

Internship Report

On

***An Analysis of Financial Performance and Comparative Financial
Position of Southeast Bank Limited***

Letter of Transmittal

Date: 18.11.2019

To

Sabrina Akhter

Assistant Professor

Faculty of Business and Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report.

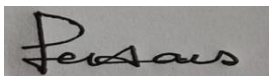
Dear mam,

With due respect, I would like to inform you that I have completed my internship program at Southeast Bank limited (SEBL), Agargaon Branch, Dhaka. I have prepared my Internship report on “An Analysis of financial performance and comparative financial position of Southeast Bank Limited”. Working in a bank is always a great experience for me. I have learned a lot about banking. I believe, it will help me to build my career in banking sector. My all efforts present here are done with utmost sincerely and honestly. I have tried my best this report holistic and informative.

I am submitting my internship to you for your kind perusal and I hope that this report will be great value to you.

Thank you

Sincerely Yours,



Md. Ferdaus Taluckder

ID: 161-11-4991

BBA (Major in finance)

Department of Business Administration

Daffodil International University

Declaration

I humbly declare that this report is based on work, carried by me and no part of it has been previously for any higher degree. This report was conducted in the department of Business Administration, Daffodil International University under the guidance of Sabrina Akhter, Assistant Professor, Daffodil International University. It also declare that, this report has been prepared for academic purpose alone and has not been submitted for any other purpose.

Md. Ferdaus Taluckder
ID: 161-11-4991
BBA (Major in finance)
Department of Business Administration
Daffodil International University

Approval Certificate

This is to certify that Md. Ferdous Taluckder, bearing ID No 161-11-4991, a student of BBA program, Major in Finance, Department of Business Administration, Faculty of Business & Entrepreneurship at Daffodil International University. He has successfully completed his internship program at Southeast Bank Limited and has prepared this internship report under my direct supervision. His assigned internship report topic is “An Analysis of financial performance and comparative financial position of Southeast Bank Limited”. I think that the report is worth of fulfilling partial requirement for obtaining BBA degree.

I wish him all success in life.



Sabrina Akhter

Assistant Professor

Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Acknowledgement

First of all I would like to express my Gratitude to my Almighty Allah for giving me that intensity and prowess to complete my work. I was also thankful and acknowledgement to my internship supervisor Sabrina Akhter, Assistant Professor, Daffodil International University for his instructive advice, guidance and suggestions that helped me a lot to complete the report in an appropriate behavior. Additionally many people are support me to make this report. Most important thing is that, I am very thankful to Md Alomgir Hossain (officer) and the all qualified staff member of Southeast Bank Limited, Agargaon branch. All the time they advise me with their friendly behavior at every steps of my internship work. Last of all, my deepest gratitude goes to Almighty Allah for giving me courage and ability to complete this task.

Executive Summary

Bank is a financial institute that is licensed to deal with money and its substitutes by accepting time and deposits, making loan and investing in securities. The bank originate profits from the difference in the interest rates charged and paid. Bank dominate the financial institution play a relatively role in the economy. Southeast Bank Limited is one of the largest private commercial Banks and has a huge network all over Bangladesh. I have done my internship in southeast bank Ltd at Agargaon Branch, Dhaka. My internship report is based on Comparative Analysis of financial position of Southeast Bank Limited. For this reason, I have worked in the various departments of that branch. I have divided the whole report into various part, which is full of information. Firstly, I described bank introduction, profile, product and service, bank activities and others. After I also comparative analysis on financial performance based on ratio analysis and comparative analysis other 05 bank financial position. In the last part of this report I measured some recommendation for the purpose of developing their overall performance.

This paper is an attempt to show an analysis of financial performance and comparative financial position of Southeast Bank Limited. This paper also focus about the history, feature & commitment, customers services, product & service and analysis financial position few years and also comparative analysis in others 04 commercial bank and lastly findings and recommendation etc. Finally, this report contains distinct facet about Southeast Bank Limited, which is very supportive of each and every reader.

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Chapter-01

Introduction of the report

1.0 Introduction

Bank is a financial institute that is licensed to deal with money and its substitutes by accepting time and deposits, making loan and investing in securities. A banking institution is very much necessary for the modern society. Today's world moving first business is more complex and competitive. Bank is an essential industry. This industry composed of thousands of firms worldwide, literally affects the welfare of every other industry and the economy. Southeast Bank Limited (SEBL) was established in 1995 with a fantasy and a dream and a vision to become a pioneer banking institution of the country and contribute significantly to the growth of the national economy. The Bank was founded by leading business personalities and eminent industrialists of the country with stakes in various segments of the national economy. Southeast Bank Limited already has 133 branches, 175 ATM throughout Bangladesh. SEBL has been authorized by the Government of Bangladesh as a Scheduled business bank in the private division in compatibility of the strategy of advancement of banking and monetary administrations and offices in Bangladesh. During my 3 months internship program I got some practical knowledge about banking activity. This report prepared as a requirement for the complete of bachelor degree and the primary goal is to provide the job exposure to the student and an opportunity to implement theoretical knowledge in real life situation.

1.1 Background of the Report

The internship program is an essential part of Bachelor of Business Administration (BBA) program. This program is create a unique opportunity for the student to provide their theoretical knowledge into practices and to gain valuable real work experience. As a prerequisite for the Bachelor of Business Administration (BBA) program from Daffodil International University (DIU), to complete an internship from a reputed organization & prepare a report, based on the organization. I was assigned to Southeast bank limited, Agargaon Branch for my internship program. I joined Southeast Bank limited, Agargaon Branch on 15th July, 2019 for completing my internship program. And this program is end on 14th October 2019. I prepared this report on the basis of my three months practical working experience and to help my supervision of Sabrina Akhter, Assistant Professor, Daffodil International University and has prepared internship report named "An Analysis of financial performance and Comparative financial position of Southeast Bank Ltd."

1.2 Objectives of the Study

The main objective of the report will be to present the financial performance analysis and comparative financial position of Southeast Bank Limited with others 05 commercial Banks for fulfilling the requirement of BBA program. However, the objective behind this study is something spacious. Objectives of the report are summarized in the following manner-

- To know the overall banking services of Southeast Bank Limited
- To get idea of the operation process of various department of bank
- To evaluate the financial position of Southeast Bank Ltd over the last few years
- To analyses the comparative of financial position of southeast bank with other commercial bank
- To Identify the problem and to recommended suggestions regarding the banking service and financial position of Southeast Bank Ltd

1.3 Methodology

The study require a systematic procedure from selection of the topic to final report preparation. To perform the study data sources are to be identified and collected, they are to be classified, analyzed, presented in a systematic manner and key point are to be find out. I used the annual report of 2014 to 2018 at southeast bank limited. I also tried to analyze last 05 years financial evaluation.

The sources of data are divided into two parts these are;

1. Primary data
2. Secondary data

1. Primary sources

Primary sources of information implies are those information what we get from the Practical encounters.

- ❖ Practical work experiences in southeast bank limited
- ❖ Discussing with different executive officer about southeast bank limited
- ❖ Face to face conversation with clients
- ❖ Observing various organizational procedure
- ❖ Direct involve in filed work

2. Secondary sources

Secondary data is the data that have been already collected by and readily available from other sources.

- ❖ Daily diary (containing my activities of practical orientation in Southeast Bank Ltd)
- ❖ Annual report of southeast bank limited
- ❖ Website of southeast bank limited
- ❖ Different source of internet and text books
- ❖ Official research paper of southeast bank limited

1.4 Limitation of the Report

Though there is always limitation of existed in any research work. It has become possible for me to finish the research work effectively with the cooperation of my supervisor and coworker in the internship program with in the time limit. We have to accomplish all tasks by recovering all limitations. But still limitations remain; the limitation of the study are as follows-

- Southeast bank Ltd is a private commercial bank, so the employees are very busy and they could not able to give me enough time for discussion about various topics.
- As a financial organization the bank used to maintain confidentiality of their valuable data. As a result the study is mostly depends on official files and annual reports.
- Insufficient supply of relevant record, books and journals etc.
- The study is concentrated in selected areas of the Bank because of limited time and restriction cost. To continue study in such a vast would require a big deal of time. As an internee I had only three month which was not enough.
- We are not permitted to enter into the research area reason of the confidentiality.

Although there were some limitation I have tried my best to collect adequate data and information to make the report meaningful and fruitful.

Chapter-02

Overview of Southeast Bank

2.0 Overview of Southeast Bank Limited

Southeast Bank Limited (SEBL) was established in 1995 with a fantasy and a dream and a vision to become a pioneer banking institution of the country and contribute significantly to the growth of the national economy. The Bank was founded by leading business personalities and eminent industrialists of the country with stakes in various segments of the national economy. Southeast Bank is run by a team of effective professionals. They make and create a domain of trust and order that empowers and motivate everybody in the Bank to cooperate for accomplishing the targets of the Bank.

➤ Organization at a glance

Name	Southeast Bank Limited
Legal Status	Public Limited Company
Types	Private Bank
Head Office	Eunoos Trade Center, 52-53 Dilkusha Commercial Area, Dhaka 1000
Date of Incorporation	12th March 1995
Principal Activity	Commercial Banking
Number of Branches	133
Chairman	Mr. Alamgir Kabir Chowdhury
Telephone No	+880 2 9571115, 7160866, 9555466, 7173793
E-mail Address	info@southeastbank.com.bd
Website	www.southeastbank.com.bd

2.1 History of Southeast Bank Limited

Southeast Bank Limited is one of the main business bank in the private segment and it established under the ambit of Bank Company Act, 1991 and fused as a Public Limited Company under Companies Act, 1994 on March 12, 1995. The Bank began their business banking tasks on May 25, 1995. During this short period of time the Bank is successful in positioning itself as a progressive and dynamic financial organization in the country. The bank had been broadly rouse by the business network, from little business people business to huge broker's business and modern aggregates, including the top of the line corporate borrowers are propelled by their first exchange advancement of work and their exercises. Thus within a very short period of time it has been able to create an image in this industry with their exploratory vision and also able to create a reputation among all of the bank.

SEBL has been authorized by the Government of Bangladesh as a Scheduled business bank in the private division in compatibility of the strategy of advancement of banking and monetary administrations and offices in Bangladesh. Within a short period of time at most twenty years the Bank of its operation acquire a remarkable success and met up capital adequacy requirement of Bangladesh Bank. It has been developing quick as one of the pioneers of the new age banks in the private division in regard of business and gainfulness as it is clear from the budget summaries throughout the previous 20 years.

Southeast Bank Limited already has 133 branches throughout Bangladesh and its aim is to be the leading bank in the country's principal markets. The bank by concentrating on customer service and specialize them on its sites to make a grand reputation. The Bank is committed to leading continuous training to its staff to keep them up to date with modern practices in their respective fields of work and in this training they motivated them keep their pertinence to handle different types of customer and motivate them to dedication toward their work. The Bank also tries to accomplice its share in community responsibilities. By such measures the Bank intends to grow and increase the shareholders' earning per share. Southeast Bank Ltd vows to expand consumer loyalty through administrations and manufacture a solid and confiding in association with clients, which possesses stood the trial of energy throughout the previous 20 years.

2.2 Vision of Southeast Bank Limited

It is especially essential for managers and executives in any organization to agree upon the basic vision of that firm to achieve its long term goal. A clear vision also leads a best foundation for developing a comprehensive Mission statement. So establishment a vision statement is very mush essential for every firm that should fast and state forward. Southeast Bank established their vision statement to achieve their long-term objectives and goal. Their vision is to stand out as a leader banking organization in Bangladesh and contribute significantly to the national economy.

2.3 Mission of Southeast Bank Limited

A business mission will help us the vision into the reality and the foundation for priorities, strategies, plans and work assignment. Southeast Bank is very much concern about their mission because it can only be revealed by the manager and resolved through the mission statement. The mission of the hank is stated down:

- ✓ High quality financial services with state of technology.
- ✓ High ethical standards in business.
- ✓ Customer service excellence/ Prompt customer service.
- ✓ Sustainable growth strategy.
- ✓ Steady return on shareholder's equity.
- ✓ Innovative banking at a competitive price.
- ✓ Attraction and retention of human resource.
- ✓ Commitment to corporate social responsibility.
- ✓ Have attractive and quality human resource.

2.4 OUR VALUES

Our values distribute as a compass for our action and describe our direction.

2.5 CORE VALUES

- | | |
|---------------------------------------|---|
| ✓ <input type="checkbox"/> Integrity | ✓ <input type="checkbox"/> Courtesy |
| ✓ <input type="checkbox"/> Respect | ✓ <input type="checkbox"/> Commitment |
| ✓ <input type="checkbox"/> Fairness | ✓ <input type="checkbox"/> Service excellence |
| ✓ <input type="checkbox"/> Harmony | ✓ <input type="checkbox"/> Insight and Spirit |
| ✓ <input type="checkbox"/> Term sprit | ✓ <input type="checkbox"/> Business Ethics |

2.6 CORE STRENGTHS

- Professionally strong board directors.
- Strong capital base.
- Efficient term of performers.
- Satisfied customers.
- Skilled risk management.
- Quality customer service.
- Unique corporate culture.
- Strong asset base.

2.7 CORE COMPETENCIES

- | | |
|----------------------------------|------------------------|
| ➤ Knowledge | ➤ Zeal for improvement |
| ➤ Experience and expertise | ➤ Reliability |
| ➤ Customer orientation and focus | ➤ Determination |
| ➤ Transparency | |

2.8 Top-Down Management Strategy

The aspect of the association formation of Southeast Bank is centralization. In this assessment, the basic leadership expert exists in at the maximum point of the association burn. Diverse works being given under strict monitoring and checking to the lesser dimension representatives.

Managing director
Deputy Managing Director
Senior Executive Vice President
Executive Vice President
Senior Vice President
Vice President
First Vice President
Senior Assistant Vice President
Assistant Vice President
Senior Principal Officer
Principal Officer
Executive Officer
Senior Officer
Officer
Junior Officer
Trainee Junior Officer

2.9 Network of the Branches

Southeast Bank has 133 existing branches and some other wished-for another branches all over Bangladesh to provide better services to their respected customers. The impartial of SEBL is to grow profit along with keeping the social commitment and also ensures collaboration to the persons of all levels. Actually, the grid of this bank is compact.



2.10 Human Resource Department of the Bank

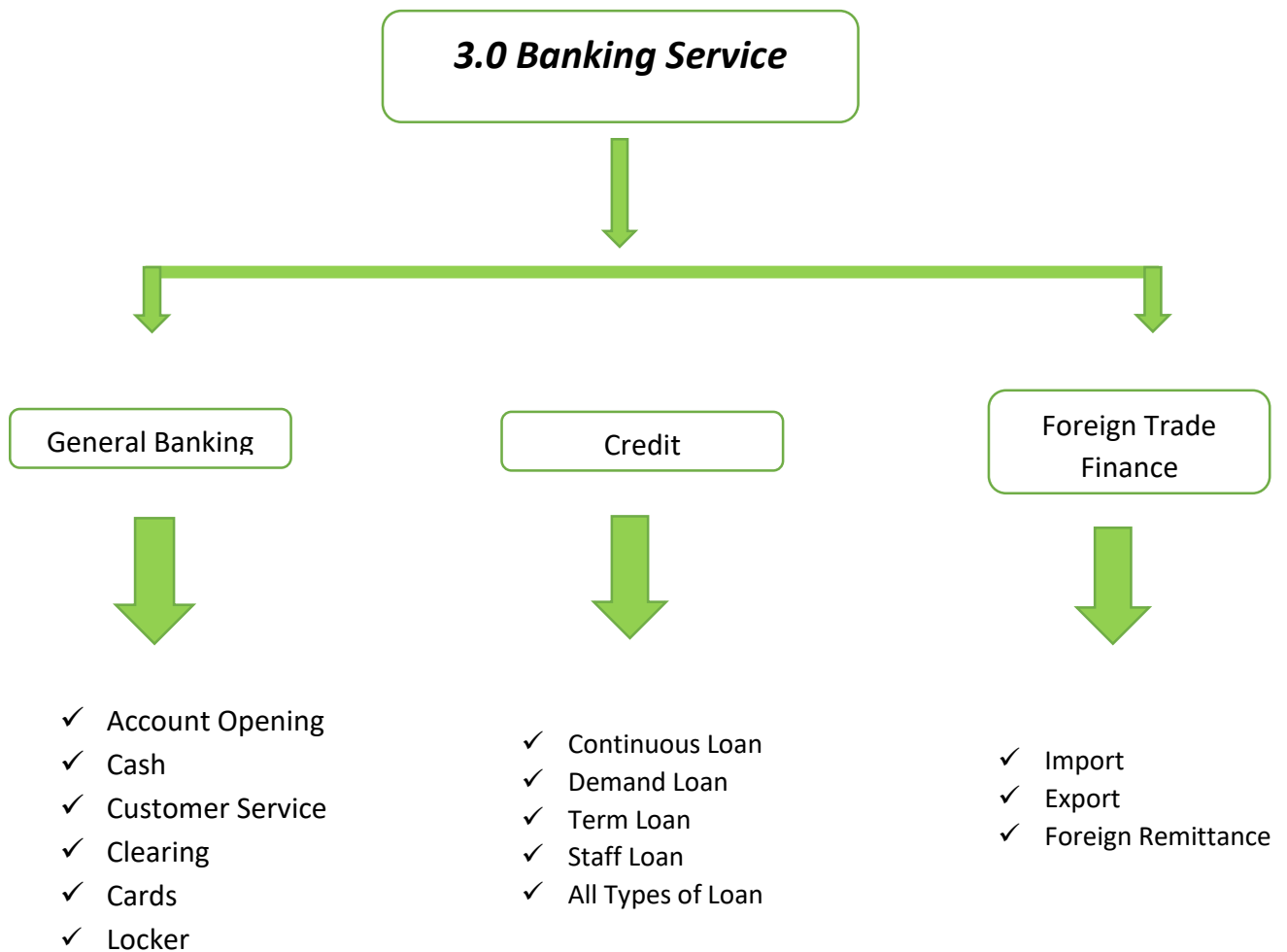
The Human resource department of Southeast Bank accomplishes many different roles and accountabilities. They take complete accountability for human actions like employment are employing, training and progress, employee services, employee and community bonds, personnel histories, rewarding employees etc. The HR officers of this bank are very much worry to design and deliver well-organized and in effect HRM system, process and practices. They devote a lot of time to guarantee employee's satisfaction. They work on result creative ways to confirm a positive and inspiring work environment.

Chapter-03

Products and Services of Southeast Bank

3.0 PRODUCTS AND SERVICES OF SOUTHEAST BANK LIMITED

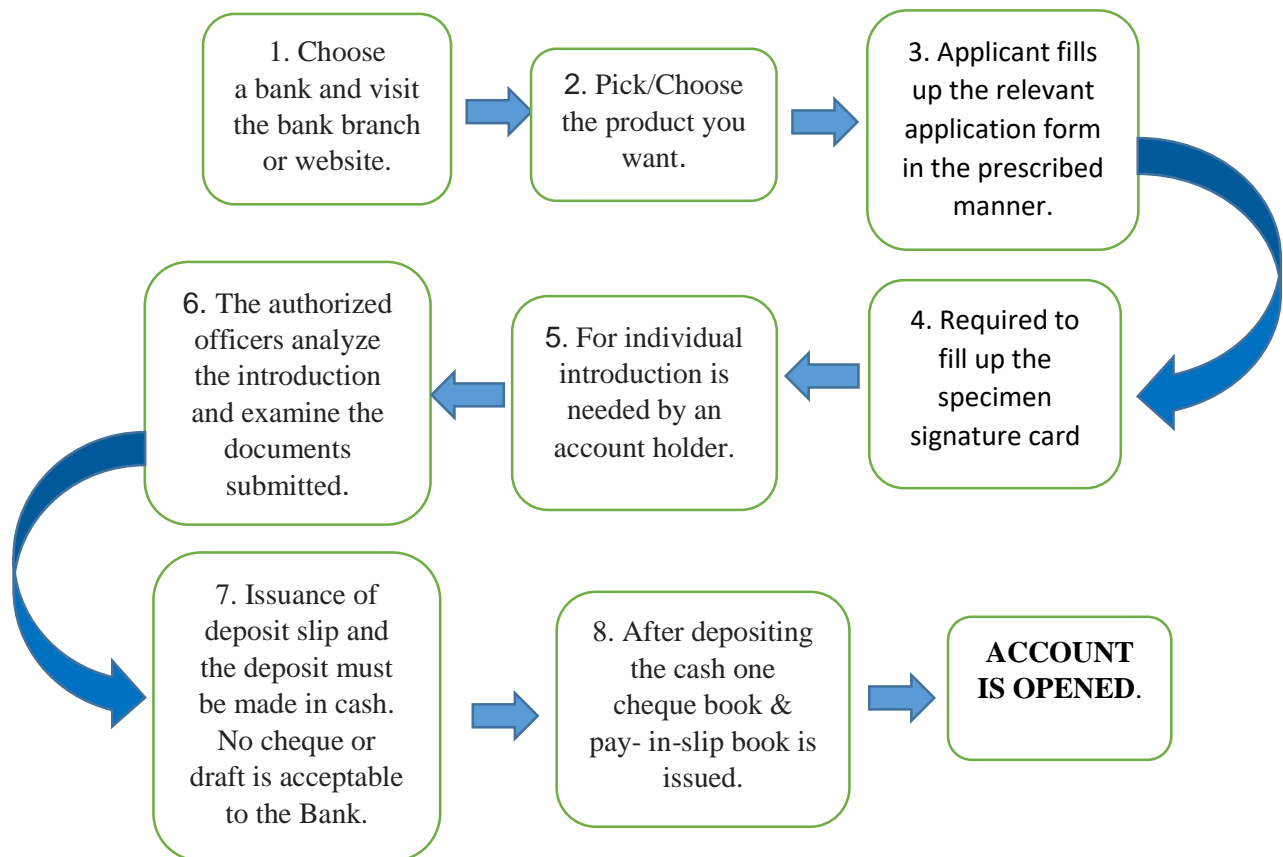
Southeast bank limited designed various types of products and service for growth their economic condition. They give attractive characteristics of the products which have appropriate feature between the private banks. The bank offering new products and service for their valuable clients. Every products and service has many rules and regulations, terms and condition, fees charges and distinct characteristics. Southeast bank have some major responsibility. They have some division in their every individual branch. Different types of task are done by different sectors.



3.1 Account Opening Process

Account opening section is the most important section for a bank as well as branches because it establishes the relationship between a banker and the customer. When a person is willing to make saving on bank or others need to then they open an account. And account opening is the first step to build the relationship, it's like a contractual relationship. Account opening procedure in flow chat,

1. Choose a bank and visit the bank branch or website.
2. Pick/Choose the product you want.
3. Applicant fills up the relevant application form in the prescribed manner.
4. Required to fill up the specimen signature card.
5. For individual introduction is needed by an account holder.
6. The authorized officers analyze the introduction and examine the documents submitted.
7. Issuance of deposit slip and the deposit must be made in cash. No cheque or draft is acceptable to the Bank.
8. After depositing the cash one cheque book & pay- in-slip book is issued
9. ACCOUNT IS OPENED



3.2 CONVENTIONAL BANKING DEPOSIT

Conventional banking deposit accept deposits on the basis of loan for all types of deposit accounts including Term Deposit, Savings and Currents accounts. Southeast Bank Limited provide general banking services for customers such as,

- Savings Account (SB)
- Current Deposit Account (CD)
- Short Notice Deposit (SND)
- Fixed Deposit Receipt (FDR)
- Monthly Savings Scheme (MSS)
- Monthly Income Scheme (MIS)
- Pension Savings Scheme (PSS)
- Double Benefit Scheme (DBS)
- Super Double Benefit Scheme (SDBS)
- Millionaire Deposit scheme (MDS)
- Multimillionaire Gold Deposit Scheme (MGDS)
- Wage Earners Pension Savings Scheme (WE PSS)
- Anonya™ Savings Account
- Bichokkhon™ Savings Account
- ESTEEM™ (Priority Banking Service)
- Royal Savings “Savings Account”
- Savings Fast “Savings Account
- ❖ **School Banking**
- ✓ Taroka™
- ✓ Nokkhotro™

A. Savings Account (SB)

Savings account is an enthusiasm bearing store record held at a bank or other monetary establishment. Savings Bank (SB) Account is intended for individual savers who need to spare a little piece of their pay which might be utilized soon and furthermore plan to have some beneficial profits for such investment funds. It is a record for any Bangladeshi national with an age of 18 years or above. Benefits of Saving Accounts,

- ✓ Bank pays attractive interest.
- ✓ Cheque Book is available.
- ✓ Nominal service charge.
- ✓ Any branch banking facility (Cash withdrawal and deposit from any branch).
- ✓ Bank accepts Standing Instructions from A/C holders.
- ✓ Nomination facility is available to nominate beneficiary for account proceeds.
- ✓ Interest is payable on half yearly basis.
- ✓ Charge free statement of A/C, Balance Confirmation in a year on half yearly basis.

Current Account (CD)

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

➤ Benefits

- ✓ Unlimited transactions (both deposit and withdrawals) are allowed.
- ✓ Personalized MICR Cheque Book is available.
- ✓ No withdrawal notification required.
- ✓ Nominal service charge.
- ✓ Any branch banking facility (Cash withdrawal and deposit from any branch).
- ✓ Bank accepts Standing Instructions from A/C holders.
- ✓ Interest is payable on half yearly basis.
- ✓ Nomination facility is available to nominate beneficiary for account proceeds.
- ✓ Charge free statement of A/C, Balance Confirmation Certificate twice in a year on half yearly basis.
- ✓ Option is available to collect e - Statement on monthly basis.

B. Short Notice Deposit (SND)

Short Notice Deposit (SND) Account is an enthusiasm bearing store account where notification ahead of time is required for withdrawal. Short Notice Deposit Account is an enthusiasm bearing store account exceptionally intended to encourage the budgetary need of huge corporate or Government bodies. This record permits clients pull back and store any sum and gain a higher pace of return toward the finish of month.

➤ Benefits

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

C. Fixed Deposit Receipt (FDR)

A fixed store (FD) is a monetary instrument given by banks which gives financial specialists a higher pace of enthusiasm than an ordinary investment account, until the given development date. It might possibly require the making of a different record.

➤ **Benefits**

- ✓ Attractive rate of interest.
- ✓ Auto renewal facility.
- ✓ Loan facility is available against FDR.
- ✓ Premature closure facility is available

D. Monthly Savings Scheme (MSS)

Southeast Bank offers Monthly Savings Scheme (MSS) to help you build your wealth at low risk with secure returns, safety and convenience. Monthly savings scheme installment is various deposit amount for two, three, and five years that's interest rate is 02 years interest rate is 7.90 three years interest rate is 8.00 and five years interest rate is 8.10.

E. Monthly Income Scheme (MIS)

Southeast bank limited offers monthly income scheme (MIS) one year time period scheme is interest rate is yearly 9.15 (per year).

F. Pension Savings Scheme (PSS)

Pension Savings Scheme Offers clients to save their hard earned money every month for a secured future. Pension savings scheme various installment amount for four, six, eight, and ten year time period that interest rate is for 4 years 7.90, 6 years interest rate is 8.00, 8 years interest rate is 8.10 and 10 years interest rate is 8.20. Customers have to pay the Installment Amount by 15th day of a Month. Advance Installment can be paid. Installment amount can be given from any branch of our Bank.

G. Millionaire Deposit scheme (MDS)

Millionaire Deposit Scheme (MDS) Account is a period indicated month to month store conspire for customers where the saved cash will become one million on development. Period of deposit four, five, six, seven, eight, nine and ten years. Interest rate is various year to year. Interest rate for 4 years is 7.85, for five year is 7.90, for six year is 7.95, for seven year is 8.00, for eight year is 8.05, fore nine year is 8.10 and for ten year is 8.20. Deposit installment monthly basis. Monthly installment can be deposited in advance.

H. Multimillionaire Gold Deposit Scheme (MGDS)

Multimillionaire gold deposit (MGDS) account is time monthly deposit scheme for clients deposit money will be multimillionaire after maturity. Period of deposit time is 10, 12, 14, 16 years. Interest rate is vary year to year. 10 year interest rate is 8.05, for 12 year is 8.15, for 14 year is 8.20 and 16 year is 8.30.

I. Double Benefit Scheme (DBS)

Southeast bank limited offers for the clients double benefit scheme is time period is 7 years 6 month deposit of installment is 10000 its multiple and annual rate of interest is 9.68.

J. Anannya

Anannya saving account for women regardless of profession, age and social status. Account open deposit 1000 taka. Its only individual account and candidate must be female. Benefits of this account, Account maintenance free, 1st cheque book free, debit card free for the 1st year, free locker charge 50% for 1st year.

K. Saving fast account

Saving fast account preferably customers seeking high interest rate. Account opening deposit 50000 taka. If balance fall BDT 50000 any day no interest will be given on this month. . Benefits of this account, Account maintenance free, cheque book free, and debit card free,

L. Royal savings account

Royal saving account preferably customer with high volume deposit and seeking specialized service. Account opening deposit 500000 taka. . Benefits of this account, Account maintenance free, cheque book free, debit card free, no queue in branch, waiver of credit card annual fee, 50% waiver on locker service.

M. Bichokkon

Savings for senior citizen, age 60 years. Age is require proved by SSC certificate. Account opening deposit 1000 taka. Average balance is taka 50000 for interest. Benefits of this account, Account maintenance free, 1st cheque book free, debit card free for the 1st year, free locker charge 50% for 1st year, free locker charge 50% for 1st year.

N. School banking

Savings for student. Account opening deposit taka 100. This account holder must be student, Its will be individual account, Benefits of this account, Account maintenance free, 1st cheque book free, debit card free.

- Southeast bank provide for School, collage, university students two product. 1. Taroka
2. Nokkhotro

1. Taroka

Savings for student age 6 to below 18 years old. Account opening deposit 100 taka. This account holder must be student, Its will be individual account, valid student id card, average balance 5000 taka for interest. Benefits of this account, Account maintenance free, 1st cheque book free, debit card free.

2. Nokkhotro

Savings for student age 18 to below 28 years old. Account opening deposit 200 taka. This account holder must be student, Its will be individual account, valid student id card, average balance 10000 taka for interest. Benefits of this account, Account maintenance free, 1st cheque book free, debit card free.

3.3 ISLAMI BANKING DEPOSIT

Islamic banking or Islamic finance or sharia-compliant finance is banking or financing activity that complies with sharia and its practical application through the development of Islamic economics. Southeast Bank limited provide Islamic banking service for their customers such as,

- Mudaraba Savings Account
- Al-Wadiah Current Deposit Account
- Mudaraba Short Notice Deposit
- Mudaraba Monthly Savings Scheme
- Mudaraba Monthly Income Scheme
- Mudaraba Pension Savings Scheme
- Mudaraba Double Benefit Scheme
- Mudaraba Super Double Benefit Scheme
- Mudaraba Multimillionaire Gold Deposit Scheme (MGDS)
- Mudaraba Wage Earners Pension Saving Scheme
- Mudaraba Millionaire Deposit Scheme
- Mudaraba Term Deposit Receipt

1. Mudaraba Savings Account

Mudaraba Savings Account is open under the Mudaraba principle of Islamic sariyah and this account operated by the Islamic sariyah. Mudaraba Savings Bank (MSB) 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. Benefits of this account, Bank pays attractive profit, MICR Cheque Book is available, lowest service charge, any branch banking facility, Charge free statement of A/C.

2. Al-Wadiah Current Deposit Account

Al-Wadiah Current Deposit Account is open under the al wadiha principle of Islamic sariyah and this account operate by Islamic sariyah. Benefits of this account, unlimited transactions, Bank pays attractive profit, MICR Cheque Book is available, lowest service charge, any branch banking facility, Charge free statement of A/C.

3. Mudaraba Short Notice Deposit

Mudaraba Special Notice Deposit (MSND) Account is a benefit bearing store where notification ahead of time of 7 to 30 days is required for sum withdrawal. SND A/C is normally opened by Firms, Corporate Financial Institution. Benefits of this account, unlimited transactions, Bank pays attractive profit, MICR Cheque Book is available, lowest service charge, any branch banking facility, Charge free statement of A/C.

4. Mudaraba Monthly Savings Scheme

Southeast Bank offers Mudaraba Monthly Savings Scheme (MMSS) to help you build your wealth at low risk with secure returns, safety and convenience. A Person of 18 years of age and above having a sound mind can open the account. Period of this deposit scheme is three and five years. Benefits of this account Hassle Free Deposit, Loan of Maximum 80% against the lien of the MSS amount deposited can be availed, Pre mature closure facility is available. Monthly Installment, TK.500 or Multiple amount up to TK.50, 000.

5. Mudaraba Monthly Income Scheme

Mudaraba Monthly Income Scheme a person of 18 years of age and above having a sound mind can open the account. Period of this deposit scheme is three and five years. Amount to be deposit is taka 10, 000 or its multiple.

6. Mudaraba Millionaire Deposit Scheme

Mudaraba Millionaire Deposit Scheme Account is a period determined month to month store plot for customers where the kept cash will become one million on development. Store on regularly scheduled payment premise, Attractive pace of benefit, Account can be opened at any working day of the month, regularly scheduled payment can be kept through a standing charge guidance from the assigned CD/SB Account, regularly scheduled payment can be saved ahead of time, a record can be moved starting with one branch then onto the next part of the bank.

7. Mudaraba Term Deposit Receipt

Mudaraba Term Deposit Receipt offers the opportunity to contribute a fixed total for a fixed period at a fixed pace of advantage to ensure the most outrageous return against the store. Cash develop with appealing benefit rate with adaptable residency, Automatic reestablishment office at development, Loan office against MTDR Account to meet dire budgetary needs, Pre full grown conclusion office is accessible at winning reserve funds rate.

8. Mudaraba Pension Savings Scheme

Mudaraba Pension Savings Scheme Offers customers to set aside their well-deserved cash each month for a verified future. Benefits, Loan of Maximum 80% against the lien of the PSS amount deposited can be availed, Installment needs to be paid by 15th day of the month, Installment can be paid in advance, and Installment can be deposited at any of our branch.

3.4 LOAN SERVICE

When a fund is borrowed by an entity or business corporation or an individual from another entity, repayable after a specific period carrying interest rate is known as loan. Example-Auto, loan, personal loan, Education loan, Home loan etc.

- Personal loan
- Continuous loan
- Car loan
- Home loan
- Demand Loan
- Southeast Agri. Loan

3.4.1 Continuous loan

A certain limit is provide to the borrower with an expiry date. These types of facility are approved for one year and can renew for next year's upon satisfactory performance.

3.4.2 Personal loan

Southeast bank provide personal loan purpose advance against salary for any legal purpose. Loan limit is 0.5 to 20 lac and age must be 21 to 55. Maximum age at loan maturity will be 65 years or retirement age. Rate of interest 12% to 13.50% and time to paid loan period is 05 years (for SEBL staff is 06 years). Security for loan complete loan document, personal guarantee, postdated cheque.

3.4.3 Car loan

Southeast bank provide car loan purpose purchase of new/reconditioned vehicle for personal use. Loan limit is 03 to 40 lac and age must be 21 to 55. Maximum age at loan maturity will be 65 years or retirement age. Rate of interest 11.50% to 13.00% and time to paid loan period is 05 years. Security for car loan complete loan document, personal guarantee, postdated cheque, join registered of car, 1st party comprehensive insurance.

3.4.4 Home loan

Southeast bank provide home loan purpose to purchase of flat/house, construction/renovation, take over construction. Loan limit is 02 to 120 lac, rural 50 lac and renovation 20 lac and age must be 21 to 55. Maximum age at loan maturity will be 65 years or retirement age. Rate of interest 11.50% to 12.50% and time to paid loan period maximum 20 years, rural 10 years and renovation is 08 years. Security for car loan complete loan document, registered mortgage & RIGPA.

3.4.5 Demand Loan

The demand is repayable on demand of the lender. Actually this types loan is payable on demand of the lender. In common practice Banks provides a time period for adjustment of the said limit for 1, 2,3,4,5 or 6 months or more but not more than 1 years. Like- PAD, Time Loan, Forced Demand Loan etc.

3.5 Foreign Trade Finance

In order to facilitate Foreign Exchange, Foreign Trade others Foreign Currency Business and transaction for our customers, the Southeast Bank Limited maintain correspondent relationship with numbers of bank and abroad. The Bank highly respected in the world international finance and cross border transaction.

- Import
- Export
- Foreign Remittance

3.5.1 Import

Import of southeast bank Limited in to Bangladesh is related by the importer policy order (IPO) announced by the ministry of Commerce and public notices issued by the Ministry of Commerce and Bangladesh Bank. Before entering into an importer transaction country's legal and economic framework to be considered. Such as, Restrictive government policies, Exchange regulation, Tariffs and transaction, Reporting to the controlling authorities, Opening of letter of credit (L/C), Advance bills, Bills for collection & Import loan and guarantees.

3.5.1 Export

Export involves selling of good and services from the domestic country to a foreign country. The intended expiator will have accurate Export Registration Certificate. Payment for export merchandise traded from Bangladesh should be received through the branch in freely convertible foreign currency or in Taka from a nonresistance account of a bank branch or correspondent abroad. Southeast Bank Ltd export service such as,

*Pre – Shipment advances, *Purchase of foreign bills. *Negotiating of foreign bills, *Export guarantees, *Advising/ confirming letters – letter of credit, *Advance for deferred payment exports & *Advance against bills for collection.

3.5.2 Foreign Remittance

The bank attaches very high priority in foreign remittance from Bangladeshi expertise living abroad. With a view to provide quick, first and reliable remittance service to the beneficiaries, the bank has entered into arrangement with leading Global Money Transfer companies and exchange house such as Money gram, Western Union, Xpress money RIA Service, Cash Express etc. To make remittance settlement simple and easy, we are using the state of art technology and personalized customer's services.

3.6 VALUE ADDED SERVICE

Service Excellence is one of the core values of Southeast Bank Limited. The Bank focuses on providing fast and high quality customer service with state of the art technology. Southeast bank Limited provide locker service for customers to save their valuable assets and documents, Internet banking is important for modern world, southeast bank provide internet banking to faster transaction, Service Call Centre (7X24) and short code is 16207, that's provide 24 hours service , Southeast bank newly introduce mobile banking service (Tele Cash). TeleCash providing many service for customers to lead better banking service.

- Student File
- Locker Service
- Senior Citizen Scheme
- Passport Endorsement
- Individual Remittance (Inward and Outward)
- Internet Banking
- Service Call Centre (7X24)
- Mobile Banking Services (Tele Cash)

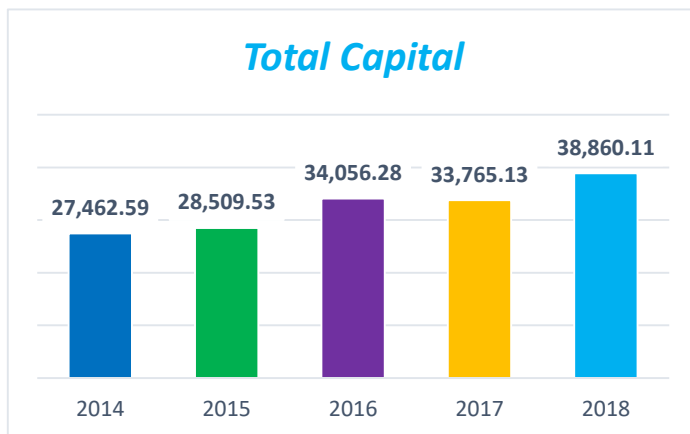
Chapter-04
*Analysis of Financial Performance and
Comparative Financial Position
Of SEBL*

4.0 Financial Performance Evaluation at last 05 Years

Financial performance refers to the act of performing financial activity. In broader sense, financial performance refers to the degree to which financial objectives being or has been accomplished. It is the process of measuring the results of a firm's policies and operations in monetary terms. We accomplish financial performance of Southeast Bank Ltd last 05 years. And also show the growth rate in graphically. We graphically show growth rate and describe the graph respectively.

1. Total Capital

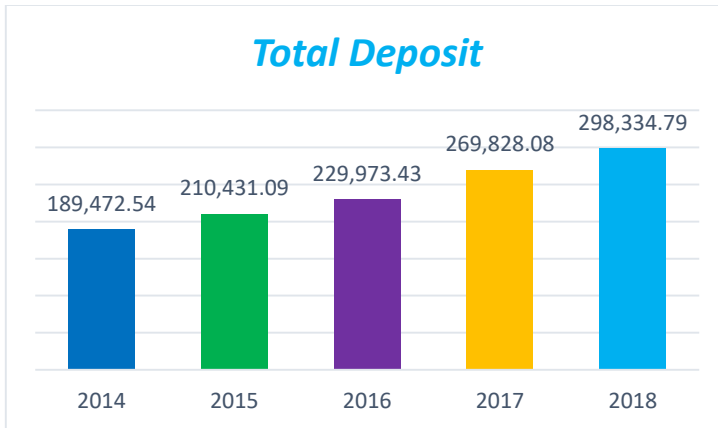
Years	Amount (BDT in million)	Growth rate
2014	27,462.59	0%
2015	28,509.53	3.81%
2016	34,056.28	19.46%
2017	33,765.13	-0.85%
2018	38,860.11	15.09%



Description: Total capital usually refers to the sum of long-term debt and total shareholder equity. Here the chart is showing the total capital from last 05 years. In 2014 total capital is 27462.59 million, 2015 is 29509.53 growth rate is 3.81%, highest growth rate is 19.46 is the year of 2015 to 2016. Negative growth rate is year 2017.

2. Total Deposit

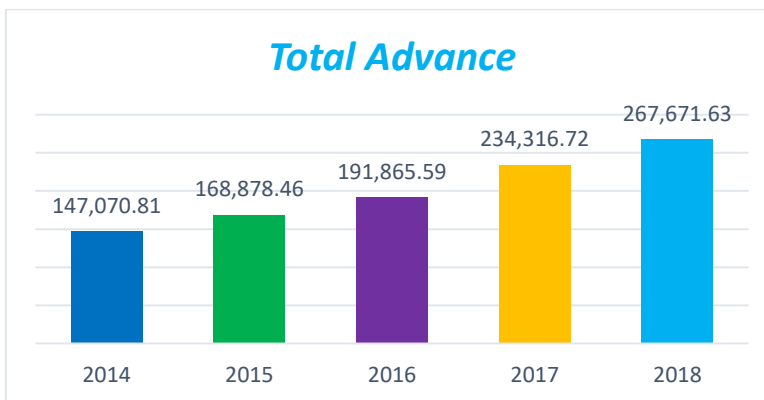
Years	Amount (BDT in million)	Growth rate
2014	189,472.54	0%
2015	210,431.09	11.06%
2016	229,973.43	9.29%
2017	269,828.08	17.33%
2018	298,334.79	10.56%



Description: Total deposit indicates the balance sheet of the bank. Here the chart is showing the total deposit from last 05 years and it also increase year to year. Highest growth rate is 17.33 in 2017.

3. Total Advance

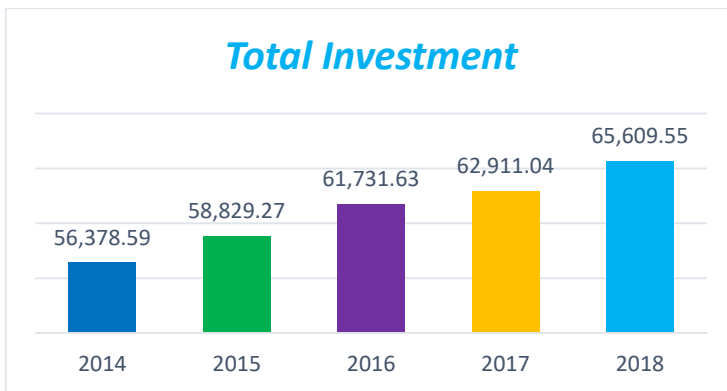
Years	Amount (BDT in million)	Growth rate
2014	147,070.81	0%
2015	168,878.46	14.83%
2016	191,865.59	13.61%
2017	234,316.72	22.13%
2018	267,671.63	14.23%



Description: Southeast bank total advance last 05 years are increase, in this we can find this graph, Southeast Bank Limited total advance increase year to year, highest total advance 2018 was 267671.63 million and growth rate is 15%, lowest total advance was 147070.81 million and lowest growth rate was 14% in 2016, highest growth rate was 22%.

4. Total Investment

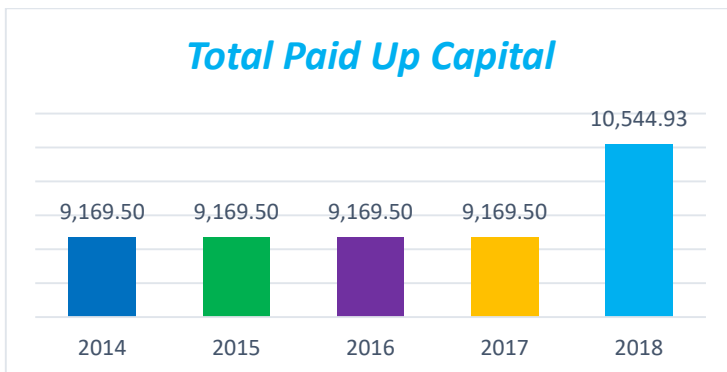
Years	Amount (BDT in million)	Growth rate
2014	56,378.59	0%
2015	58,829.27	4.35%
2016	61,731.63	4.93%
2017	62,911.04	1.91%
2018	65,609.55	4.29%



Description: Southeast bank total investment increase year to year that's why growth rate are increase. In this graph we can find last 05 years total investment growth rate, highest total investment in 2018 was 65609.55 million and this year growth rate is 5%, lowest growth rate was 2% in 2017 ,lowest total investment was 2014 is 56378.59 million.

5. Total Paid up Capital

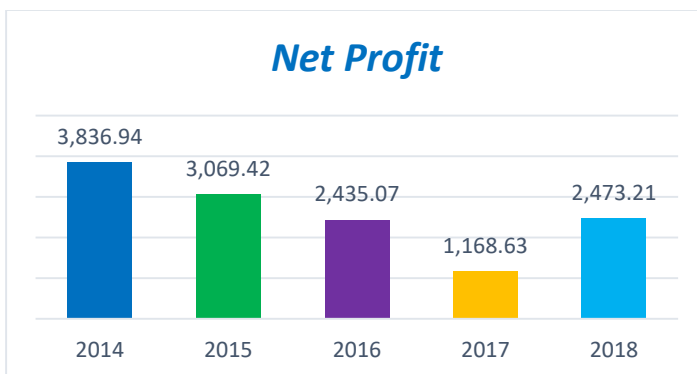
Years	Amount (BDT in million)	Growth rate
2014	9,169.50	0%
2015	9,169.50	0%
2016	9,169.50	0%
2017	9,169.50	0%
2018	10,544.93	15%



Description: Total paid up capital is the total amount paid by shareholder in exchange for share stock. Southeast bank limited paid up capital is constant from 2014 to 2017 was 9169.50 million, but 2018 is increase paid up capital is 10544.93.

6. Net profit

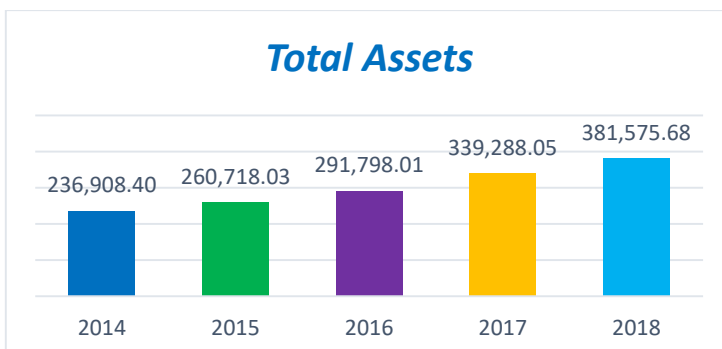
Years	Amount (BDT in million)	Growth rate
2014	3,836.94	0%
2015	3,069.42	-20.00%
2016	2,435.07	-20.67%
2017	1,168.63	-52.01%
2018	2,473.21	111.63%



Description: Net profit represents the number of sales remaining after all operating expenses, interest, taxes have been deducted from a company's total revenue. Southeast bank limited net profits are not satisfied because growth rate is negative. This graph 2018 net profits are increase.

7. Total Asset

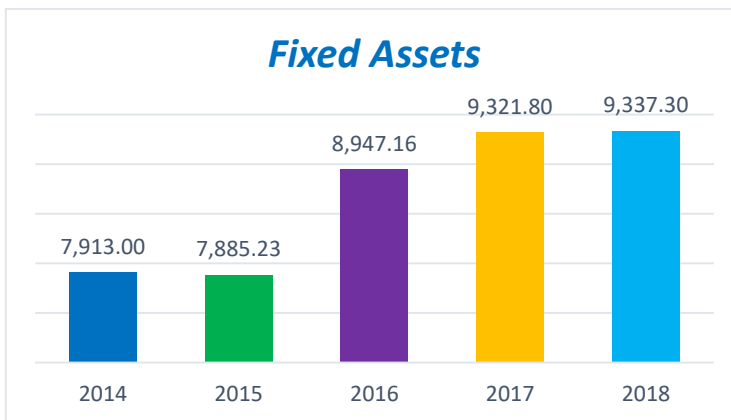
Years	Amount (BDT in million)	Growth rate
2014	236,908.40	0%
2015	260,718.03	10.05%
2016	291,798.01	11.92%
2017	339,288.05	16.27%
2018	381,575.68	12.46%



Description: In financial accounting assets is an economic resources, tangible or intangible asset can be owned or collected to produce more value. Southeast bank total assets growth rate are satisfied, in this graph we can find the highest growth rate was 17% total assets was 339288 million.

8. Fixed Asset

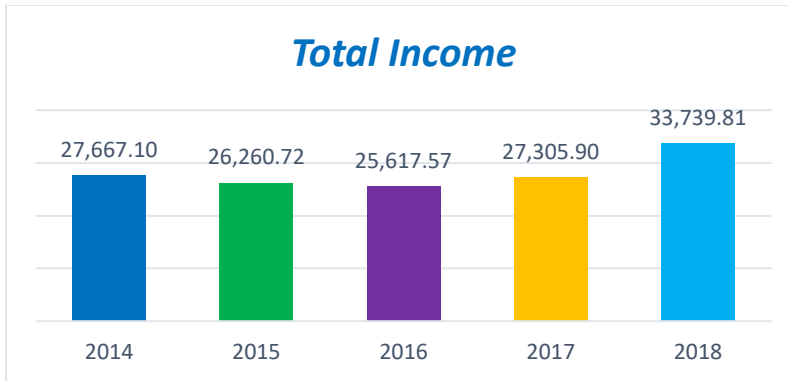
Years	Amount (BDT in million)	Growth rate
2014	7,913.00	0%
2015	7,885.23	-0.35%
2016	8,947.16	13.47%
2017	9,321.80	4.19%
2018	9,337.30	0.17%



Description: Fixed asset are long term tangible property that are firms owned and its use for generate income. In this chart we show the graph last few years fixed asset growth rate are fluctuation. Highest growth rate is 14% in 2016 better previous years.

9. Total Income

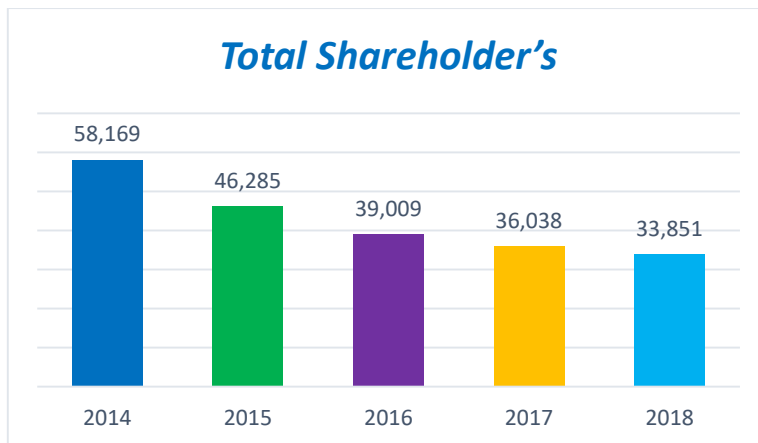
Years	Amount (BDT in million)	Growth rate
2014	27,667.10	0%
2015	26,260.72	-5.08%
2016	25,617.57	-2.45%
2017	27,305.90	6.59%
2018	33,739.81	23.56%



Description: Total income is the sum of all money received by an individual or organization, including income from employment or providing services. Southeast bank limited last 05 years total income growth rate is fluctuating year to year, negative growth rate are show in 2015 and 2016, we can find the highest growth rate is almost 24% in 2018.

10. Numbers of Shareholder's

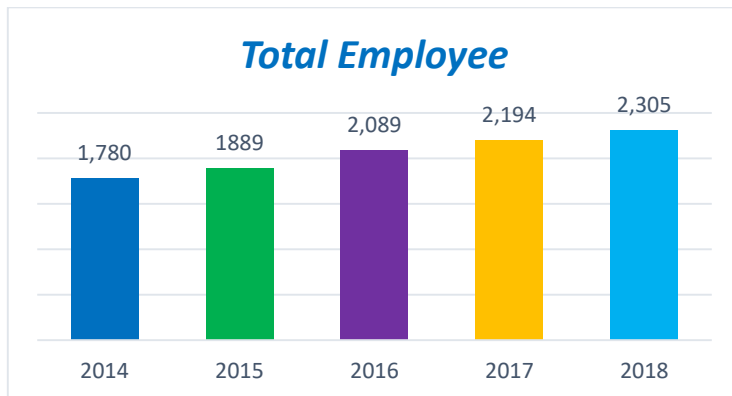
Years	Total Shareholder's	Growth rate
2014	58,169	0%
2015	46,285	-20.43%
2016	39,009	-15.72%
2017	36,038	-7.62%
2018	33,851	-6.07%



Description: Southeast bank limited shareholders are not increase, In this graph we can find that 2014 total shareholders was 58169, after 03 years later 2018 total shareholders are 33851.

11. Numbers of Employee

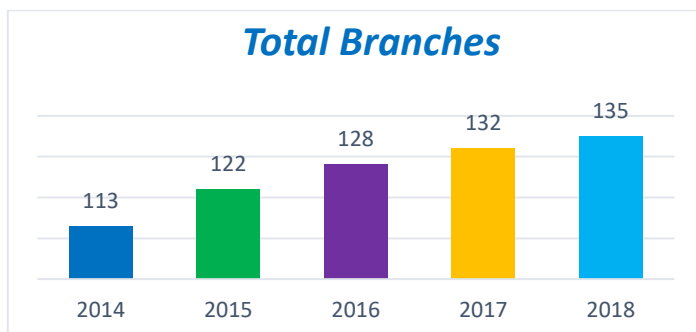
Years	Total numbers Employee	Growth rate
2014	1,780	0%
2015	1,889	6.12%
2016	2,089	10.59%
2017	2,194	5.03%
2018	2,305	5.06%



Description: Southeast bank every year appointed lot of employee, and also recruited qualified employee for their better customer's service. 2014 total employee was 1780, after 03 years later their employee was 2305. Growth rate are increase year to year, this graph we find that highest growth rate is almost 11% in 2016.

12. Numbers of Branches

Years	Total Branches	Growth rate
2014	113	0%
2015	122	7.96%
2016	128	4.92%
2017	132	3.13%
2018	135	2.27%



Description: Southeast bank limited increased rapidly their branches for customer's satisfaction. Here the chart is showing the growth rate of last 05 years. 2014 total branch is 113, 2015 total branch is 122, growth rate is 08 percent, every year increase their branch for this reason increase growth rate.

4.1 Ratio Analysis

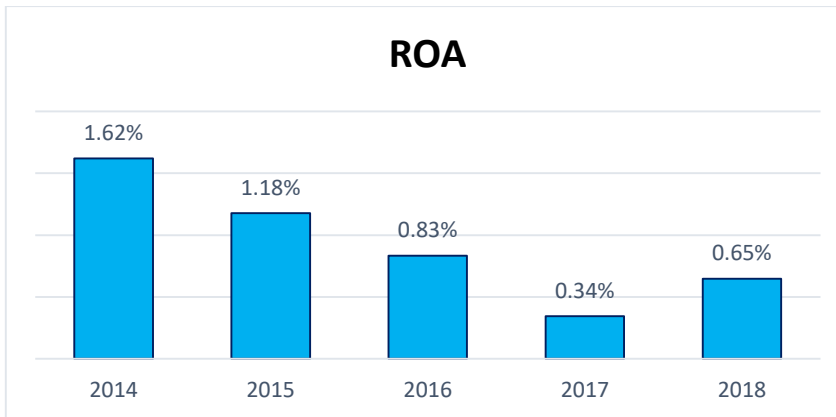
Ratio analysis is a quantitative method of gaining insight into a company's liquidity, operational efficiency, and profitability by comparing information contained in its financial statements. Ratio analysis is a cornerstone of fundamental analysis. Some ratio gives below with interpretation;

1. Return on assets
2. Return on equity
3. Earning per share
4. Net interest margin
5. Net noninterest margin
6. Earnings spread
7. Net profit margin
8. Net bank operating margin
9. Assets utilization
10. Equity multiplier

Ratio	Year				
	2014	2015	2016	2017	2018
Return on assets	1.62%	1.18%	0.83%	0.34%	0.65%
Return on equity	15.63%	11.28%	9.18%	4.53%	8.80%
Earning per share	4.18	3.35	2.66	1.27	2.35
Net interest margin	0.013	0.012	0.014	0.012	0.028
Net noninterest margin	0.0018	0.0013	0.0018	0.0015	0.0012
Earnings spread	0.0047	0.0031	0.0087	0.0078	0.003
Net profit margin	0.33	0.26	0.19	0.08	0.17
Net bank operating margin	0.035	0.031	0.029	0.027	0.026
Assets utilization	0.049	0.045	0.044	0.041	0.039
Equity multiplier	9.65	9.58	11.00	13.14	13.57

4.1.1 RETURN ON ASSETS

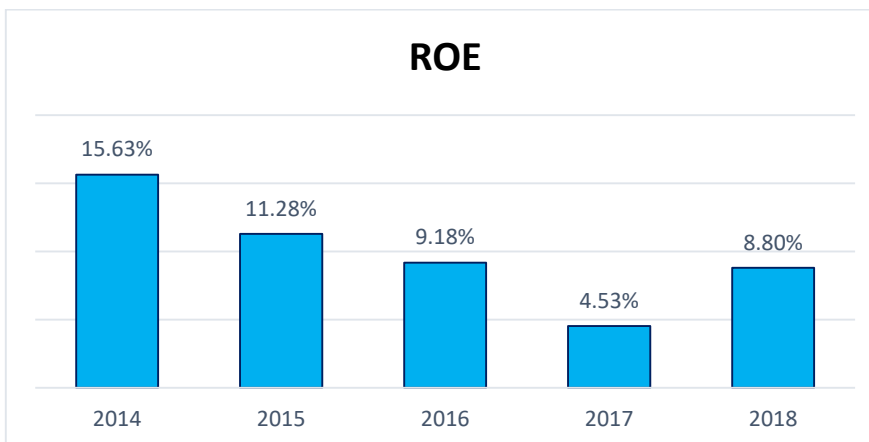
Years	2014	2015	2016	2017	2018
ROA	1.62%	1.18%	0.83%	0.34%	0.65%



Interpretation: Return on assets (ROA) is a financial ratio that's define the percentages of profits earns in relation to its overall resource. ROA is indicates how capably the management of the bank has been converting the institutions assets into net earnings. Here the chart is showing the return on assets from last 05 years and we can define that 2014 is better than others years and also define 2017 is lowest result. The main reason in 2017 of fall in this ratio is due to reduction of Net Income.

4.1.2 RETURN ON EQUITY

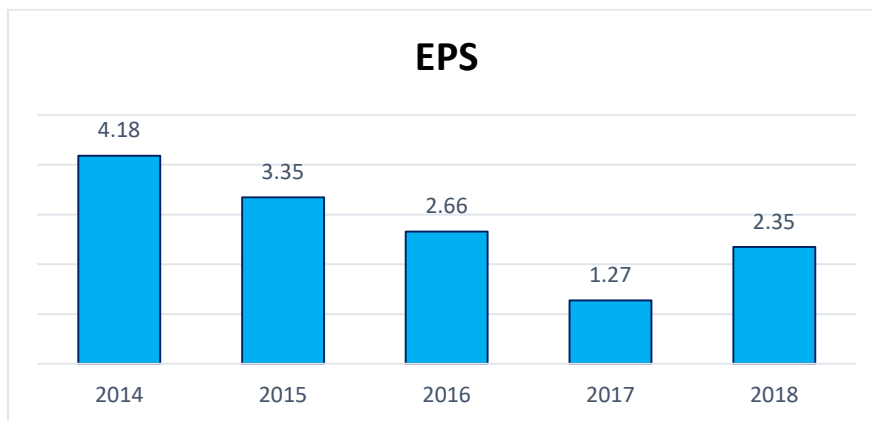
Years	2014	2015	2016	2017	2018
ROE	15.63%	11.28%	9.18%	4.53%	8.80%



Interpretation: Return on equity (ROE) is a major of rate of return flowing to the banks shareholders. It approximates the net benefit that the stock holders have received from investing their capital in the bank. Here the chart is showing the return on assets from last 05 years and Also show the graph return on assets fluctuating every year. We can define that 2014 is better than others years and also show 2017 is lowest performance. The highest ratio is indicate the company is using its investors' funds effectively.

4.1.3. EARNING PER SHARE

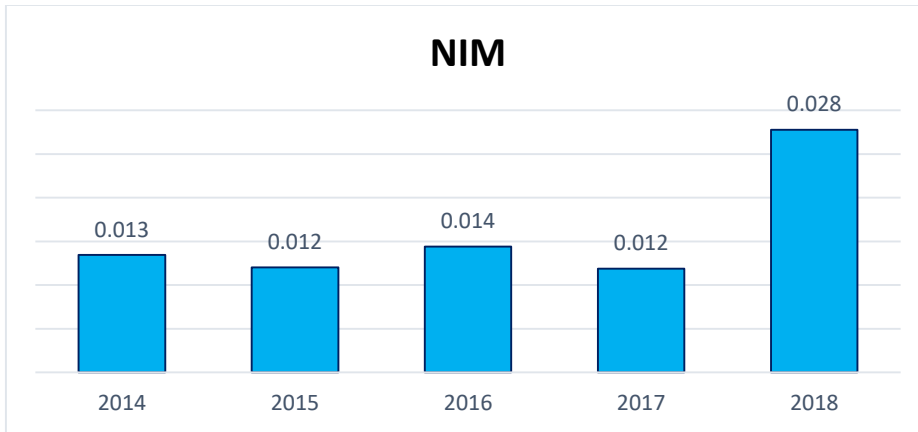
Years	2014	2015	2016	2017	2018
EPS	4.18	3.35	2.66	1.27	2.35



Interpretation: Earnings per share (EPS) is the portion of a company's profit allocated to each outstanding share of common stock. EPS indicates how much each shareholder is in titled from net profit after tax. Here the chart is showing the return on assets from last 05 years and we can find the southeast bank earning per share is massive change year to year. Highest ratio is 4.18 in 2014 and lowest ration 1.27 in 2017. Higher earnings per share is always better than a lower ratio because this means the company is more profitable and the company has more profits to distribute to its shareholders. EPS is the important part of a company show the company's overall performance.

4.1.4. NET INTEREST MARGINE

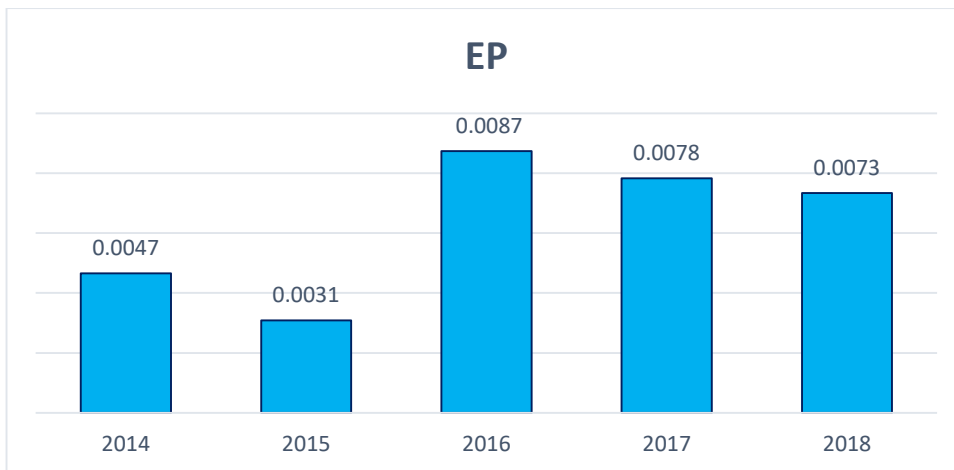
Years	2014	2015	2016	2017	2018
NIM	0.013	0.012	0.014	0.012	0.028



Interpretation: Net interest margin major how large a spread between interest income and interest cost management has been able to achieve by close control over the banks earning assets and the pursuit of the chi pest sources of funding. Here the chart is showing the return on assets from last 05 years and we find that 2018 is highest ratio and lowest ration both 2015, 2017. Highest percentage means that the investment decisions were successful and the fund manager or the company was profitable.

4.1.5 EARNINGS SPREAD

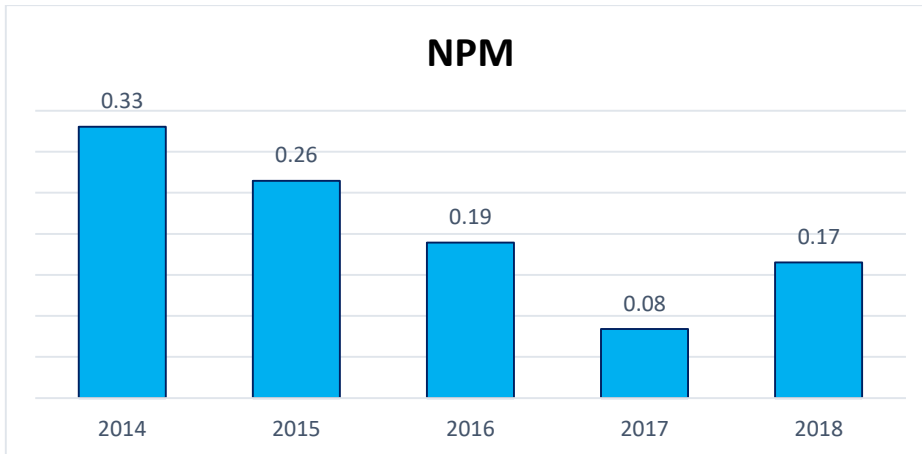
Years	2014	2015	2016	2017	2018
ES	0.0047	0.0031	0.0087	0.0078	0.003



Interpretation: The earning spread measure the effectiveness of the banks intermediation function in borrowing and leading money and also the intensity of competition in the banks market are. . Here the chart is showing the net profit margin from last 05 years and we can define that 2016 is better than others years and lowest earning spread is 2015 the ratio is 0.0031.

4.1.6 NET PROFIT MARGINE

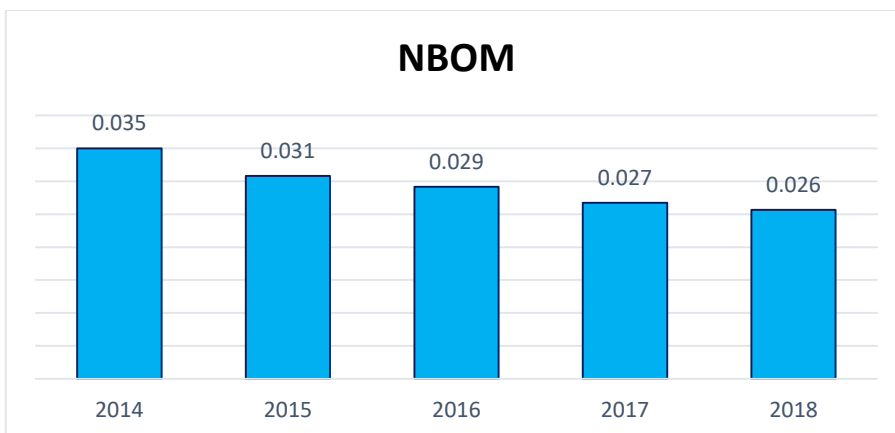
Years	2014	2015	2016	2017	2018
NPM	0.33	0.26	0.19	0.08	0.17



Interpretation: The net profit margin indicates how much net income a company makes with total sales achieved. A higher net profit margin means that a company is more efficient at converting sales into actual profit. Net profit margin reflects the effectiveness of expense management (cost control) and service pricing policies. Here the chart is showing the net profit margin from last 05 years and we can define that 2014 is better than others years after this year net profit margin decrease continuously but 2018 is increase the ratio.

4.1.7. NET BANK OPERATING MARGINE

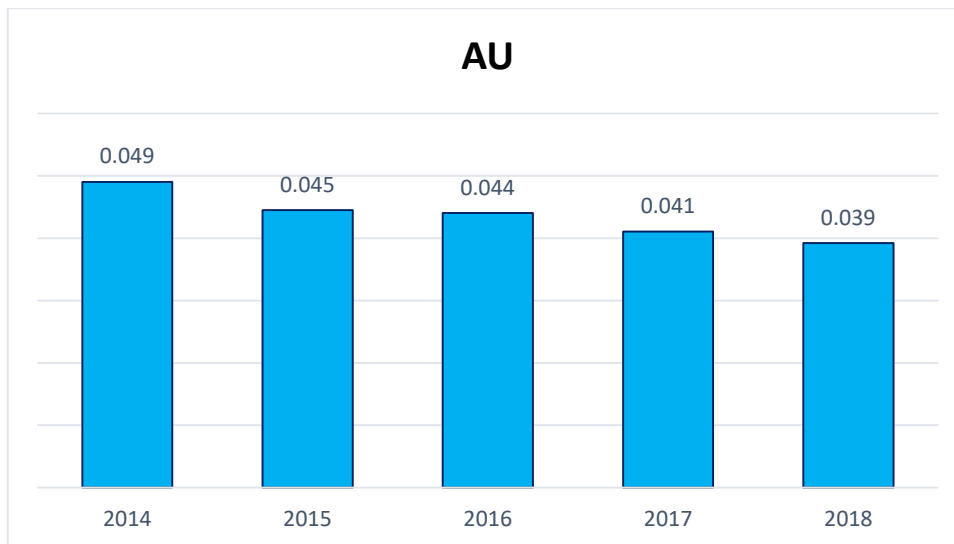
Years	2014	2015	2016	2017	2018
NBOM	0.035	0.031	0.029	0.027	0.026



Interpretation: Net bank operating margin refers to the efficiency as well as profitability. It indicates how efficiency the management of fund can able to keep the growth of revenue ahead of raising cost. Net bank operating margin of any bank shows higher value than previous years bank will generate more operating profit against total assets. We see that chart previous 05 years net bank operating margin. Highest bank operating margin is 2012 is better than others years.

4.1.8 ASSETS UTILIZATION

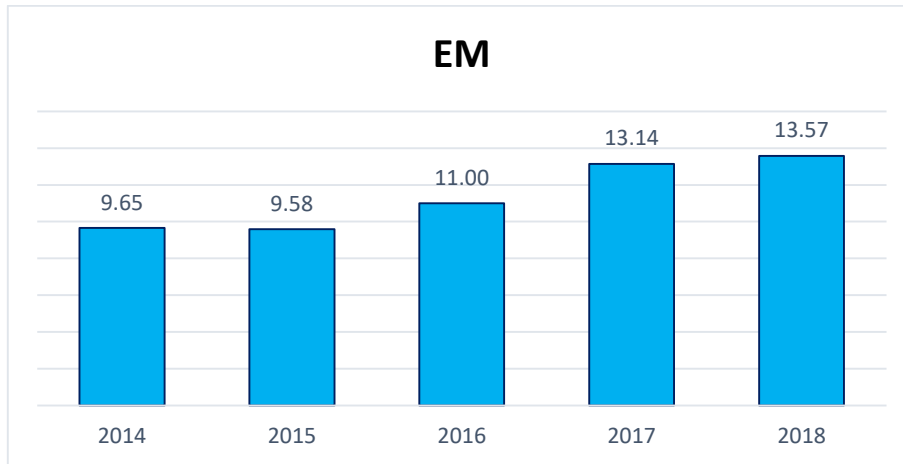
Years	2014	2015	2016	2017	2018
AU	0.049	0.045	0.044	0.041	0.039



Interpretation: Asset utilization is measure by carefully allocating the bank assets of the high yielding loan and investment while avoiding excessive risk, management can raise banks average yield on its assets. We see that chart previous 05 years net bank Asset utilization, In this chart 2014 is highest rate of asset utilization that means this year's bank management utilize their assets.

4.1.9 EQUITY MULTIPLAYER

Years	2014	2015	2016		2017	2018
EM	9.65	9.58	11.00		13.14	13.57



Interpretation: The equity multiplier is that measures the amount of a firm's assets that are financed by its shareholders by comparing total assets with total shareholder's equity. The equity multiplier is a ratio used to analyze a company's debt and equity financing strategy. Here the chart is showing that the bank made up consistent growth equity multiplier from 2014 to 2018. A higher ratio means that more assets were funding by debt than by equity.

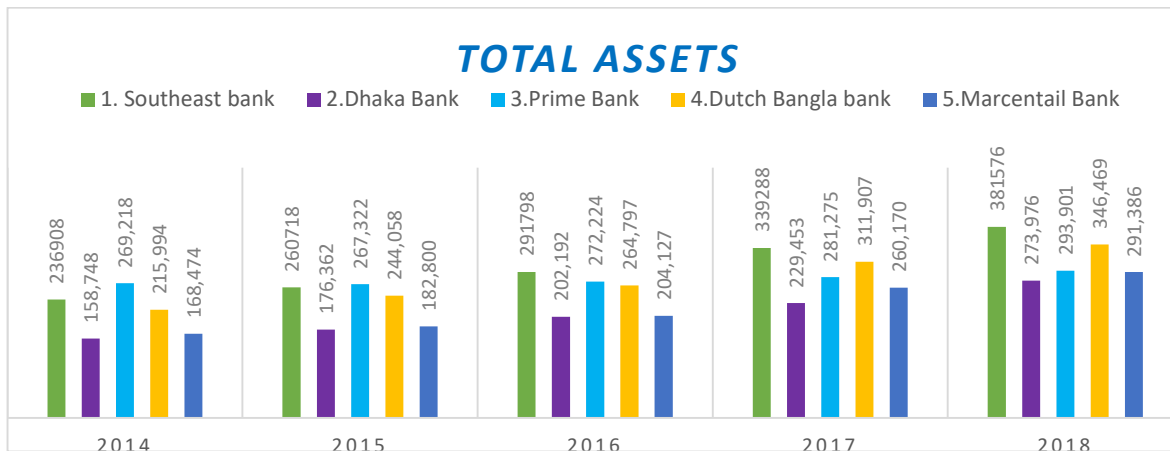
4.2 Comparative Analysis of 05 Commercial Bank

Comparative analysis means the comparison of two or more comparable alternatives, processes, products, qualifications, and sets of data, systems, or the like. O5 commercial bank last 05 years comparative analysis I accomplish main term of banking industry such as total assets, total deposit, total loan and advance, total capital, net profits after tax and total shareholders' equity. I also select that's bank, which bank are established almost same year 1995, because my internship report prepare southeast bank limited was established 1995. Comparative analysis 05 commercial bank on, southeast bank limited, Dhaka bank limited, Prime bank limited, Dutch Bangla bank limited, Marcentail bank limited.

4.2.1 Total Assets

Taka in million

Name of the Bank Name	2014	2015	2016	2017	2018
1. Southeast bank	236908	260718	291798	339288	381576
2.Dhaka Bank	158,748	176,362	202,192	229,453	273,976
3.Prime Bank	269,218	267,322	272,224	281,275	293,901
4.Dutch Bangla bank	215,994	244,058	264,797	311,907	346,469
5.Marcentail Bank	168,474	182,800	204,127	260,170	291,386



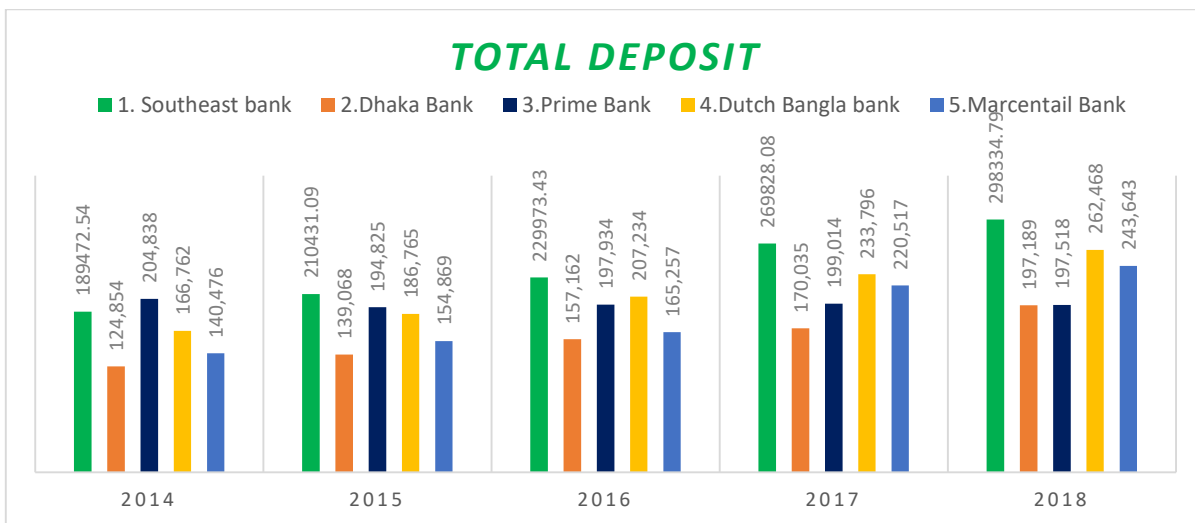
Description

In financial accounting assets is an economic resources, tangible or intangible asset can be owned or collected to produce more value. Comparative analysis on total assets southeast bank last 05 years total assets is better than others banks. Southeast bank highest total assets 381576 million in 2018 and lowest total assets was 236908 million in 2014. Dhaka bank limited assets are increasing year to year we show this graph, highest total assets 2018 was 273976 million. Prime bank limited highest total asset 2018 was 293901 million, at the Dutch Bangla bank highest total asset 2018 was 346469 million. Marcentail bank limited increase total assets year to year.

4.2.2 Total Deposit

Taka in million

Name of the Bank Name	2014	2015	2016	2017	2018
1. Southeast bank	189472.5	210431.1	229973.4	269828.1	298334.8
2. Dhaka Bank	124,854	139,068	157,162	170,035	197,189
3. Prime Bank	204,838	194,825	197,934	199,014	197,518
4. Dutch Bangla bank	166,762	186,765	207,234	233,796	262,468
5. Marcentail Bank	140,476	154,869	165,257	220,517	243,643



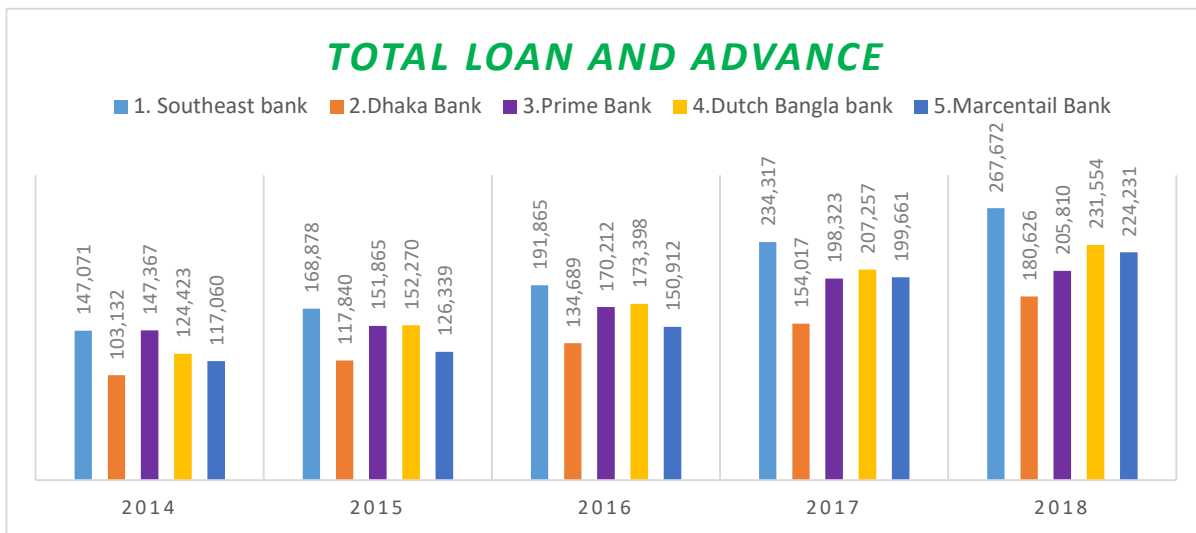
Description

Total deposit of a bank is important part, bank deposit consist of money placed banking institution for safekeeping. In this graph we can find five bank five years deposit, Comparative analysis on total deposit southeast bank last 05 years total deposit is better than others banks. Southeast bank deposit increase every year, highest deposit in 2018 was 298334.70 million. At same others selected four bank their deposit increase comparatively. Dhaka bank highest deposit in 2018 was 197189 million. Prime bank limited highest depot in 2017 and lowest deposit in 2014. Dutch Bangla bank limited highest deposit was 262468 million in 2018 and lowest deposit in 2014. Marcentail Bank limited total deposit is better and satisfied.

4.2.3 Total Loan and Advance

Taka in million

Name of the Bank Name	2014	2015	2016	2017	2018
1. Southeast bank	147,071	168,878	191,865	234,317	267,672
2. Dhaka Bank	103,132	117,840	134,689	154,017	180,626
3. Prime Bank	147,367	151,865	170,212	198,323	205,810
4. Dutch Bangla bank	124,423	152,270	173,398	207,257	231,554
5. Marcentail Bank	117,060	126,339	150,912	199,661	224,231



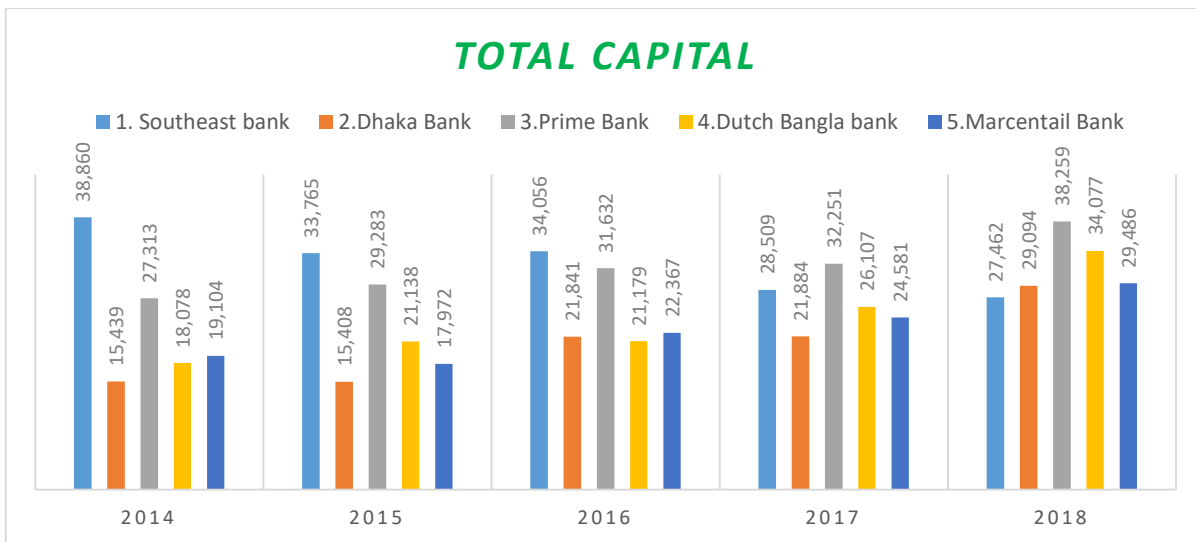
Description

A loan is a debt provided by an organization or individual to another entity at an interest rate and evidence promissory note which specific, the principal amount of money borrowed, the interest is the charging and date of repayment. In this graph we can find that, comparative analysis five commercial bank last five years total loan and advance, southeast bank limited loan and advance increase year to year, highest loan and advance SEBL in 2018 was 267,672 million. Dhaka bank limited loan and advance increase year to year highest loan and advance DBL in 2018 was 180,626 million. Prime bank limited highest loan and advance 205,810 million, lowest loan in 2014 was 147,367 million. Dutch Bangla bank loan and advance is satisfied. Marcentail Bank limited highest loan and advance 2018 was 224,231 million, lowest 117,060 million.

4.2.4 Total Capital

Taka in million

Name of the Bank Name	2014	2015	2016	2017	2018
1. Southeast bank	38,860	33,765	34,056	28,509	27,462
2. Dhaka Bank	15,439	15,408	21,841	21,884	29,094
3. Prime Bank	27,313	29,283	31,632	32,251	38,259
4. Dutch Bangla bank	18,078	21,138	21,179	26,107	34,077
5. Marcentail Bank	19,104	17,972	22,367	24,581	29,486



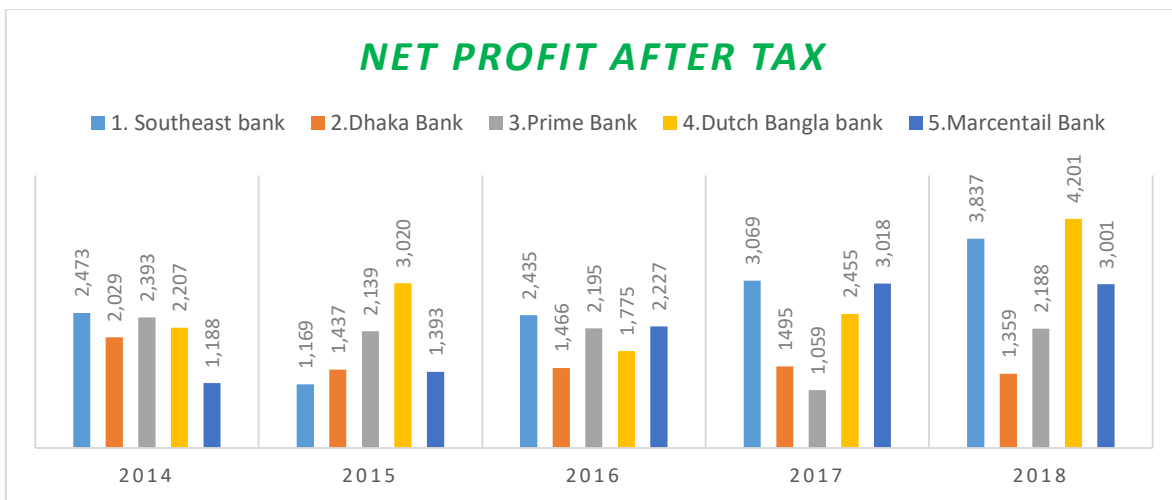
Description

Total capital usually refers to the sum of long-term debt and total shareholder equity. In this graph we can find that, comparative analysis five commercial bank last five years total capital, southeast bank limited total capital fluctuating, highest capital in 2014 was 38,860 million, lowest capital was 28,509 million. Dhaka bank limited highest capital in 2017, lowest capital in 2014 was 15,439 million. Prime bank limited at same others commercial bank, capital is increasing year to year. Dutch Bangla bank limited highest capital in 2018 was 34,077 million, lowest capital was 18,078 million in 2014. Marcentail Bank limited capital fluctuating year to year, best capital in 2018 29,468 million, lowest 2017 total capital was 17,972 million.

4.2.5 Net Profit after Tax

Taka in million

Name of the Bank Name	2014	2015	2016	2017	2018
1. Southeast bank	2,473	1,169	2,435	3,069	3,837
2. Dhaka Bank	2,029	1,437	1,466	1,495	1,359
3. Prime Bank	2,393	2,139	2,195	1,059	2,188
4. Dutch Bangla bank	2,207	3,020	1,775	2,455	4,201
5. Marcentail Bank	1,188	1,393	2,227	3,018	3,001



Description

Net profit represents the number of sales remaining after all operating expenses, interest, taxes have been deducted from a company's total revenue. In this graph we can find that, comparative analysis five commercial bank last five years total capital, Southeast bank limited net profit fluctuation year to year, highest net profit earn 2018 was 3837 million. Dhaka bank limited net profit fluctuating, highest profit in 2014 was 2029 million, lowest in 2018 was 1359 million. Prime bank limited highest profit was 2393 million in 2014. Dutch Bangla bank limited earn highest profit 4201 million it is the best earn profit between other four banks. Marcentail Bank limited net profit is satisfied, highest profit earn in 2018 was 3001 million.

Chapter-05
Findings, Recommendation
And Conclusion

6.0 Findings of the Report

After all the analysis this part is used to show the key finding of this report by the analysis of financial performance and comparative financial position and also overall personal analysis. The finding are included in the below:

- Last 05 years Southeast Bank total advance, total deposit, total investment, total assets, numbers of employee, numbers of branch growth rate are increasing satisfactory.
- Last 05 years Southeast Bank total capital, net profit, total paid up capital, fixed asset, net income growth rate are fluctuating year to year.
- Last 05 years Southeast Bank shareholders are decrease.
- Return on assets and return on equity last 05 years are satisfied but its ratio rate is fluctuating.
- Net profit Margin of Southeast Bank Limited fluctuating on the basis of accounting years.
- Last 05 years EPS is downward than 2014 to 2016 and increase 2017 and 2018.
- Assets utilization and equity multiplier ratio is good last few years.
- Comparative analysis 05 bank last 05 years total assets is better that others bank.
- Others comparative analysis southeast bank between others 05 bank is satisfied.
- Technological involvement is not sufficient and online banking does not appear in all of the braches.
- Most of the client face introducing problem for open an account in this branch.
- Absence of proper Decoration and congested office area and unsatisfactory software performance.
- No desk and specific task for assigning students internship program.

6.1 Recommendation

My internship practical experience to felt some minor change might help the bank as well as the organization to perform more effectively.

- The bank should introduce faster working process with better computers and operating systems.
- Southeast Bank limited should change traditional strategy decreasing expenditure.
- Trained, experienced, smart, knowledgeable as well as intellectual personnel to provide fastest and the best services.
- Southeast Bank should conduct strong marketing innovation activity for increase business in outside in Bangladesh.
- Net profit Margin of Southeast Bank Limited fluctuating on the basis of accounting years, present situation is good, which is positive site for Southeast Bank Limited.
- Southeast Bank should increase ATM both and improve ATM service for customer satisfaction and get better customer image.
- Special emphasis has to give finance for agriculture and construction sector.
- Southeast Bank should introduce education loan for student to ensure study in home and abroad.
- Technology is improve day by day, Southeast Bank should improve online networking service.
- Desk for assigning students internship program.
- New branch should be launched in order to get more customers.

6.3 Conclusion

Banking is the backbone of national economy. Banking division previously rose as a significant vehicle for business. It has no doubt that as a developing country we need to focus more on the strength our banking sector. Southeast Bank Limited is one of the main business bank in the private segment. This bank performs a lot of important banking and non-banking activities for both private and government. The Bank was established by driving business characters and famous industrialists of the nation with stakes in different portion of the national economy. This report show the overall financial position and also comparative analysis on 05 commercial bank. During my 3 months internship program I got some practical knowledge about banking activity. This report prepared as a requirement for the complete of bachelor degree and the primary goal is to provide the job exposure to the student and an opportunity to implement theoretical knowledge in real life situation.

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