

An Internship Report
On
Retail and SME Banking Activities of Eastern Bank
Limited

Submitted To

Dr. Md. Abdur Rouf.

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Department of Business Administration

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Submitted By

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Letter of Transmittal

To,

Dr. Md. Abdur Rouf

Associate Professor of Accounting and Associate Head of MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Subject: Internship Report on "Retail and SME Banking Activities of Eastern Bank Limited."

Dear Sir,

With great pleasure, I am submitting my internship report on "**Retail and SME Banking Activities of Eastern Bank Limited**". in perspective on my 3 months' internship period at Eastern Bank Limited. This archive has been submitted as an imperative essential of the EMBA educational programs.

I have watched the investigation be genuinely empowering, supportive and canny. I've attempted my stage quality to set up an amazing and tenable report. I am believing you'll discover this report the significance of the majority of the work I've put in it. I welcome your entire question and contribute heavily to answer them.

Thanking for your sincere and co-operation.

Sincerely yours,

Md. Forid Uddin P.K

ID: 183-12-108

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Daffodil International University

Supervisor's Certificate

This report, entitled "**Retail and SME Banking Activities of Eastern Bank Limited**" confirmed by **Md. Forid Uddin P.K ID: 183-12-108**, Program EMBA, Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University, I am delighted with my international observation and direction. Supposedly, this is a unique work, which was not distributed to a diary or submitted to any establishment or department for a degree or confirmation.

The report is recommended for submission.

Dr. Md. Abdur Rouf

Associate Professor of Accounting and Associate Head of MBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Student's Declaration

I thusly proclaim that the undertaking paper entitled "**Retail and SME Banking Activities of Eastern Bank Limited**" submitted to Daffodil International University, is a record of a unique work done by me under the guidance of **Dr. Md. Abdur Rouf, Associate Professor of Accounting and Associate Head of MBA**, Department of Business Administration, Faculty of Business and Entrepreneurship Daffodil International University and this report work is submitted in the halfway satisfaction of the prerequisite for the honor of the course of EMBA from Daffodil International University. I further proclaim that the work revealed in this undertaking has not been submitted and won't be submitted, either to some extent or full, for the honor of some other course in this organization or some other establishment or university.

.....

Md. Forid Uddin P.K

ID: 183-12-108

Program EMBA

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Acknowledgment

By Allah Almighty's grace, I've successfully completed the "**Retail and SME Banking Activities of Eastern Bank Limited**" project report.

First, I want to offer my sincere gratitude to my consultant, Dr. Md. Abdur Rouf, Associate Professor of Accounting and Associate Head of MBA, for her patience, drive and immense knowledge in continuous support of my study and related projects. Her guidance helped me throughout this project's study and writing. I couldn't imagine a better project consultant and mentor.

Besides my Advisor, I am highly indebted to Knit Concern Ltd for their guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project.

I want to express my gratitude for their kind cooperation and encouragement in the completion of this project to my parents and Knit Concern Ltd.

I would like to thank the industry people and express my special gratitude for their care and time for me. I also want to explicit my thank you and gratitude to my colleague who has helped me with their capability in developing the assignment.

In this report, I have made efforts. However, without the kind support and support of many individuals and organizations, this would not have been possible. I want to extend to all of them my heartfelt thanks.

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Chapter -1

Introduction

1.1 Introduction

Banking has a long and rich history. It began as a result of people's needs. Furthermore, with ages, it has been playing a significant activity in fulfilling the urgent needs of representatives and others. As the size and complexities of business are expanding day constantly banking division is likewise giving different creative organizations essential capacities to build size anyway to diminish the complexities.

Current banking is a delayed consequence of advancement driven by changing financial exercises and lifestyles. Going into an additional thousand years, banking needs have gotten more different and amazing than whenever in late memory. It is known since a business bank is a benefit amplifying foundation. Thusly, it should offer advances to those parts in which its appearance is higher. Nevertheless, the nationalized business banks are leading financial business for different purposes.

1.2 Background of the Study:

Any academic course of the study has great value when it has practical application in real life. Only a great deal of theoretical information will be of little importance except if it is applicable in practical life. So we need the best possible application of our insight to get some profit from our theoretical information in our practical life. Building a strong base of practical information is conceivable through the proposal. At the point when theoretical information is obtained from a course of study, it is only half of the topic. The proposition infers the full application of the strategies and methodology through rich acquired information on the topic that can be productively applied in our daily life, such a system of practical application is known as a postulation. My internship report is titled " A study on Retail and SME banking activities of Eastern Bank Limited" As an understudy of EMBA, this study will be progressively significant in my practical life, I have worked at Board Bazar Branch of Eastern Bank Limited to finish the internship program as an academic prerequisite.

1.3 Scope of the Study

Although I have finished the internship study on Board Bazar of Eastern Bank Limited. I have prepared the internship report on the overall performance. The initial segment of the report gives an outline of Eastern Bank Ltd and its operation. This report covers Eastern Bank Products and Services, Organizational Overview, Management and Organizational Structural functions performed by Eastern Bank Limited. It also covers a review of the Retail and SME banking division, forms and different functions. A large portion of the information in this part is gathered from an internal source and site.

1.4 Objectives of the Study

General Objective

- The main objective of this study is to analyze the Retail banking activities of Eastern Bank Limited.
- To analyze the SME banking activity of Eastern bank ltd.
- To analyze the Retail & SME banking product.

Specific Objectives

To know the Retail & SME banking activities of EBL I had the following specific Objectives:

- To understand the Retail product procedure of EBL.
- To gather knowledge SME banking activities of EBL.

1.5 Methodology of the Study

Set up a decent report or appropriately report the philosophy division is extremely fundamental. Without the system, an effective or appropriate report makes it unrealistic.

This report is set up by the perception and hands-on preparing techniques. The report unveils every one of the things done during the entry-level position period. Data gathered to outfit this report is both from essential and auxiliary sources. The general procedure of approach has been given underneath:

Primary Sources of Data:

Functional financial work encounters over the most recent six years.

Individual experience picked up by the chaperon distinctive instructional courses.

Formal and casual discussion with the customers

Up close and personal correspondence with various division school of the EBL

Secondary Sources of Data:

- Yearly Report of the Eastern Bank Ltd
- Site of Eastern Bank Limited
- Information gathered from inner report
- EBL home e-adapting part and refreshed email.

1.6 Limitations of the study:

To set up this report I have confronted the going with issues, which might be named as the restrictions of the examination. The significant impediments of this investigation are given as follows:

1. There were a few restrictions to have access to the information confidential by concern authority.
2. Because of some legal obligation and business mystery bank was reluctant to give data.
3. Lack of adequate information. The report is based only on practical information and experience of various sorts of retail and SME item strategically pitching available information.

Chapter -2

Organizational Profile

2.1 Background

Eastern Bank Limited began its journey in 1992 beginning from its source EBL is known as one of the best on the planet. Essentially, EBL started because of an effective story of EBL Microfinance. The Chairman accepted that until the present day, focused budgetary administrations are promptly accessible – remembering credit for sums, terms, and conditions that little can get to, Bangladesh won't have the option to make the enormous white collar class that is an essential to social steadiness. Along these lines, Eastern Bank Limited appeared because of the requirement for mass financing, which wouldn't have been conceivable with DBB finance itself.

Today EBL is considered as third-age bank broadening a full scope of banking offices by providing efficient, benevolent and present-day completely mechanized on-line administration on a beneficial premise. Since its initiation, it has presented a completely incorporated web-based financial support to give a wide range of banking offices from any of its strategically placed branches.

2.2 The Vision

The vision of EBL Ltd. is - Building a productive and socially dependable money related foundation concentrated on Markets and Businesses with Growth Potential, accordingly Assisting Efland partners to manufacture a "just, enlightened, healthy, democratic and poverty-free Bangladesh". EBL's vision is consequently adjusted.

2.3 Capital Structure and Equity Partners

EBL has begun with a fundamental capital of sum BDT 250 million, while the endorsed capital is BDT 1,000 million. After some time, the bank has extended its capital base in light of its predictable improvement and inside three years of undertakings, it has copied its capital

base to BDT 500 million. The Bank has needed to open up to the world by the last quarter of this present year (2015) and raise its settled up money stream to BDT 1000 million. EBL began with Local and International Institutional shareholding fusing EBLas promoter with IFC and Shore Cap International, UK. Here is the partition of EBL's shareholdings positions.

2.4 Branches and Networks

The extension of EBL is becoming quick. Presently, altogether there are 13 working branches and more branches will open up in the coming year. To give a solid system the nation over EBL has 260 unit workplaces for SME purposes. Statistical surveying Executive (MRE) a position has been made to catch the more grounded piece of the overall industry, which will work intimately with the Direct Sales Executive. EBL will open up three Sales Booths in the significant territory of the city and Kiosk in the shopping centers, which will take into account the necessities of the clients where branches are not in close territories. These will serve as far as opening and shutting records and selling items. Furthermore, EBL has additionally set up three ATM machines in three fundamental territories of the city, remembering an objective that inside the mid of one year from now the Bank will set up some more ATM machines.

Chapter-3

Literature Review

Retail Banking

Retail banking, otherwise called buyer banking, is the commonplace mass-advertise banking in which singular clients utilize neighborhood offices of bigger business banks. Administrations offered incorporate investment funds and financial records, contracts, individual advances, charge/Mastercards and endorsements of the store (CDs). In retail banking, the attention is on the individual purchaser.

1.) The Retail Banking Industry

It says about the significance of 'Service Quality Improvement'. It breaks down past investigations in regard to service quality improvement in the retail banking industry. The proceeding with the pattern to a model of service quality improvement, from staff counter services to electronic services, is illustrated. Improved service quality ought to be embraced to keep up the center skill and this paper contributes information and foundation for banks to apply these discoveries to all the more likely shape and center their situations in the market and additionally to give service quality to clients.

2.) Innovation in Retail Banking

Reviews about, how does a retail bank create? Regular progression composing would recommend that affiliations create by getting new or potentially improved things to feature. Regardless, in administration, the thing is the strategy. Thusly, headway in banking lies more in process and progressive changes than in new things improvement in a regular sense. This paper reviews a multi-year look at effort on headway and capability in retail banking and discusses both the techniques by which improvement occurs close by the factors that improve

one foundation than another in progression. Implications of these results to the examination of the more broad help part will be drawn as well.

3.2 SME Banking Activity.

SME is characterized as, "A firm is overseen in a customized path by its proprietors or accomplices, who has just a little portion of its market and isn't adequately huge to approach the stock trade for raising capital" But SME definition has been given according to Bangladesh Bank

The most important asset in Bangladesh is its kin. As a country, we battled for our freedom and now the fulfillment of financial elevate is the primary objective. Microlenders are working here in the budgetary field, providing exceptionally modest quantities and then again, customary business banks have been providing a greater measure of advances to bigger ventures and exchanging associations. Be that as it may, the little and medium business people were disregarded. This missing center gathering is the little however endeavoring business visionaries, who in view of the absence of assets can't seek after their money related inspire, as they have no property to give as value to the business banks. With this end in View-Eastern Bank was opened to serve these little yet persevering business people with triple main concern vision. As a socially mindful bank, Eastern Bank needs to see the liberation of the grass-attaches level to their financial tallness and likewise to make benefit

SME finance is the sponsoring of close to nothing and medium-sized endeavors and speaks to a significant capacity of the general business finance advertise – in which capital for various sorts of firms is given, obtained, and cost or evaluated. Capital is given through the business finance advertise as bank credits and overdrafts; leasing and contract to purchase plans; value/corporate security issues; speculation or private value; and asset-based finance, for example, figuring and receipt constraining.

Regardless, not all business finance is external/economically gave through the market. Much finance is inside created by organizations out of their own salary and/or gave casually as exchange credit, that is, delays in paying for the acquisition of items and adventures.

Despite the fact that there have been various plans and software builds in various monetary conditions, there are various particular repeating ways to deal with SME finance.

- Security-based loaning offered by customary banks and finance organizations has typically involved a blend of advantage based finance, responsibility based finance, and figuring based finance, using strong obligated individuals or agreements.

- Data based loans, generally, wires fiscal summary loaning, credit scoring, and relationship loaning.
- Reasonability based financing is particularly connected with speculation.
- Dependable for all the little ticket advances.

Small and Medium Enterprises include three categories:

1. Manufacturing Business including industrial production, mining, agriculture production particularly agricultural processing
2. Trading Businesses: wholesale, retail, import, and export

The Circular on New Definition of SMEs (the Circular) is to illuminate money related foundations to utilize the modified definition for SMEs viable 1 January 2014 for factual purposes, qualification criteria of SMEs for Government help and rejections.

Round on New Definition of Small and Medium Enterprises (SMEs) by Bank Negara Malaysia.

The monetary and banking significance of the little and medium undertaking (SME) part is all around saw in scholastic and approach composing. It is in like manner perceived that these on-screen characters in the economy may be under-served, particularly as far as finance. This has provoked a critical discussion on the best strategies to serve this fragment.

Chapter 4

Retail Loan

4.1 Retail Loan

EBL Assure

EBL Assure is any reasoned way of life credit office for any genuine reason with extra security inclusion.

4.1.1 EBL Executive Loan

EBL Executive Loan is any reason unbound and Term credit office (EMI based) for any authentic reason. Bank would finance against the month to month salary of any financially sound individual to meet his/her way of life needs.

4.1.2 EBL Women's Loan

EBL Women's Loan is any reason unbound EMI based loan facility for any legitimate reason for the salaried and professional female personnel.

4.2 Mortgage Loan

4.2.1 EBL Home Loan

EBL Home Loan is a Term Loan office (EMI based) for reliable people for meeting the motivation behind a sweet home. Bank would finance against the month to month salary of any financially sound individual to address convenience issues. EBL is here with a definitive answer for you. With such huge numbers of appealing highlights in it - the home you needed to purchase, is never again an inaccessible dream.

4.4 Secured Loan (Cash Covered)

4.4.1 EBL Fast Cash

EBL Fast Cash is a spinning credit office of Eastern Bank Limited. Through EBL Fast Cash, you can meet your critical money prerequisites without encashment of your fixed store or different protections.

4.4.2 EBL Fast Loan

EBL Fast Loan is a completely verified and Term (EMI Based) advance office for any genuine reason. Bank would fund against the customer's EBL FD or other bank/NBFIs FD or other security whenever permitted under the arrangement.

4.4.3 Edu Finance

Like planting seeds in prolific soil, giving kids the best instruction presently will assist them with developing to arrive at their maximum capacity. Numerous families like yours decide to send kids to another country for advanced education since we accept this will develop your youngster's interesting abilities and gifts in a steady and sustaining condition. While the expense of this may appear to be overwhelming, the advantages will endure forever. At EBL, we've built up the Education Finance Pack with three sorts of advance offices so you can choose to coordinate your needs. Our Education Loan takes care of the whole expense of your kid's training to assist you with sending your youngsters for advanced education abroad. So be it for home or abroad, for your youngster or yourself - EBL Education Finance Pack is consistently alongside you.

4.5 Retail Deposit

- Current Deposits
- RFCD Account
- Saving Deposit
- DPS
- Fixed Deposit
- EBL Matribhumi

4.5.1 Current Deposits

EBL Current Account

EBL Current Account gives you a variety of administrations like web-based banking from any EBL Branch in Bangladesh, access to Internet banking just as checkbook and charge card office. With a boundless exchange office.

EBL Current Plus

It's constantly pleasant to get some extra! EBL Current Plus is a one of a kind Current record that includes a boundless exchange office with a wide rundown of Specialized Privileges. EBL Current Plus clearly adds minimal more to your life.

EBL Current Account

EBL Current Account gives you a variety of administrations like web-based banking from any EBL Branch in Bangladesh, access to Internet banking just as checkbook and plastic office. With a boundless exchange office, this is genuinely your best decision to lead your everyday exchange.

EBL Current Plus

It's constantly pleasant to get some extra! EBL Current Plus is one of a kind Current record that involves a boundless exchange office with a wide rundown of Specialized Privileges. EBL Current Plus clearly adds somewhat more to your life.

Required Documents for Account Opening

- Completed and signed Account Opening Form
- Recent Passport Size Photo of Applicant
- Copy of Birth Certification (with attested photo ID)/ Valid Passport/ National ID
- Nominee's Photo ID and Recent Passport Size Photo (attested by Applicant)
- Copy of Recent Utility Bill-Gas/Electricity/WASA/Telephone
- Copy of TIN (Optional)

* Depending on meeting credit criterion

4.5.2 EBL RFCD Account

EBL RFCD is a Deposit that represents occupant Bangladeshis which can be opened with outside trade brought at the hour of their arrival from abroad. Just Resident Bangladeshis can open this record.

Required Documents

- Finished application structure
- A composed presentation from the investor referencing the date of come back from abroad and the measure of remote trade got
- FMJ structure if the store sum is more prominent than USD 5,000.
- Duplicate of Bangladeshi identification with the migration appearance stamp in visa Standard record opening documentation.

Joint Applicant

- Not allowed

Required Documents for Account Opening

- Completed and signed Account Opening Form
- Recent Passport Size Photo of Applicant
- Copy of Valid Passport, with Arrival Seal from Abroad.
- Nominee's Photo ID and Recent Passport Size Photo (attested by Applicant)
- Copy of Recent Utility Bill-Gas/Electricity/WASA/Telephone
- Copy of TIN (Optional)

4.5.3 Savings Deposits

EBL Power Savings

Get the intensity of convenience, security, and profit-all in one! EBL Power savings give you a handsome enthusiasm for your small stores. The intrigue is paid to your account each month and there is no transaction limit.

EBL CLASSIC SAVINGS

Your comfortable investment account now without any difficulty and return! EBL Classic Savings is the immortal investment account that gives you the most noteworthy reserve funds rate for any standard Savings Account. It's a record customized to give you the wellbeing rate at a low parity necessity—settling on it the exemplary decision for you.

Required Documents for Account Opening

- Completed and signed Account Opening Form
- Recent Passport Size Photo of Applicant
- Copy of Birth Certification (with attested photo ID)/ Valid Passport/ National ID
- Nominee’s Photo ID and Recent Passport Size Photo (attested by Applicant)
- Copy of TIN (Optional)

EBL MAX SAVER

Most extreme comfort. Greatest Security. Most extreme Savings! With EBL Max Saver, you can have the security and development of a Savings account while directing your day by day exchanges with accommodation simply like a Current Account-amplifying your involvement in us.

EBL Smart Women’s Savings Account

A Smart Choice- for Smart Women!

Planned only for the female clients EBL Smart Women's Savings is our most adaptable level based investment account. It's modified to give you the best benefit on your cash, simplicity of exchange and numerous other uncommon offers.

EBL PLATINUM PLUS SAVINGS

EBL Platinum Plus Savings is a special savings account that gives you some one of a kind features and this account specifically intended to cater to the Upper portion clients with the ability for earning more on their considerable store.

4.5.5 DPS

EBL Kotipoti Scheme

Becoming a Kotipoti-is now just a matter of time!

EBL Kotipoti Scheme is a monthly Savings Scheme with flexible long term tenure that gives you maturity Value of BDT 1 (one) Crore-with monthly installments as low as BDT 17,200. The below Maturity Value Table shows the different installment amounts on available tenures:

INITIAL AMOUNT		1 LAC
YEAR	INSTALLMENT	MATURITY AMOUNT

5	133,200	One Crore 10,000,000 (before Tax)
8	72,900	
10	53,100	
12	41,800	
15	29,100	
18	21,100	
20	17,200	

* Initial amount will be debited manually by RM on the Multiplier opening day; via batch data entry

EBL Multiplier

Multiply your Money and happiness too!

EBL Multiplier Scheme is a monthly Savings Scheme that doubles your initial deposit in the span of Six years-with monthly installments as low as BDT 2,100!

The below Maturity Value Table shows the different installment amounts on available tenure:

Initial Amount	500,000	1,000,000	1,500,000
Tenure in Year	6	6	6
Maturity Amount	1,000,000	2,000,000	3,000,000
Monthly Installment	2,100	4,200	6,300

EBL Millionaire Scheme

Being a millionaire is that simple

EBL Millionaire Scheme is a monthly Savings Scheme with flexible long term tenure that gives you maturity Value of BDT 1 (one) million-with monthly installments as low as BDT 2,080

EBL Confidence

Watch your small savings become BIG!

With EBL Confidence, simply select the time and the monthly store according to your necessity and see the magic of transforming your small monthly savings into a large amount over a period; the ideal venture plan to support your confidence – the EBL Way.

Features

- Tenure and rate

<i>MONTHLY INSTALLMENT</i>	MATURIT Y AFTER 3 YEARS	MATURIT Y AFTER 5 YEARS	MATURIT Y AFTER 7 YEARS	MATURIT Y AFTER 10 YEARS
500	20,403	36,983	55,359	89,521
1,000	40,805	73,966	110,719	179,042
5,000	204,028	369,833	553,597	895,212
10,000	408,057	739,667	1,107,195	1,790,424
20,000	816,115	1,479,334	2,214,391	3,580,848

*** Multiple of 500; highest 20000 Monthly Installment**

EBL Millionaire Women Dps

EBL Millionaire Women DPS is a BDT10,00,000 (BDT 10 lac) making plan through monthly deposits.

Best for you if you are-

Belong to mid/upper-income segment and looking for a monthly Savings Scheme (DPS) with flexible long term tenure and maturity value of One Million BDT.

<i>INITIAL (BDT)</i>	4 Years	6 Years	8 Years	10 Years	12 Years	14 Years
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	MONTHLY INSTALLMENT					
Zero	17,700	10,850	7,500	5,500	4,200	3,300
100,000	15,300	9,100	6,100	4,300	3,100	2,300

4.5.6 Fixed Deposits

EBL Repeat

Extra pay each month!

Inactive cash is certainly not ideal for you. EBL Repeat is a term store conspire that offers a monthly profit for your inert store over a certain timeframe. Extra pay each month

4.5.7 EBL Matribhumi-NRB Banking

EBL SHONCHOY

EBL Shonchoy is a day by day enthusiasm bearing and month to month enthusiasm paying taka bank account for Non-Resident Bangladeshis (NRB). The Account is intended to help NRBs setting aside their well-deserved cash in nearby money for a protected future. You should simply send the cash straightforwardly to your EBL Account and it will be there for you developing.

EBL Global

EBL Global is a FCY current account which can be opened in USD/GBP/Euro without restriction on transaction recurrence. The account can be operated by the mandate by the account holder. Account finance remains in outside money and is unreservedly remittable in abroad and encash in Bangladesh in local Currency.

4.6 EBL Cards

Welcome to the world of EBL Cards! EBL offers a range of Credit, Debit and Prepaid cards to meet the daily financial needs of both consumers and corporates. Our cardholders can enjoy a great lifestyle and travel benefits on their EBL cards round the year.

Life flows better with EBL Cards!

4.6.1 Credit Cards

- EBL Visa Classic Credit Card
- EBL Visa Gold Credit Card
- EBL Visa Platinum Credit Card
- Visa Signature Lite Credit Card
- Visa Signature Acci-shield Credit Card
- EBL Visa Women Platinum Credit Card

4.6.2 Master Card Titanium Credit Card

- Master Card World Credit Card
- EBL Diners Club International Credit Card
- EBL Diners Club International Vroom Co-Brand Credit Card
- Visa Corporate Platinum Credit Card
- EBL Visa Air Force Platinum Credit Card
- EBL Visa Army Platinum Credit Card
- EBL Visa Navy Platinum Credit Card
- Meena Bazar Co-Branded Visa Credit Card
- EBL Shwapno Co-Branded Titanium Credit MasterCard
- EBL Basis Co-Branded Credit Mastercard

4.6.3 Debit Cards

- EBL Classic Debit Card
- EBL Global Debit Card
- EBL Signature Debit Card
- EBL Visa Business Debit Card
- EBL Mastercard Titanium Debit Card
- EBL Visa Platinum Debit Card
- EBL Visa Women's Platinum Debit Card

4.6.4 Prepaid Cards

- EBL Master Card Aqua Prepaid Card

Chapter 5

SME LOAN

5.1 SME Loan

There is a lot of perplexities in regard to the meaning of SME inside the financial segments. For instance, EBL characterizes SME as endeavors with advance prerequisites of Tk 2-30 lacs. In Standard Chartered Bank, nonetheless, SME begins from Tk. 50 lacs. Again in the NCBs, SME incorporates considerably littler undertakings with credit necessities of Tk. 50,000 or less. Be that as it may, for the setting of this report, SME will be considered ventures with advance necessities of Tk. 2-3 Core.

5.1.1 EBL Asha

- Any business reason credit from Tk.2,00,000 to Tk.15,00,000 (Repeat advance from Tk.2,00,000 to Tk.15,00,000)
- A credit repayable in equivalent regularly scheduled payment
- Repayable inside 3 to three years (Repeat advance repayable inside four years)

5.1.2 EBL Agrium

- Credit to fulfill up regular need
- Credit office least Tk.200,000 – greatest Tk.950,000
- No insurance security required
- Credit residency 4 months to half year

5.1.3 EBL Mukti

- Credit office from BDT 5 lac to BDT 50 Lac for ladies business visionaries or ladies lead business
- No insurance security required
- Financing cost is 10% p.a.
- Repayable in 6-60 months

5.1.4 EBL Nobodoy

- Advance for agro-based enterprises
- Credit sum least Tk.2,00,000 - most extreme Tk.1,00,00,000
- Intrigue Rate 10% p.a.
- Repayable inside a limit of 60 months.
- No security required up to 10 lac however half of the credit sum as FD is required for any sum more than 10 lac

5.1.5 EBL Uday

- Credit for Leather Goods maker
- Credit sum from Tk1.00 lac to 10.00 lac
- Loan cost is 9% per annum
- Credit tenor from a half year to three years
- No Collateral required

5.1.6 EBL Krishi Rin

- Credit for Individual Farmers/Share Cropper who is straightforwardly occupied with crop development
- Credit Limit Minimum Tk.10,000 and Maximum Tk.1,50,000
- The advance might be given for one time or spinning premise
- No guarantee required

- No advance preparing expense

5.1.7 EBL Utkorsho

- Security free credit from Tk.20,00,000 to Tk.2,00,00,000
- Ending credit office (EMI based)
- For BDT under 1 Crore – max. 4 years and BDT 1 crore or more - max. 5 years.
- Credit for working capital, fixed resources buy, and different business purposes

5.1.8 EBL Utpadon

Group credit for any profitable business undertakings

The advance sum from Tk.5,00,000 to Tk.3,00,00,000

The mix of Term Loan and Overdraft

Medium Term Loan for 2-5 years (counting the 1-year elegance period)

Long haul Loan for 5-8 years (counting 2 years' effortlessness period)

Fitting Working Capital for 1 year (Annually inexhaustible as long as 5 years)

Focused Interest Rate

Adaptability in credit use, intrigue would be charged on use sum as it were

5.1.9 EBL Projukti

- Advance for Individual Farmers for acquiring Agricultural Machinery
- Advance Limit Minimum Tk.10,000 and Maximum Tk.1,50,000
- Aggressive Interest Rate
- No security required

5.1.10 EBL E-Cash/Loan

- Cash Collateral backed Overdraft/Term Loan
- Loan amount from Tk.50,000 to Tk.10,00,00,000
- E-Cash: Revolving facility for 1 year
- Interest Rate: FD Rate+3% but minimum 12% p.a.
- Flexibility in loan usage, interest would be charged on utilization amount only

5.1.11 EBL Invoice Factoring

- Receivable financing through invoice discounting
- Limit amount maximum BDT 5 crore
- Interest rate 13% per annum or as determined by the bank's ALCO time to time

- Accepted invoice from list of buyers/debtors including EBL's Corporate Clients, MNCs, Multilateral Agencies, Banks, NBFIs Insurance Companies, NGOs

5.1.12 EBL Bannijyo

- Credit facility up to BDT 35,000,000 to any legitimate import business
- Nil margin LC facility
- No requirement of land/building mortgage
- Post import facility up to 6 months
- 30% of the total limit in the form of FD as collateral request
- Over Draft, facility to support day to day general expenses

5.1.13 EBL Green Credit

- Opportunities to save energy or implement renewable energy
- Evaluate the appropriateness of technological solutions
- Assess the technical feasibility and economic viability of potential projects
- Link up with vendors and energy service providers
- Provide financing and mobilize funds for investment

5.1.14 EBL Cash Credit

- Any legal business purpose for working capital
- Loan amount from BDT 3,000,000 to BDT 50,000,000
- 100% Cash Credit (OD)
- The revolving facility for 1 year
- Collateral security required along with charge on business assets
- Interest would be charged on utilization amount only

5.1.15 EBL UDDIPAN

- For purchasing, constructing, renovating, face uplifting commercial space and developing /constructing worker shed/house for rental purposes or own uses for office, factory, showroom, go-down, etc.
- Loan amount from BDT 1,000,000 to BDT 150,000,000

- Loan tenor 12 -120 months
- Terminating loan facility (EMI based)
- Grace period facility available
- Registered mortgage on the land and/ or Building as collateral security

5.1.16 EBL Business Solution

- Any legal business purpose or expansion of business
- Loan amount from BDT 1,000,000 to BDT 50,000,000
- Loan Tenor up to 60 months
- Terminating loan facility (EMI based)
- Registered mortgage on the land and/ or Building as collateral security

5.2 SME DEPOSITS

Exciting deposit products designed for Institutional/ Business/Non-Individual Customers.

5.2.1 Current Deposits

EBL Current Account

Unlimited transaction facilities with affordable maintenance fee

EBL Current Account is a no interest-bearing account designed for the institutional customers having the requirement of bulk transactions.

Best for you if you:

- Look for a bulk transactional facility
- No -interest-bearing Account

Key Features:

- Minimum Initial Deposit is BDT. 5,000
- Online Banking Facility

EBL Foreign Currency Account

Do your Business transactions in Foreign Currencies as well.

EBL Foreign Currency Account is a non-interest bearing foreign currency account for a business entity registered in Bangladesh/abroad.

Best for you if you:

- Look to do transactions in Foreign Currency: USD, GBP & EURO
- Non-interest bearing foreign currency account

EBL ERQ Account

Export earnings savings in Foreign Currency for exporters.

EBL ERQ Account gives eligible institutional customers the opportunity to retain a percentage of the received payment in the foreign currency.

Best for you if you:

- Look to do transactions in Foreign Currency: USD, GBP & EURO
- Non-interest bearing foreign currency account

Small Savings through EBL SND

EBL Short Notice Deposit Account is a daily Interest bearing & Half Yearly Interest capitalized BDT Account designed for Institutional customers.

Best for you if you:

- Want to earn interest on your daily maintained balance

EBL Subidha

Do Business & earn benefits with EBL Subidha

EBL Subidha Account is exclusively designed for Institutional customers who want to earn interest and to transactions at the same time.

Best for you if you:

- Do transactions and earn interest

5.2.2 Fixed Deposit

EBL Fixed Deposits

Preferable invest option considering an assured return

Eastern Bank Ltd. offers FDRs in different tenors ranging from 1 Month to 3 Years exclusively for Non-Individual Customers.

EBL Fixed Deposit - Repeat

Preferable investment option considering an assured monthly return. Repeat FDRs' are offered for different tenors exclusive for Non-Individual Customers.

5.2.3 Recurring Deposit

EBL Equity Builder Account

Small Savings bigger return

EBL Equity Builder Account is a monthly recurring savings scheme for Non Individual customers.

Best for you if you:

- Ideal Financial Plan for the accumulation of money

The below Maturity Value Table shows the different installment amounts on available tenure:

Installment (BDT)	Maturity Amount	Tenor: 5 Years
500		36,983
1,000		73,966
5,000		369,833
10,000		739,667
50,000		3,698,335

Chapter -5

Major Findings

5.1 Findings

Nevertheless, it is facing some problems in performing retail & SME banking activities, some of which are listed below:

- In case of personal loan, customer needs minimum salary it must be paid by bank account. It was harmful to all of the sector people there are not benefited by the bank because their salary not high not payment by bank.
- Not benefited strictly, particularly for financially handicapped customers.
- All types of loans require some documents Sometimes proper documentation cannot be performed due to customer expectation and personal relation.
- A mortgage loan needs proper plan approval and under the DAP maximum area, people have not benefited this loan.
- ATM service is available in Dhaka and nearby areas only but still unavailable outside of Dhaka. So, customers find it difficult to deposit money sometimes coming to the branch.
- Customers also can deposit to their account through the draft box which is already set in the different ATM both.
- SME loan customer needs a minimum of 2 years' experience as per trade license age, and the transaction must need for SME loan. It was harmful to the people who are not transactions by the bank.
 1. EBL SME authority should carefully choose the proprietors while disbursing the SME loan. Because overly aged persons cannot pay the SME loans. The maximum age limit for taking any SME loan program is 60 years according to the EBL SME policy.
 2. Inexperienced proprietors are not encouraged to gain SME loans. From the data, it was found that most of the proprietors have 5-10 years of experience who are currently getting the SME loan.

3. Most of the interviewed proprietors use this SME loan for purchasing raw materials. The other major use of the SME loan is for meeting salary and daily expenses.
4. Most of the proprietors (48%) said that it took less than 1(one) month between loan application and sanction. 24% proprietors said that it took around 1 month to get the loan. That means EBL SME is serving the clients quite well in terms of granting SME loans.

According to the proprietors those who apply for the loan, EBL SME service should be more attractive in time length between loan applications and loan payment. Inexperienced marketing force is also the negative thing to discourage the proprietors from the loans. This means that EBL Management should make some proper steps to organize the whole SME marketing and disbursement process for better results.

Chapter 6

Recommendation & Conclusion

6.1 Recommendations

- EBL should take new initiatives to upgrade the product line of banking of the brand image of the consumer bank.
- EBL Should launch women's banking to cater to banking serine for working women for housewives.
- EBL should launch more priority banking branches to ensure better service for valued customers.
- The bank should have entered an especial focus in SME banking. The bank should give a flexible credit facility to small and medium enterprises.
- EBL should arrange frequent training for uses team since they are involved in frequent customer calls and direct sales.
- The Bank should offer better training programs to their employees about EBL Double
- Benefit Deposit Scheme. Because this is a special scheme of EBL
- The Bank should increase its loan facility on deposit schemes.
- The Bank should update their software systems to satisfy their customers by providing
- quick service.
- EBL should improve its Payment order service thus can serve faster to customers.

As the SME Banking in Bangladesh is habituated to operating in a semi-formal manner and banks are probably one of the most formalized institutions in our country, a big gap has opened up. The first step for EBL would be to minimize this gap by relaxing bank procedures

Conclusion

Eastern Bank Limited is the bank of the new generation. Though I tried to include in my study about customer service and bank marketing, the study followed their rules and regulation and tried to use them in my study to prepare this study with my best effort. Here all departments and sections are not covered in the internship program; it is not possible to go to the depth of each activity of the branch because of time limitation. The bank is an institution, which acts as a financial intermediary. The bank plays an important role in the field of economy of any country. Since banks collect a deposit from various sources by paying interest to them and grant a loan to some other parties at a high rate to interest then the interest paid to the depositor, the differences between the two interests are termed as the profit. Eastern Bank Limited has started its journey in the year of 1992, named as Eastern Bank Corporation. They already have passed 27 years in banking. They had to struggle a lot against the different economic, social, climatic and political unpleasant environments. So they have huge experiences with the overall environment of Bangladesh. For this reason, they are comfortable doing their banking activities. Eastern Bank Limited plays a significant role in various fields of the economy, such as industry, trade and commerce, transportation, and deposit mobilization, etc. They have a great contribution to the agricultural development of our country which is the most important for us. The bank also plays a crucial role in human resources development and creating new employment opportunities. It also takes various social welfare activities for the betterment of the society and in this context. It has managed the employment for a large number of people in our country. It is another great contribution to the country.

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