are agreed with this statement. They think that employees in Bangla Motor Corporate Branch give prompt service. Among the total respondents agreed persons were 17 and strongly agreed were 2 persons. 3 people were neutral and 5 were disagreed. There were no strongly disagreed with this statement. The pie chart is given follows:



Q-10. The employees in this branch always willing to help you ?

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	1.0	1.0	1.0
Disagree	5	15.0	10.0	20.0
Neutral	10	35.0	40.0	54.0
Agree	10	35.0	40.0	88.0
Strongly Agree	4	14.0	9.0	100.0
Total	30	100.0	100.0	

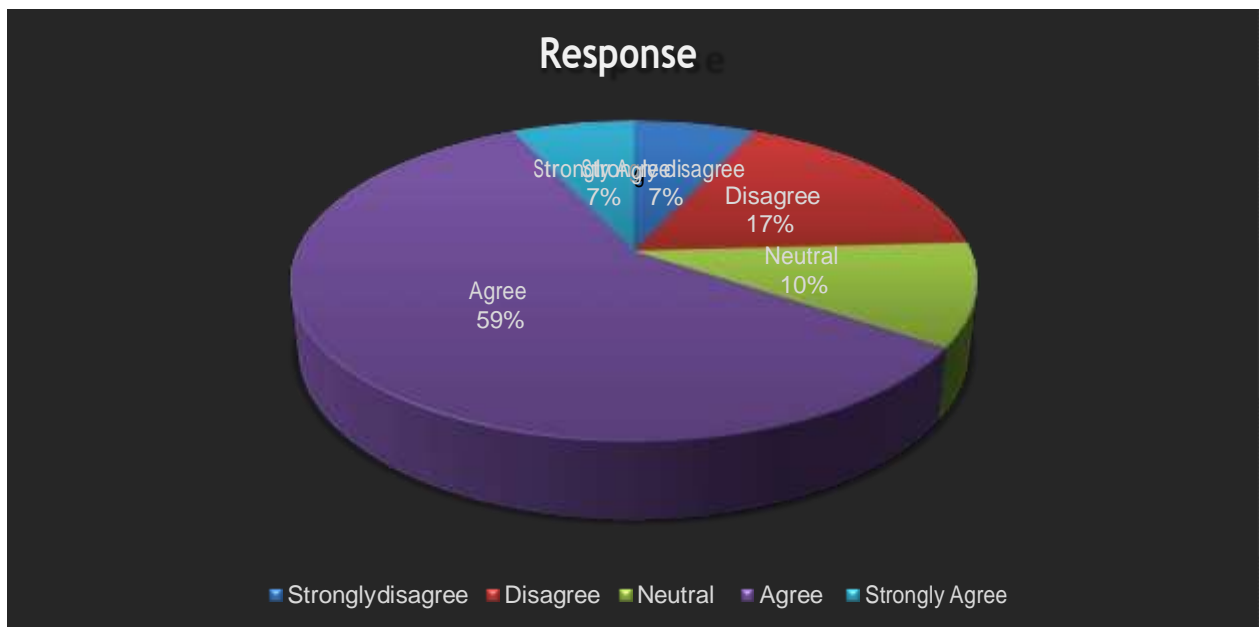
Bangla Motor Corporate Branch provides its services at the time it promises to do so. Here analysis shows that most of the respondents are agreed with this statement. Among them 10 persons agreed and 4 persons were strongly agreed and 10 persons were neutral about that statement. But there were no strongly disagreed persons with this statement. The bar chart shows below:



The employees of the branch are never too busy to respond to your request.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	2.0	7.0	7.0	7.0
Disagree	5.0	17.0	17.0	17.0
Uncertain	3.0	10.0	10.0	10.0
Agree	17.0	59.0	59.0	59.0
Strongly Agree	2.0	7.0	7.0	100.0
Total	30.0	100.0	100.0	

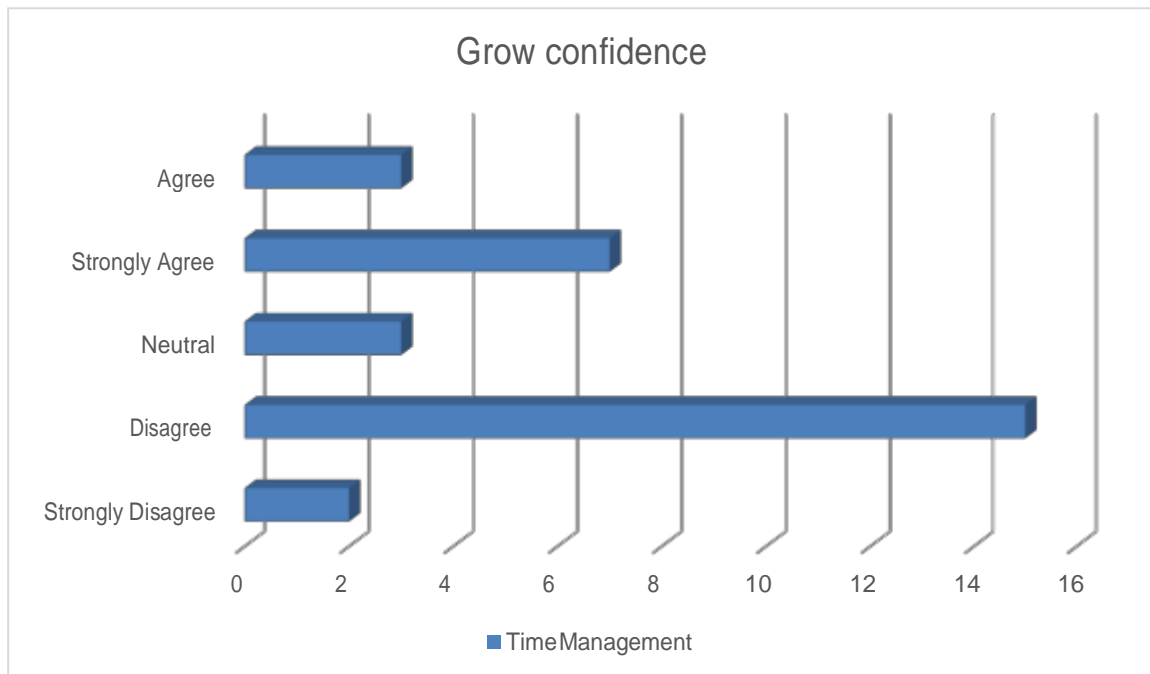
Here shows that most of the respondents are agreed with this statement. They think that employees in Bangla Motor Corporate Branch give prompt service. Among the total respondents agreed persons were 17 and strongly agreed were 2 persons. 3 people were neutral and 5 were disagreed. There were no strongly disagreed with this statement. The pie chart is given follows:



The behavior of the employees of the branch inspires confidence in you

	Frequency	Percent	Valid percent	Cumulative
Strongly Disagree	2	6.0	6.0	4.0
Disagree	15	50	50.0	66.0
Uncertain	3	10	10.0	14.0
Strongly Agree	7	27.0	27.0	94.0
Agree	3	7.0	7.0	100.0
Total	30	100.0	100.0	

When this branches promises to do something by a certain time, it does so. My sample size was 30. Here analysis shows that among the total respondents 15 persons were disagreed and 3 persons were agreed with this question. Also we found that 7 persons were strongly agreed and 2 persons were highly disagreed. The ratio among them was shown below in bar chart:



Q-13. You feel safe in your transactions with this branch

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	2.0	7.0	7.0	7.0
Disagree	5.0	17.0	17.0	17.0
Uncertain	3.0	10.0	10.0	10.0
Agree	17.0	59.0	59.0	59.0
Strongly Agree	2.0	7.0	7.0	100.0
Total	30.0	100.0	100.0	

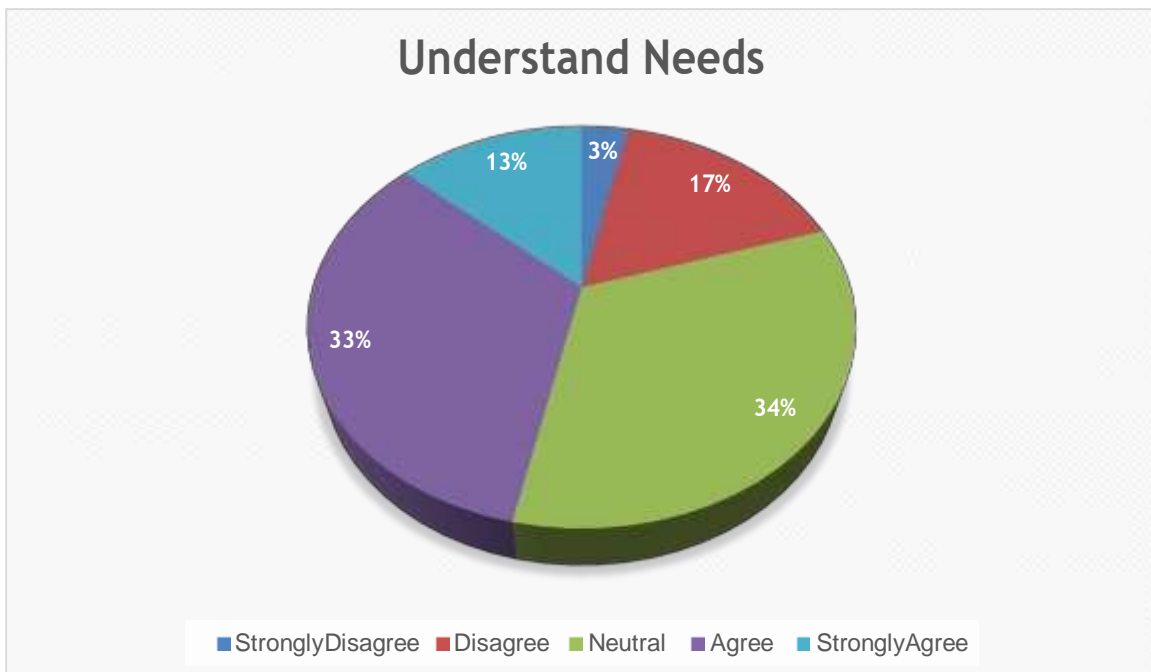
Here shows that most of the respondents are agreed with this statement. They think that employees in Bangla Motor Corporate Branch give prompt service. Among the total respondents agreed persons were 17 and strongly agreed were 2 persons. 3 people were neutral and 5 were disagreed. There were no strongly disagreed with this statement. The pie chart is given follows:



Q.14. The employees of this branch understand your specific needs

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	1.0	1.0	1.0
Disagree	5	15.0	10.0	20.0
Neutral	10	35.0	40.0	54.0
Agree	10	35.0	40.0	88.0
Strongly Agree	4	14.0	9.0	100.0
Total	30	100.0	100.0	

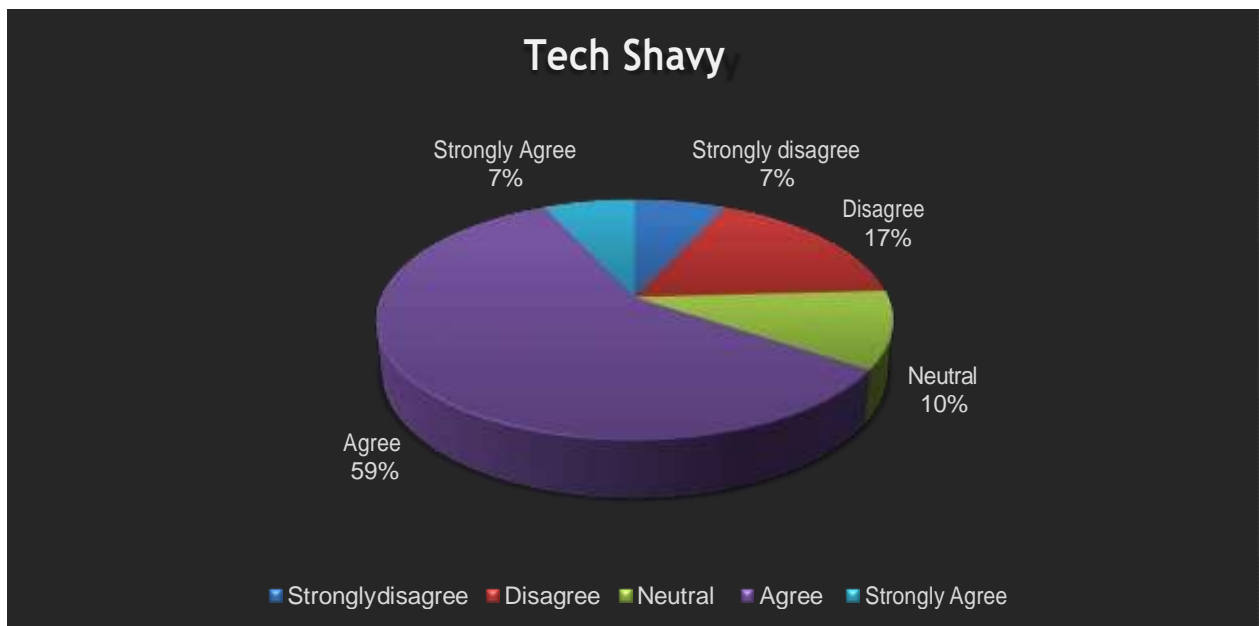
Bangla Motor Corporate Branch provides its services at the time it promises to do so. Here analysis shows that most of the respondents are agreed with this statement. Among them 10 persons agreed and 4 persons were strongly agreed and 10 persons were neutral about that statement. But there were no strongly disagreed persons with this statement. The bar chart shows below:



Q-15. Bangla Motor corporate branch has modern-looking and hi-tech equipment's.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	2.0	7.0	7.0	7.0
Disagree	5.0	17.0	17.0	17.0
Uncertain	3.0	10.0	10.0	10.0
Agree	17.0	59.0	59.0	59.0
Strongly Agree	2.0	7.0	7.0	100.0
Total	30.0	100.0	100.0	

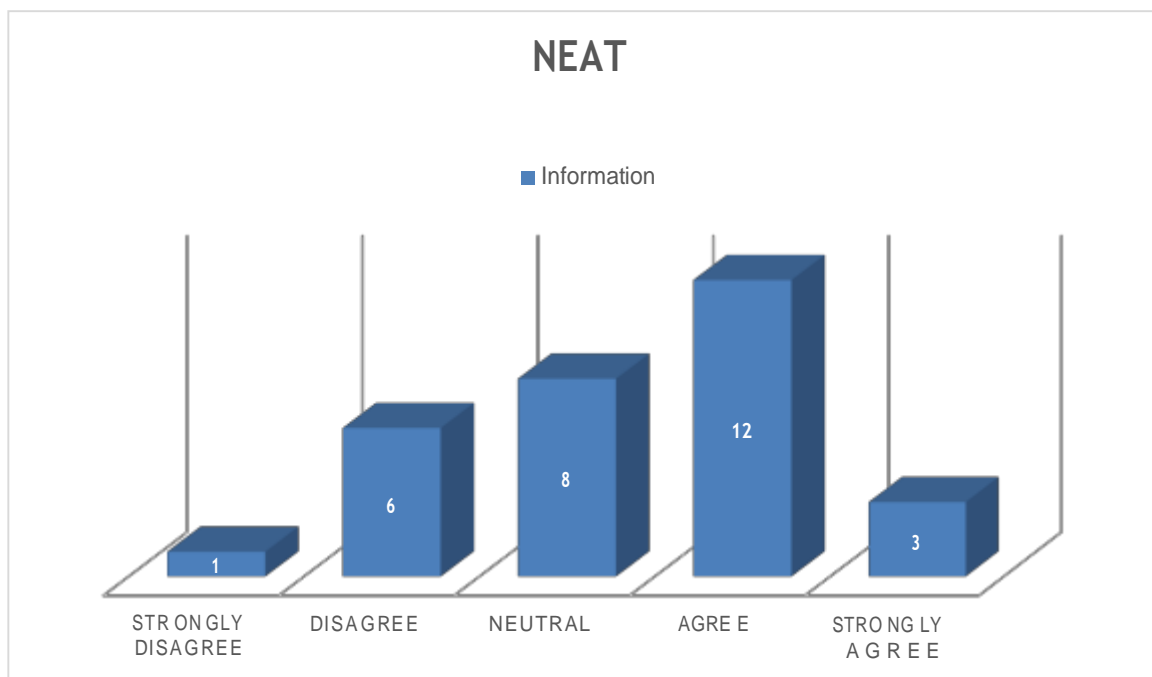
Here shows that most of the respondents are agreed with this statement. They think that employees in Bangla Motor Corporate Branch has modern-looking and hi-tech equipment's. Among the total respondents agreed persons were 17 and strongly agreed were 2 persons. 3 people were neutral and 5 were disagreed. There were no strongly disagreed with this statement. The pie chart is given follows:



The employees of this branch appear neat.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	3.0	3.0	3.0
Disagree	6	18.0	18.0	18.0
Uncertain	8	25.0	25.0	25.0
Agree	12	45.0	45.0	45.0
Strongly Agree	3	9.0	9.0	100.0
Total	30	100.0	100.0	

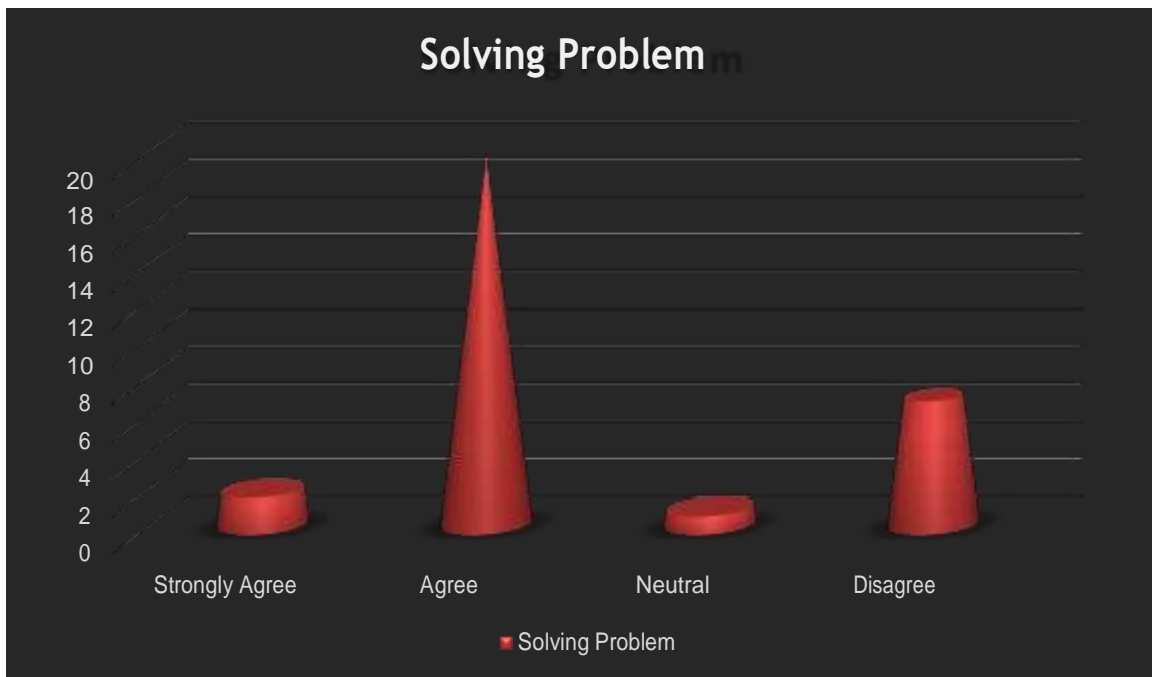
Total sample size was 30. Here analysis shows that most of the respondents were disagreed. 12 peoples were agreed and 3 peoples were strongly agreed. 6 people disagreed and 1 people strongly disagreed. The bar chart shows below :



How satisfied are you with the behavior of this branch staff

	Frequency	Percent	Valid percent	Cumulative
Strongly Agree	2.0	4.0	4.0	4.0
Agree	20.0	70.0	70.0	70.0
Neutral	1.0	2.0	2.0	2.0
Disagree	7.0	24.0	24.0	100.0
C...				
Total	30.0	100.0		

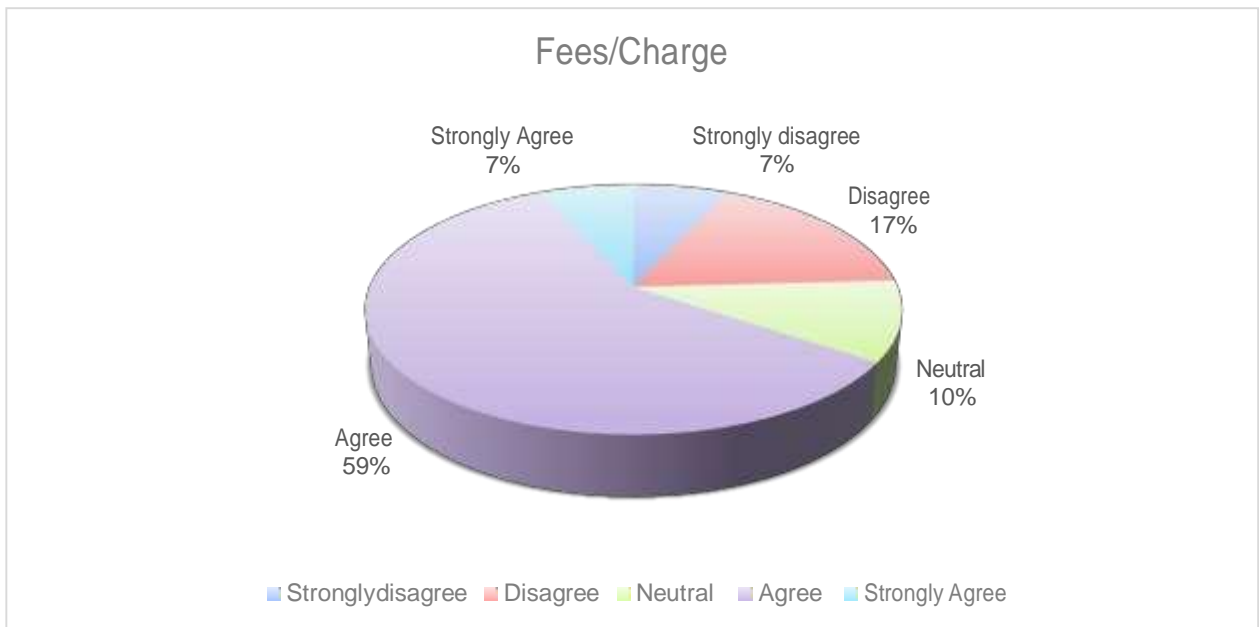
Bangla Motor Corporate Branch shows sincere interest in solving it. After analysis this statement we found that most of the respondents were agreed which were 20 persons. Also found that 1 persons were neutral with this statement and 7 people were committed with disagree. The ratio was shown in the bar chart:



How satisfied are you with the fees/service charges of the branch

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	2.0	7.0	7.0	7.0
Disagree	5.0	17.0	17.0	17.0
Uncertain	3.0	10.0	10.0	10.0
Agree	17.0	59.0	59.0	59.0
Strongly Agree	2.0	7.0	7.0	100.0
Total	30.0	100.0	100.0	

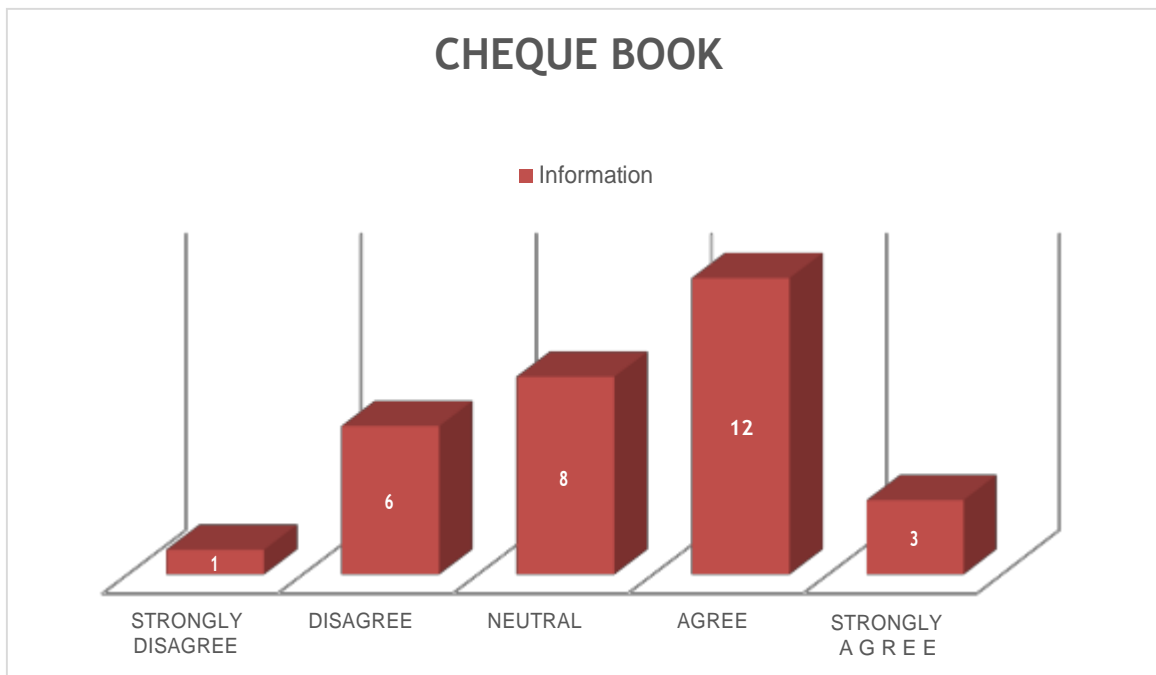
Here shows that most of the respondents are agreed with this statement. Among the total respondents agreed persons were 17 and strongly agreed were 2 persons. 3 people were neutral and 5 were disagreed. There were no strongly disagreed with this statement. The pie chart is given follows:



How satisfied are you with the cheque book/ delivery

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	3.0	3.0	3.0
Disagree	6	18.0	18.0	18.0
Uncertain	8	25.0	25.0	25.0
Agree	12	45.0	45.0	45.0
Strongly Agree	3	9.0	9.0	100.0
Total	30	100.0	100.0	

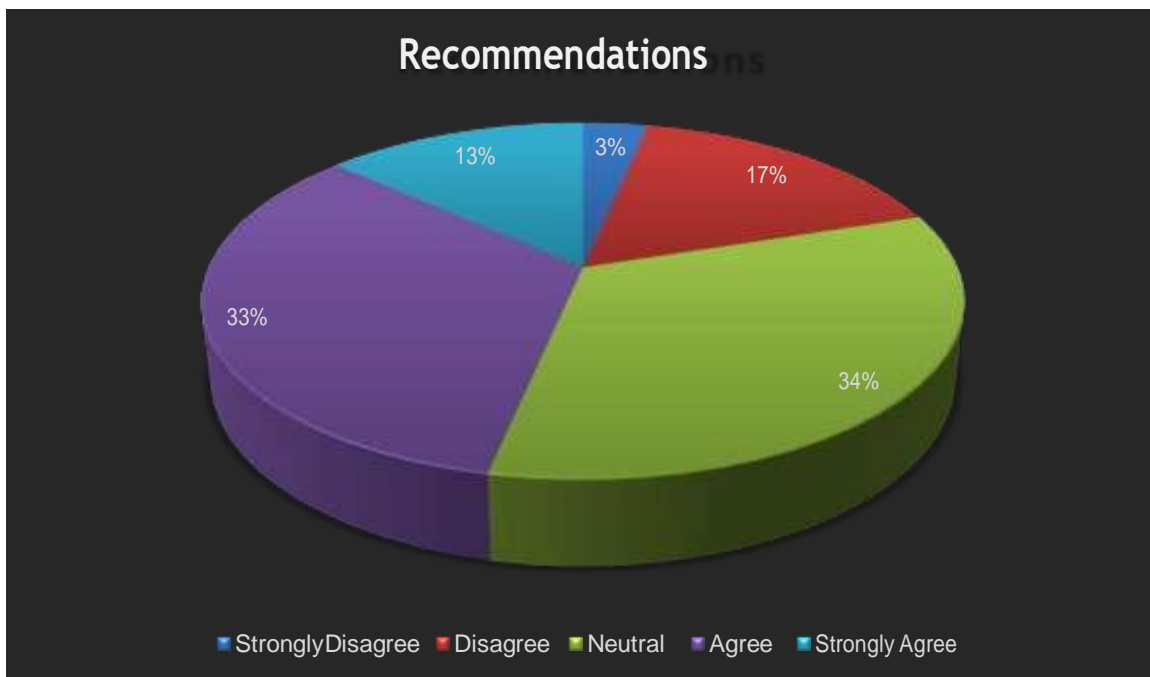
Total sample size was 30. Here analysis shows that most of the respondents were disagreed. 12 people were agreed and 3 people were strongly agreed. 6 people disagreed and 1 people strongly disagreed. The bar chart shows below :



Would you recommended this branch to your relatives/ friends/colleagues.

	Frequency	Percent	Valid percent	Cumulative percent
Strongly Disagree	1	1.0	1.0	1.0
Disagree	5	15.0	10.0	20.0
Neutral	10	35.0	40.0	54.0
Agree	10	35.0	40.0	88.0
Strongly Agree	4	14.0	9.0	100.0
Total	30	100.0	100.0	

Bangla Motor Corporate Branch provides its services at the time it promises to do so. Here analysis shows that most of the respondents are agreed with this statement. Among them 10 persons agreed and 4 persons were strongly agreed and 10 persons were neutral about that statement. But there were no strongly disagreed persons with this statement. The bar chart shows below:



3.1 Findings from the study :

SEBL is an organization which is operating their business successfully in the banking sector since 1995. Therefore, it is very tough to recommend on any aspect of the company.

However, as it is the requirement of the report, I have come up with few recommendations, after conducting the research.

Problems found in SEBL Bangla Motor Branch:

1. The file maintenance system of SEBL is not that much organized. While I am doing internship at SEBL Bangla Motor branch I found scattered file keeping system. When, a file needs for any information from archive store it wasn't so easy to find a record.
2. Employee shortage is also another problem of this branch. According to the work pressure numbers of employees are enough. For example, in the Bangla Motor branch there are cash counter for transaction but assigned employees for this counter are only two. So, during the time to heavy customer queue, these two employees need to work hard to give service
3. In this branch there are 3 counter of customer service desk and to take service there are always occurs gathering in front of CS officer. Token box for maintaining queue sometime available when the machine is ok. Most of the time this machine found not working.
4. It is also found lack of knowledge about functions of excel, word, software of computers whereas they spend whole day to do some entry work manual way.
5. The software used by employees of SEBL named "Ultimus" is also having a serious problem that is it is not fast enough to give fast service. Another problem is it crash frequently though the software has several gateway to keep running operation but it hampers smooth service.

Recommendations:

According to my survey work there are some recommendations to develop customer service of SEBL Bangla Motor branch. Those are_

1. Take a survey to customers why participation of woman in banking transaction is low. Try to develop some steps to attract woman customers to encourage banking transaction participation.
2. Take a proper maintenance of token machine because it helps people to take service according to the queue. It will also help to reduce gathering from front desk.
3. Some customers still confused or feel negative about service alert. As we know that a negative customer could be harmful to an organization if the customer uses negative words of mouth to express his/her dissatisfaction. Bank should look after this issue.
4. Some customers found confused about the error-free record maintenance. Probably they are not clear about their transactions or they might found some errors in their transaction record. Feeling confusion about service is very dangerous for building confidence on customers. If confidence is decreasing then they will reduce transaction with bank and will try to switch other bank. Bank should ensure error free record keeping of transactions of customers.

According to my internship work experience I got some problems also and for those problems there are also some recommendations. Those are_

1. Suggested to recruit some employees to reduce the extra work pressure from every employees of SEBL Bangla Motor branch. This will also help to increase both speed and perfection of work.
2. Update the major software “Ultimus” adding with present requirements so that employees can work faster and smoother.
3. Maintain modern file keeping system like according to account number or according to account name, etc
4. Manage a training session on advance Microsoft office to make proper use of computer work.

Conclusion:

As an organization Southeast Bank Limited has earned the reputation of top banking operation in Bangladesh. From the starting 1995 to till this bank is growing fast. The structure of the organization is getting stronger and stronger day by day. Since the banking service especially the private banks are doing great performance in their business. Moreover, the modern people are more concern about securing their valuable assets and get high-quality and timely service.

Therefore, to provide promising service lots of new commercial bank has been established in last few years and these banks have made this banking sector very competitive. So, now-a-days banks tried to arrange their operation and do their operations in terms of the need of the market demand.

To exist in the market customer satisfaction is one of the very influential factors. To satisfy customers it is necessary to develop product as per customer as well as market demand. Though it is tough to gain 100% satisfaction from customers and there is not exact definitions of satisfaction so bank should focus on maximize the level of satisfaction of its customers. Southeast Bank Limited Bangla Motor Branch started its journey few years ago and within this time period they gain good trust from its customers as per the survey. Though there is some lacking still there, bank should work on it to minimize this problem.

References:

1. <https://www.southeastbank.com.bd>.
2. <https://www.southeastbank.com.bd/performance.php>.
3. Book reference:
 - a. Naresh K. Malhotra & Satyabhushan Dash (2012-2013). *Marketing Research*. 6th ed. India: Dorling Kindersley (India) Pvt. Ltd. Page: 27, 28, 70-84,172,292.
 - b. Annual Report Management 2013, Southeast Bank Limited, page: 7, 21, 22, 26-34, 110

Appendix:

Please read the questions carefully and just put a tick (✓) and kindly give your judgments where necessary.

Customer Types Frequency Analysis Questionnaire:

1. Gender:

a) Male b) Female

2. Age Group:

25 or less 26 -40 41 –55 56-70 71 or above

3. Occupation: Student Service Holder Business Unemployed Retired person 4. Income Level (Monthly

income in BDT):

LESS-20,000 21,000-50,000 51,000-80,000 81,000-100,000 100,000-ABOVE

5. Education Level:

Below graduation Graduate Post Graduate Ph.D.

Customer Service frequency Analysis Questionnaire:

6. Employees of BRAC Bank are never too busy to respond to your request?

Strongly Agree Agree Neutral Disagree Strongly Disagree

7. Token system is effective for customers to take services comfortably?

Strongly Agree Agree Neutral Disagree Strongly Disagree

8. Customer Service Officers are always willing to help you?

Strongly Agree Agree Neutral Disagree Strongly Disagree

9. Understands your specific needs?

Strongly Agree Agree Neutral Disagree Strongly Disagree

10. Knowledgeable to answer your questions?

Strongly Agree Agree Neutral Disagree Strongly Disagree

11. Maintain on error-free records?

Strongly Agree Agree Neutral Disagree Strongly Disagree

12. The behavior of employees encourages confidence in you to do transaction?

Strongly Agree Agree Neutral Disagree Strongly Disagree

13. Keeps informed about when services will perform?

Strongly Agree Agree Neutral Disagree Strongly Disagree

14. Feel safe in your transaction with SEBL?

Strongly Agree Agree Neutral Disagree Strongly Disagree

15. How long you are the client of SEBL?
years or less **b.**2 year or less **c.**3 year or less **d.**4 year or les

16..How you are associated with SEBL?

- a. Have an account
- b. Having deposit
- c. Loan Advances
- d. Remittance collection
- e. Other



