

**Internship Report**  
**On**  
**An Analysis of Deposit Schemes of Southeast Bank limited**  
**“A Bank With Vision”**



**Daffodil**  
*International*  
**University**

Submitted To:

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Associate Professor  
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Submitted By:

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Date of Submission: 23.11.2022

## Letter of Transmittal

November 23, 2022

Mohammad Shibli Shahriar

Associate Professor

Faculty of Business Administration

Daffodil International University

Subject: Submission of Internship Report on “An Analysis of Deposit Schemes of Southeast Bank Ltd.: A Bank With Vision”.

Honorable sir,

I am pleased to submit the internship report with the heading "Southeast Bank Limited" and the topics on “An Analysis of Deposit Schemes : A Bank With Vision”.

In accordance with the BBA's request, I have finished the internship report. I made an effort to apply all of my accumulated academic and professional expertise. Being exposed to a company like SEBL during your internship is enjoyable and helps you become ready for the real business world.

This report would not have been feasible without your assistance. Please allow me to take this time to thank you. I sincerely appreciate your constant leadership and support.

Yours Sincerely,

Raisa Hossain Asha

ID: 191-11-6058

Major in Marketing

Faculty of Business & Entrepreneurship

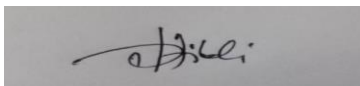
Department of Business Administration,

Daffodil International University

## Declaration of the Student

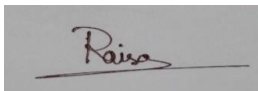
I declare by my signature that I worked under the direction of Mr. Mohammad Shibli Shahriar, Associate Professor, Department of Business Administration, Daffodil International University, to complete this internship report. In addition, I attest that no part of this research, including the whole report, has been offered elsewhere in exchange for a degree.

Supervised To:



.....  
Mr. Mohammad Shibli Shahriar  
Associate Professor  
Department of Business Administration  
Daffodil International University

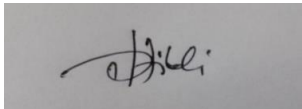
Submitted By:



.....  
Raisa Hossain Asha  
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## Certificate of Approval

This is to confirm that Raisa Hossain Asha, ID NO: 191-11-6058, majoring in marketing, Faculty of Business & Entrepreneurship, Department of Business Administration, Daffodil International University (DIU), has successfully finished her internship program under my supervision. It has been decided to take into account her internship report on the subject of " An Analysis of Deposit Schemes of Southeast Bank Ltd.: A Bank With Vision". I hope she has a successful future.



.....  
Mohammad Shibli Shahriar  
Associate Professor  
Department of Business Administration  
Daffodil International University

## Acknowledgment

I thank the All-Mighty Allah for giving me the strength to complete the internship report on time. I'll do my best to tell the truth in my report. This report broadens my interpersonal and practical understanding. I'll be more equipped for the next profitable job. My internship experience is quite enjoyable. **Professor Mohammad Shibli Shahriar**, an associate at DIU. I wish to express my gratitude to him. Additionally, I'd want to express my gratitude to Mr. Mohammad Aminur Rashid, the senior executive officer and manager of operations, and Mr. Prabir Kumar Bhowmik, the branch manager of SEBL. I will always be appreciative of your assistance with my internship reports and practical training. They treat me like a family member.

Finally, I would want to thank everyone for helping to make my internship a success. They help us communicate effectively. The technique used in the SEBL Banking Sector is practical and pragmatic, and it serves as the basis for this study. In Bangladesh, SEBL is an important bank. having a good business reputation

I asked Md. Shaifiullah Bhuiyan ,for his opinion on auditing. He is incredibly kind-hearted. He also helps me with my research and report writing.

My internship program exposed me to several cultural practices. For him, the environment at SEBL is a thousand times better than it is at any other bank in Bangladesh. I want to thank each and every South East Bank Limited interns. They greatly assist me in completing my internship program.

## Executive Summary

Southeast Bank Limited, a second-generation bank, was established in 1995 with the intention of offering the people and business community of Bangladesh efficient and qualified financial services. It aims to have a significant influence on the growth of the national economy.

South East Bank Limited has 27 years of expertise and provides a variety of management programs and initiatives. There are 64 districts in Bangladesh, each with about 135 branches. As part of their dedication, they offer a separate administration with a regular and common banking system. The Central Bank's rules are adhered to by Southeast Bank Limited (Bangladesh Bank). SEBL follows accepted banking procedures. This study demonstrates how SEBL is pursuing an environmentally sustainable strategy. Excellent working conditions at SEBL allow you to grow as you gradually advance in your work practices.

An independent commercial bank provides small banking services. In an effort to generate sustainable earnings, we assess the micro- and macro-environments of Bangladeshi clients and provide a variety of products. Our most difficult objective is taking the lead in Bangladesh's banking industry. To better satisfy the unique needs of its different customer segments, SEBL is continually changing its corporate governance. The Companigong branch was where I was standing. We also offer both short-term and long-term loans to our clients. The Companigong Branch is divided primarily into two divisions: General Banking and Credit division.

We have improved standard operations to make your banking process easier and faster. Strong card services are offered by SEBL. An Analysis of Deposit Schemes of SEBL is covered in the study as well. This bank use market research methods to give customers and employees greater strategic guidance. This report is what my internship turned into. It provides a detailed account of my responsibilities, development, and performance. I was talking about the cultural perspective of this organization. We also talked about how the internship had equipped us to deal with the challenges of the corporate world.

## Table of Contents

SL No.	Title	PAGE No
	Letter of Transmittal	i
	Declaration of the Student	ii
	Certificate of Approval	iii
	Acknowledgement	iv
	Executive Summary	v
	<b>CHAPTER-01 Introduction</b>	<b>1-3</b>
1.1	Introduction of the Study	1
1.2	Background of the Study	1
1.3	Scope of the Study	2
1.4	Objectives of the Study	2
1.5	Methodology of the Study	2
1.6	Limitations of the Study	3
	<b>CHAPTER-02 Organizational Overview</b>	<b>3-8</b>
2.1	History of SEBL	3
2.2	Vision of SEBL	4
2.3	Mission of SEBL	4
2.4	Objectives of SEBL	4
2.5	Function of SEBL	4
2.6	Products and Services of SEBL	6
2.7	Management Hierarchy of SEBL	7
2.8	SWOT Analysis of SEBL	8
	<b>CHAPTER-03 Conceptual Framework</b>	<b>9-10</b>
3.1	Conceptual Framework	9
3.2	What is a Deposit?	9
3.3	Breaking down Deposit	9
3.4	Interest on Deposits	10
3.5	What are Bank Deposits?	10
3.6	Savings Bank Account	10
	<b>CHAPTER-04 Deposit Analysis of SEBL</b>	<b>11-16</b>
4.1	Overview of Deposit Analysis of SEBL	11

4.2	<b>General Idea of Deposit of SEBL</b>	<b>11</b>
4.3	<b>Performance of Deposit of SEBL</b>	<b>12</b>
4.4	<b>Data Analysis</b>	<b>16</b>

<b>CHAPTER-05 Findings, Recommendations &amp; Conclusions</b>		<b>22-25</b>
5.1	<b>Findings of the Study</b>	<b>22</b>
5.2	<b>Recommendation of the Study</b>	<b>22</b>
5.3	<b>Conclusion of the Study</b>	<b>23</b>
	<b>References</b>	<b>24</b>
	<b>Appendix</b>	<b>25</b>

#### List of Tables and Figures

SL	Title	PAGE
4.1	<b>SEBL offers attractive deposit scheme compare to other banks.</b>	<b>16</b>
4.2	<b>Customers are satisfied to deposit their money in SEBL.</b>	<b>17</b>
4.3	<b>SEBL is providing sufficient deposit scheme to attract their customers.</b>	<b>18</b>
4.4	<b>By developing an effective marketing policy SEBL will be able to attract more customers.</b>	<b>19</b>
4.5	<b>SEBL Monthly Savings Scheme (MSS) account is one of the best transaction services.</b>	<b>20</b>
4.6	<b>SEBL provides a quick service in deposit scheme.</b>	<b>21</b>



## Chapter-1

### Introduction of the Report

#### 1.1 Introduction of the Study:

Southeast Bank is the name of a commercial bank in Bangladesh. They started their adventure with his Tk 650 million. The banking sector is essential for Bangladesh's third-party economic holders. A banking system is essential for society to function.

The banking system is crucial to the growth of the Bangladeshi economy. It performs brilliantly on the money market. The financial system is necessary for our development to advance. In Bangladesh, maintaining and growing the size of the national economy is the main objective of banking in the initial stages.

One of Bangladesh's primary banking objectives is to keep the money flowing and manage surpluses. They consistently handled other people's sluggish money. Everyone is really encouraging despite the many challenges and hardships we are facing. The Internship programs significantly contribute in the development of the unique skills and judgment of a qualified banker. I use my professors and bosses as a starting point as I broaden and improve my expertise.

I was initially used to a brand-new setting, surrounded by seasoned seniors, but I quickly adapted to the location and the staff. Honorable seniors deserve all the accolades.

#### 1.2 Background of the Study:

In order to write a clear report, I decided to focus on the Southeast Bank's "Analysis of Deposit Schemes" issue. This report was created using data from this bank's Companigonj Branch. The expectations of clients have been rising daily as a result of the growing competition among various commercial banks regarding how the banks operate their banking operations and how customer service may be made more appealing. Currently, they focused their emphasis on product variety for improved performance and survival. One of the top commercial banks, Southeast Bank Limited, focused on enhancing customer service by introducing several types of deposits like the image above. This study aids in understanding the nature of the various deposit product types' functions.

### **1.3 Scope of the Study:**

The scope of the organizational element of the course includes the organizational Structure, history, challenges, purpose, and departmental as well as overall business performance of SEBL. The major portion of the Deposit helps people develop a saving mindset. People are compelled to deposit their money by deposit schemes. That indicates that it boosts their savings and injects cash in the form of investments into society.

### **1.4 Objectives of the Study**

#### **1.4.1 Board Objective:**

The Broad objective of the study is to analyze “An Analysis of Deposit Schemes of Southeast Bank Ltd”.

#### **1.4.2 Significance of the Study :**

Any bank's deposit collection department is a crucial one. This research enables me to understand how different sorts of deposits work as well as how banks obtain deposits from their customers. This report can be used as a decision-making tool by SEBL's management. This study helps to identify the current issue and also encourages them to take the necessary actions for advancement and improvement to ensure customer service.

### **1.5 Methodology of the Study:**

Both primary and secondary data are used to support this investigation. The practical experience of those who worked in the specific branch during the compilation of this report is also reflected in this study.

#### **1.5.1 Data Collection:**

Two sources of data have been gathered to add greater depth to the study.

Primary Data Sources:

- Beneficial fieldwork
- Officials and officers exchange personal information with SEBL
- direct communication with the client.
- The internet, statements, branches, pamphlets, and secondary data sources
- Manage the yearly report.

#### **Secondary Sources of Data**

Various review journals were used as sources of relevant secondary data.

- Annual report of Southeast Bank Ltd.
- Web sites.
- Various brochures on the products and services offered by the SEBL

### 1.5.2 Sample Frame

Employees of the bank, customers, account holders, and debtors of SEBL made up the sample frame for this report. The effort was focused on using the Stratified Random Sampling procedure to conduct questionnaire surveys of general SEBL clients, borrowers, and account holders. Non-Probability Sampling procedures were also used to conduct interviews and surveys of bank officials in order to obtain a probability sample.

### 1.6 Limitation of the Study

The following restrictions have been noted for the report's preparation, despite the fact that every attempt will be made to make it as complete as possible. It is they-

## Chapter - 2

### The Organization Overview

#### 2.1 History of SEBL

On March 12, 1995, Southeast Bank Limited became a public limited company.

On the same day, the Bank's Certificate of Commencement of Business was granted by the Registrar of Joint Stock Companies and Firms. On March 23, 1995, the Bangladesh Bank issued a banking license to the Southeast Bank. On May 25, 1995, M. Saifur Rahman, then-Bangladesh Finance Minister, served as the chief guest at the opening of the bank's first branch, which was located at 1 Dilkusha Commercial Area in Dhaka. Alamgir Kabir, FCA, is the Bank's current chairman. The Federation of Bangladesh Chamber of Commerce and Industries' past presidents were M. A. Kashem, a board member, and Yussuf Abdullah Harun (FBCCI).

In 2004, Neaz Ahmed was chosen to serve as the bank's managing director. 2007 saw his reappointment.

Alamgir Kabir was elected chairman of the Bank in May 2009, while Ragib Ali was named vice-chairman. The bank's managing director was named Mahbubul Alam. Due to subpar performance, Bangladesh Bank began monitoring Southeast Bank Limited.

The bank opened its 81st branch in Munshiganj in December 2011. In 2013, Shahid Hossain was chosen to serve as the bank's managing director. Women make up 18.14% of SEBL's workforce as of 2016, and during the following five years, that number will increase to 45%. Southeast Bank Limited received a one million taka penalties from Bangladesh Bank in November 2021 for

breaking banking regulations by making excessive investments in National Life Insurance Company Limited. They received a 2.1 million taka penalties from Bangladesh Bank for failing to minimize their investment.

In response to Alamgir Kabir's petition, the Bangladesh Supreme Court's appellate division in August 2021 suspended a Bangladesh High Court ruling for the Anti-Wrongdoing Commission and Bangladesh Bank to look into allegations of corruption against the bank's head.

The chairman of the Nurjahan group was the subject of an arrest warrant issued by Chattogram Money Loan Court in September 2022 for stealing 2.68 billion taka from Southeast Bank Limited.

## **2.2 Vision of SEBL**

Being the leading financial company in Bangladesh and significantly boosting the national economy.

## **2.3 Mission of SEBL**

Excellent customer service and timely service, cutting-edge financial services, and a strategy for sustainable growth are all provided.

- High ethical standards for business.
- Consistent shareholder return on equity.
- Innovative, competitively priced banking.
- Recruiting and retaining skilled workers.
- A commitment to business social responsibility

## **2.4 Objectives of SEBL:**

Following are some of the objectives of the SEBI:

- Investor Protection: One of the main goals of creating SEBI is to protect investors. By offering advice and ensuring that the investments made are secure, it involves defending the rights of investors.
- Preventing unethical behavior and malpractice in trading and controlling the activities of the stock exchange
- To create a code of conduct for financial intermediaries like brokers and underwriters.
- To keep the relationship between statutory rules and self-regulation in check.

## **2.5 Function of SEBL:**

**SEBI has the following functions:**

1. Protective Function
2. Regulatory Function
3. Development Function

**The following functions will be discussed in detail:**

**Protection Function :**

The SEBI's protection of investor interests as well as those of other financial actors is implied by the term "protective function." The following tasks are part of the protective function.

- Prohibits insider trading: The act of buying or selling securities by insiders of a firm, such as directors, employees, and promoters, is known as insider trading. Companies are not permitted to buy their own shares on the secondary market, as SEBI has done in order to stop such trading.
- Check price rigging: Price rigging, which results in unanticipated losses for investors, is the act of generating abnormal changes in the price of securities by either raising or lowering the market price of the equities. To stop such malpractices, SEBI keeps a close eye.
- Promoting fair practices: The SEBI supports ethical business practices and aims to outlaw dishonest practices in the dealing of securities.
- Financial education provider: SEBI teaches investors through holding in-person and online workshops that cover topics including money management and market insights.

**Regulatory Function:**

Establishing rules and regulations for businesses as well as financial intermediaries plays a key role in the effective operation of the market.

The following are some of the regulatory functions.

- SEBI has established the laws and regulations and developed guidelines and a code of conduct that both businesses and financial intermediaries must abide by.
- Regulating the process of acquiring a business.
- Investigating and auditing stock exchanges.
- Regulates the activities of merchant and stock brokers.

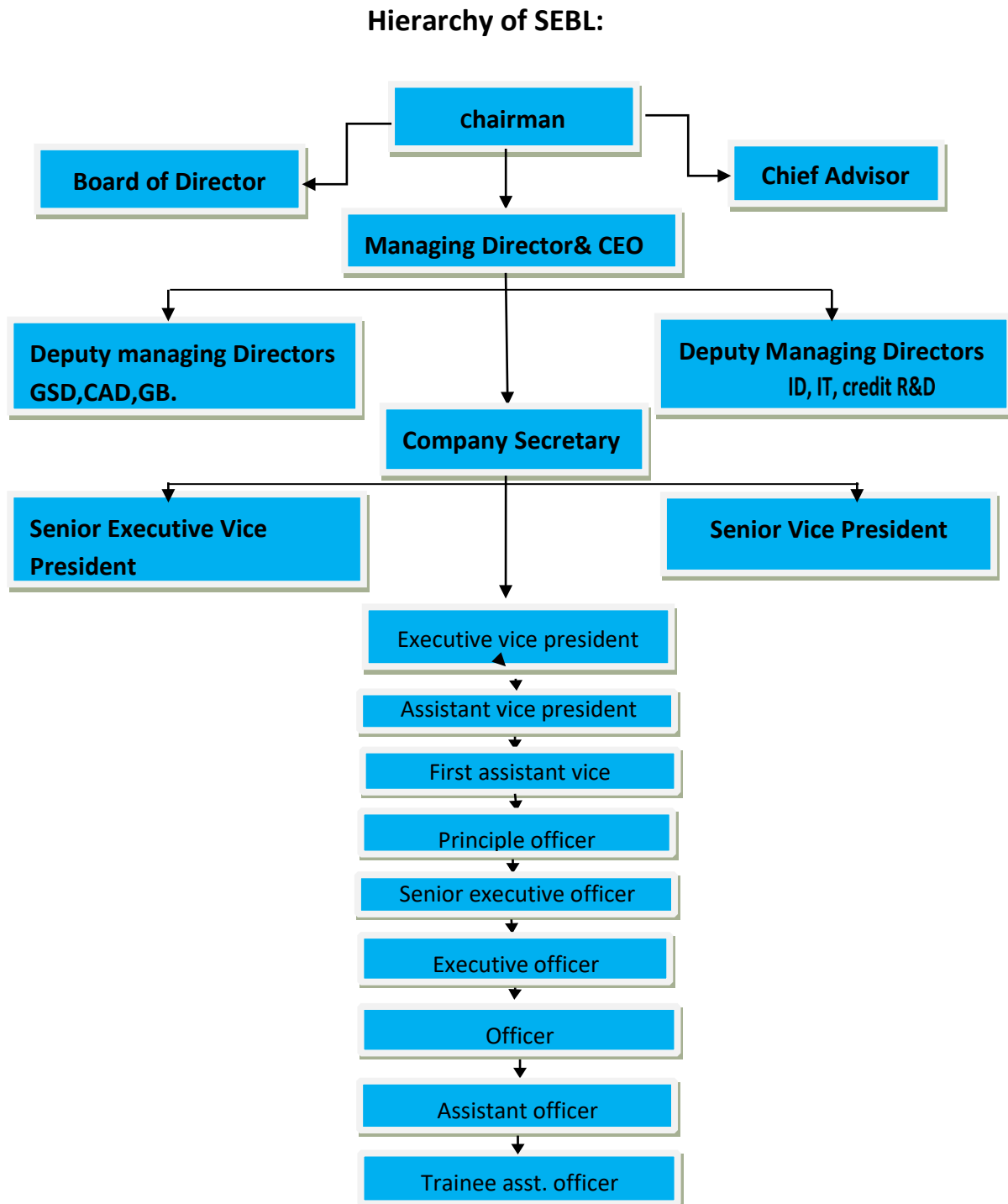
**Developmental Function:** SEBI's efforts to educate investors about how markets and trading work are referred to as its "developmental function." The actions listed below are considered to be a part of developmental function.

- Intermediaries who work in the security business are trained.
- The establishment of online or electronic trading with the assistance of licensed stock brokers.
- By introducing an optional underwriting method to lower issue costs.

## 2.6 Products and Services of SEBL :

<p><b>Banking:</b></p> <ul style="list-style-type: none"> <li>• Opening an account,</li> <li>• closing an account, and</li> <li>• the cashier's office</li> <li>• Sending pay orders;</li> <li>• Receiving bank drafts;</li> <li>• Opening demands</li> <li>• Deposit,</li> <li>• Loan,</li> <li>• Islamic Banking,</li> <li>• Foreign Trade, and</li> <li>• Foreign Remittances are just a few examples.</li> </ul>	<p><b>Service:</b></p> <ul style="list-style-type: none"> <li>• Swift Banking &amp; SMS Alert,</li> <li>• Locker Service,</li> <li>• SME service &amp; Statement Service,</li> <li>• A few examples include bill payment services, instant banking, and mobile financial services.</li> <li>• Southeast Bank Virtual card</li> <li>• Dual currency visa credit card</li> <li>• Southeast Bank ATM / Debit card</li> </ul>
<p><b>Account:</b></p> <ul style="list-style-type: none"> <li>• Savings account,</li> <li>• Current account,</li> <li>• Special notice deposit,</li> <li>• Fixed deposit receipt,</li> <li>• Monthly saving scheme,</li> <li>• Pension saving scheme,</li> <li>• Monthly income scheme,</li> <li>• Millionaire deposit scheme,</li> <li>• Ananya Account (Female),</li> <li>• Esteem Account,</li> <li>• Bichokkhon account,</li> <li>• Saving fast Accounts,</li> <li>• Ananya Account (Female).</li> </ul>	<p><b>Islamic Bank Account :</b></p> <ul style="list-style-type: none"> <li>• Mudaraba Savings Account,</li> <li>• Al Wadiah Current account,</li> <li>• Mudaraba Special Notice deposit,</li> <li>• Mudaraba Term Deposit Receipt,</li> <li>• Mudaraba Monthly savings scheme,</li> <li>• Mudaraba Pension Savings scheme,</li> <li>• Mudaraba Monthly income scheme,</li> <li>• Mudaraba Millionaire Deposit Scheme.</li> </ul>

## 2.7 Management Hierarchy of SEBL:



## 2.8 SWOT Analysis of SEBL:

The various purposes of the SWOT analysis are all intended to increase our competitive edge. We put a lot of emphasis on what the business's competitive environment demands.





## Chapter - 3

### Conceptual Framework

#### 3.1 Conceptual Framework:

The purpose of the Integrated Report (IR) is to demonstrate how SEBL, as a financial institution, has successfully managed its operations to consistently provide value to its stakeholders. A brief explanation of how an organization's strategy, governance, performance, and prospects—in the context of its external environment—lead to the generation of value over the short, medium, and long terms is contained in an integrated report.

Southeast Bank Limited has already developed an integrated report, a collection of disclosures, from its integrated thinking. In terms of its strategy, the Bank has always been proactive by taking into account the integrated thinking in business ideology and value generation. The bank is committed to providing our customers with the greatest ethical banking practices and the notion of generating long-term value for all parties involved.

#### 3.2 What is a Deposit?

Money deposited for protection in a banking institution. Deposits are deposited into deposit accounts, such as savings accounts, checking accounts, and money market accounts, at a financial institution. According to the terms and conditions of the account, the account holder has the right to withdraw any money that has been deposited. The term "deposit" refers to a debt that the bank owes to the depositor (the person or entity that made the deposit). and instead of the actual deposited amounts, refers to this debt.

#### 3.3 Breaking down Deposit:

A deposit can signify one of two things. An example of a deposit is when money is given to someone else to keep safe. According to this definition, a deposit is cash that an investor deposits into a checking or savings account with a bank or credit union. An individual or an organization, such as a corporation, may make a deposit. In this case, the deposited funds remain the property of the person or entity that made the deposit, who may withdraw the funds whenever they choose, transfer them to another person's account, or use them to make purchases. A minimum deposit, also known as an opening deposit, is frequently required to start a new bank account. A transaction deposit is one that is made when money is deposited into a regular checking account, meaning that there are no delays and the money is immediately available and liquid.

The use of a portion of the cash as a security or as collateral for the delivery of a good is the

alternative definition of a deposit. As a sign of good faith, some contracts call for a portion of the money to be paid before delivery. For instance, brokerage companies frequently demand that traders deposit initial margin funds before entering into a new futures contract.

On many significant transactions, including real estate or vehicles for which sellers demand payment plans, deposits are also necessary. People generally refer to these deposits as down payments since financing companies usually cap them at a particular percentage of the total purchase price. The deposit is known as the security deposit when it applies to rentals. A security deposit, which is occasionally refundable, is used to pay for any potential damages to the rental property.

### **3.4 What are Bank Deposit?**

Bank deposits are a savings product that customers can use to hold an amount of money at a bank for a specified length of time. In return, the financial institution will pay the customer the relevant amount of interest, based on how much they choose to deposit and for how long.

### **3.5 Interest on Deposits:**

A person receives interest on money they deposit into a bank account. This means that a tiny portion of the account's balance gets added to the money already in the account at regular intervals. Depending on the bank or institution, interest can compound at varying rates and intervals. You may save more money more quickly by using time deposits, certificates of deposit, and other accounts with withdrawal restrictions since they have higher interest rates.

### **3.6 Savings Bank (SB) Account:**

SB Account is designed for individual savers who want to save a small part of their income which may be used in the near future and also intend to have some profitable returns on such savings. They can deposit a small amount and can withdraw whenever they desire but the total numbers of withdrawals over a period of time are limited.

## Chapter - 4

### Deposit Analysis of SEBL

#### 4.1 Overview of Deposit Analysis of SEBL:

A deposit account is a checking account at a financial institution that enables the account holder to deposit and withdraw funds. These transactions are entered into the bank's books, and the balance that results is recorded as a liability for the bank, displaying the sum that the bank owes the customer. The bank invests those depositor funds and makes a profit to fund its banking operations. Like most, SEBL finds it difficult to picture their banking operations without deposits. As a commercial bank, collecting customer deposits is their primary activity.

#### 4.2 Deposit Schemes:

One type of transaction used to store money safely is the deposit plan. A banking institution's deposit accounts are funded by bank deposits. Any deposited money may be withdrawn by the holder. A liability that the bank owes to the depositor is the "deposit" itself.

various deposit plans:

- **Current Deposit:** A current deposit account allows for an unlimited number of transactions, making it a transactional account. It can be accessed by both private citizens and companies, including nonprofits.
- **Fixed Deposit Receipt:** Customers have the option to invest a fixed sum for a fixed period at a fixed rate of interest via a Fixed Deposit Receipt account. Customers have the choice to reinvest both the principle and interest payments made at maturity as well as the interest payments made to their CD or SB accounts.
- **Double Benefit Scheme:** This account is a time-limited plan for customers, and at maturity, the deposited amount will be doubled.
- **Special Notice Deposit:** This type of account earns interest but requires advance notice of 7 to 30 days before withdrawal. Firms and corporate financial institutions open SND A/C.
- **Millionaire Deposit Scheme:** This account is a time-limited monthly deposit plan for customers in which the deposited funds will grow to \$1,000,000 at maturity.

### **The conditions for opening a deposit**

The following documentation requirements must be met by applicants:

- A photocopy of your driving license, passport, national identification card, or citizenship certificate.
- Two copies of a current, passport-size photo with proper introducer attestation.
- Self-paying checks or cash deposits;
- Personal Information Form;
- TIN Certificate; Photograph of Nominee; Birth Certificate Copy Required for Minor Nominees.

## **4.3 General Idea of Deposit of SEBL:**

### **4.3.1 Current Deposit (CD) Account**

There is no cap on the number of transactions allowed in a current deposit (CD) account, making it a transactional account.

Major Features –

- Transactions are permitted indefinitely.
- No notification of withdrawal is necessary.
- Minimal service fee.
- Any banking facility with a branch (Cash withdrawal and deposit from any branch)
- Current Deposit Account Eligibility:
- Both individuals and businesses/corporations are able to open a CD account! Independent Bodies, etc.
- Both resident and non-resident Bangladeshi nationals may open a CD Account.
- Personal CD Account age restriction: 18 years or older.
- One or more accounts may be opened.
- A minor's account can be opened under the guardian's supervision.
- A trust, club, association, society, or non-trading concern's name may be used to open an account.

### **4.3.2 Savings Bank (SB) Account:**

The Investments Bank (SB) Account is made for lone savers who wish to save aside a little portion of their income that they might utilize soon and who also hope to earn some attractive returns on those savings. They are allowed to deposit a little amount and withdraw money whenever they want, but the total number of withdrawals allowed in a given time frame is restricted.

Major Features –

- A beneficiary designation tool is offered for account proceeds.
- The bank offers enticing interest.

- A customized MICR cheque book is offered.
- Minimal service fee.
- Any banking facility with a branch (Cash withdrawal and deposit from any branch).

#### **4.3.3 Fixed Deposit Receipt (FDR) Account:**

Customers have the option to invest a predetermined amount for a fixed period at a fixed rate of interest through Fixed Deposit Receipt (FDR) Accounts. Customers have the choice to reinvest their funds upon maturity, either principle and interest, or principal and interest as it is paid into their SB or CD accounts.

Major Features –

- Why With a flexible tenure and an acceptable interest rate, money can grow.
- A facility for automatic renewal at maturity.
- The ability to borrow money against an FDR account to cover immediate expenses.

Fixed Deposit Receipt (FDR) Account

- FDR one (1) month
- FDR three (3) month
- FDR six (6) month
- FDR one (1) year
- Senior Citizen FDR one (1) year

#### **4.3.4 Multimillionaire Gold Deposit Scheme (MGDS) Account:**

Through the Multimillionaire Gold Deposit Scheme, customers can invest for long-term financial gain. In this plan, the consumer deposits a set monthly payment for a predetermined time period and receives Tk. 50 lac all at once at maturity. This deposit plan offers four different term options: 0 years, 4 years, 6 years, and 12 years.

Major Features –

- Deposit on monthly installment basis;
- Attractive rate of interest;
- MGDS can be opened by Individual, Non-resident Bangladeshi including dual citizen and corporate bodies.
- Any Bangladeshi Citizen of 18 years and above is eligible to open MGDS
- Joint MGDS can be opened.

#### **4.3.5 Millionaire Deposit Scheme (MDS) Account:**

The Millionaire Deposit Scheme (MDS) Account is a time-limited monthly deposit plan for customers in which the money placed will grow to \$1,000,000 at maturity. In this plan, the consumer deposits a set monthly payment for a predetermined time period and receives Tk. 10

lac all at once at maturity. The durations for this deposit plan are 4 years, 6 years, and 8 years.

Major Features –

- Attractive rate of interest;
- monthly installment deposits;
- flexibility in opening an account;
- account opening on any working day of the month;
- You can deposit your monthly installment in advance;
- A bank account may be moved from one branch to another one;
- At any Bank location, you are permitted to open multiple MDS Accounts for various amounts;
- MDS Accounts can be formed for both individual and corporate entities;
- Only Bangladeshi residents are permitted to open MDS accounts;
- A person must be 18 years of age or older to open a personal MDS account; One or more accounts may be opened;
- A minor's name may be used to open an account. In that instance, the account will be managed by the child's legal guardian.

#### **4.3.6 Super Double Benefit Scheme (SDBS) Account:**

The deposit amount in a Super Double Benefit Scheme Account will be doubled when it matures, according to a time-specific deposit plan for customers.

Major Features –

- The deposit must be at least TK 1,00,000.
- The money deposited will double after three years.

#### **4.3.7 Pension Savings Scheme:**

Customers are given the option to enroll in a pension savings plan to set aside money each month for a secure future.

Major Features –

- A loan of up to 80% may be obtained against the lien of the deposited PSS amount.
- By the fifteenth day of each month, clients must pay the installment amount.
- Advance Installments are available.
- You can give an installment payment at any branch of this bank.
- Anyone who is at least 18 years old and of sound mind may open an account.
- At any Bank branch, a person may open multiple PSS accounts for any value; in this instance, a separate form must be filled out.
- Any working day of the month may be used to open the account.

#### **4.3.8 Monthly Savings Scheme (MSS) Account:**

A time-specific monthly deposit plan for clients is the Monthly Savings Scheme (MSS) Account. Customers can receive a profit on their entire deposited money following the maturity time in

exchange for their monthly installment.

Major Features –

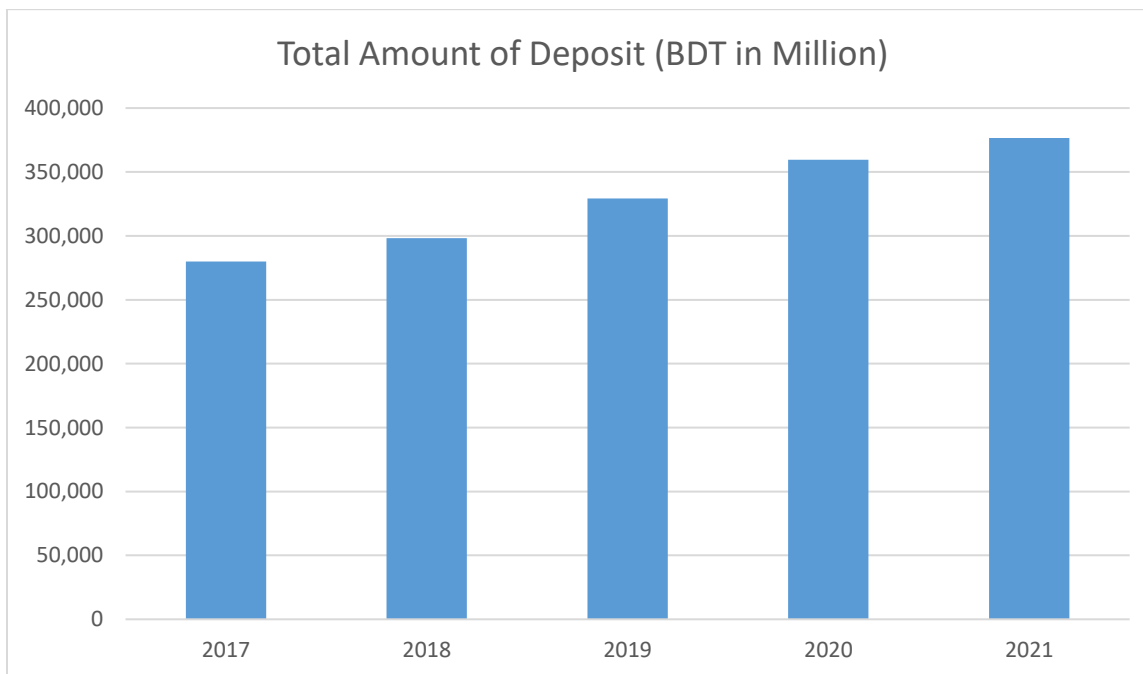
- A loan of up to 80% may be obtained against the deposited MSS amount as a lien.
- The account may be closed before maturity.
- Individual or joint names may be used to open an account.
- Only Bangladeshi citizens who are residents may open an MSS account,
- which may be opened at any time during the month

#### 4.3.9 Performance of Deposit of SEBL:

The performance of SEBL's total deposit over the past five years has been satisfactory; the amount and graphical presentation are shown below-

Year	2017	2018	2019	2020	2021
Total Amount Of Deposit (BDT in million)	279,828	298,334	329,250	359,536	376,701

#### Graphical Presentation:



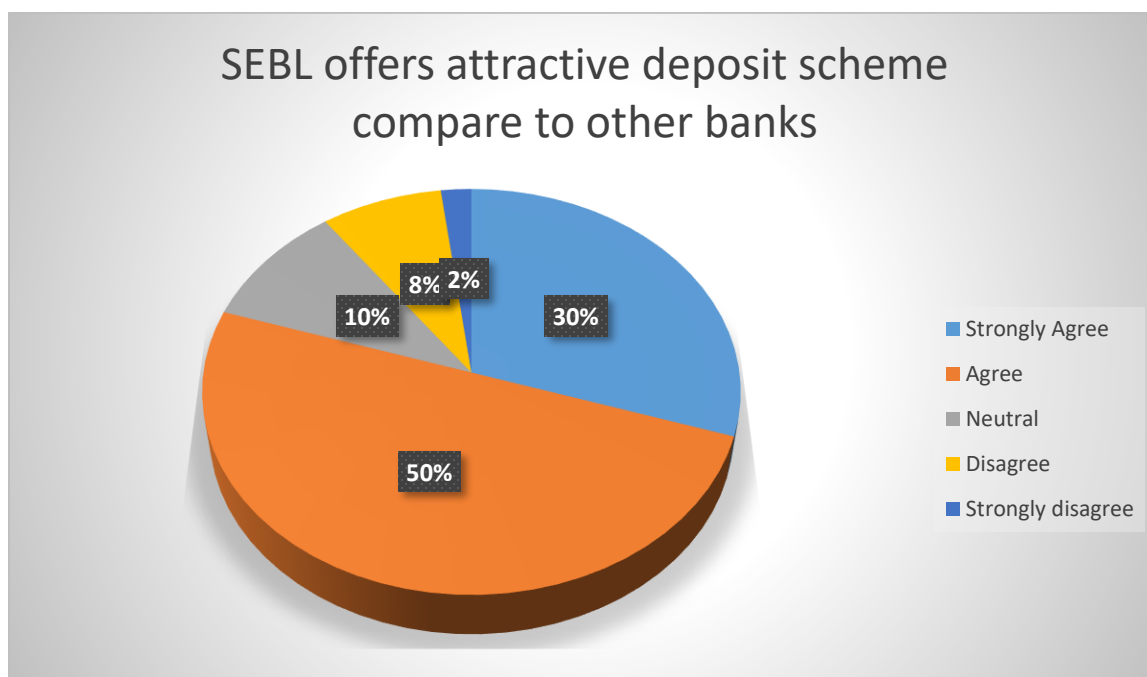
#### Interpretation:

The entire amount of deposits increased from FY 2017 to FY 2021, and the amount in FY 2021 was BDT 376,701 Million, which is excellent and demonstrates how well-performing deposit products are performing very well .

#### 4.4 Data Analysis:

**Table 4.1: SEBL offers attractive deposit scheme compare to other banks.**

Valid	No. of Respondents	Percent (%)
Strongly Agree	15	30%
Agree	25	50%
Neutral	6	10%
Disagree	3	8%
Strongly disagree	1	2%
<b>Total</b>	<b>50</b>	<b>100%</b>



**Figure 4.1: SEBL offers attractive deposit scheme compare to other banks.**

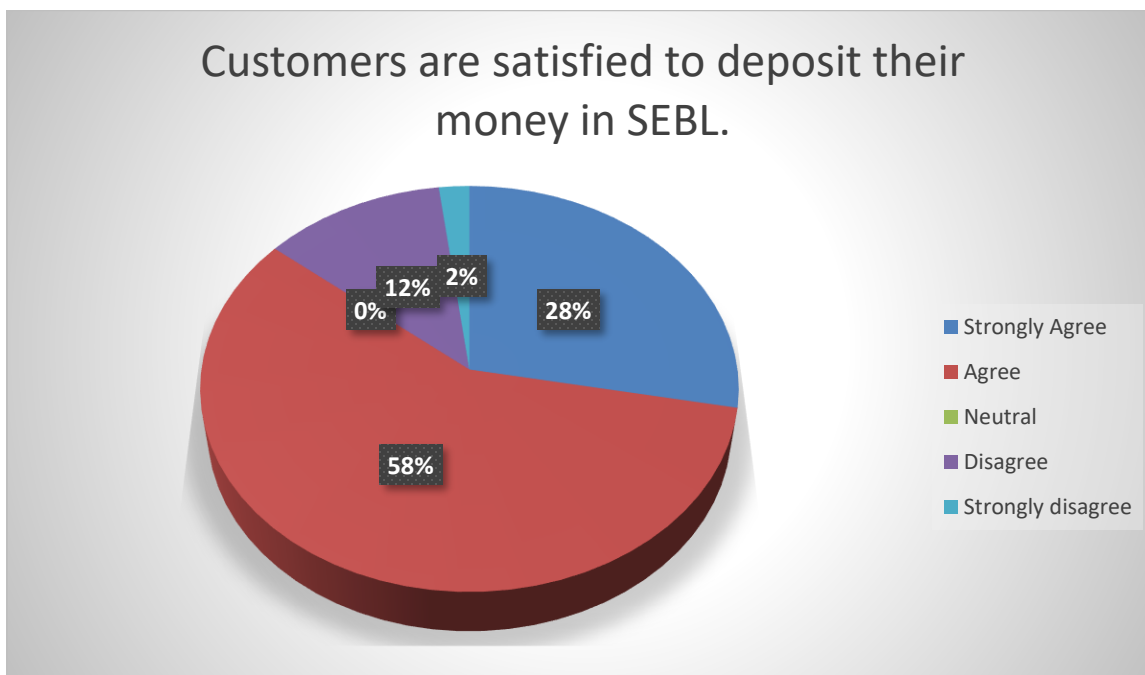
**Interpretation:**

From this Pie Chart, we can deduce that 30% of respondents strongly agree 50% agree, 8% disagree, 2% disagree strongly, and the remaining 10% are neutral. Which brings up the fact that SEBL offers enticing deposit plans in comparison to other banks.



**Table 4.2: Customers are satisfied to deposit their money in SEBL.**

Valid	No. of Respondents	Percent (%)
Strongly Agree	14	28%
Agree	29	58%
Neutral	0	0%
Disagree	6	12%
Strongly disagree	1	2%
<b>Total</b>	<b>50</b>	<b>100%</b>



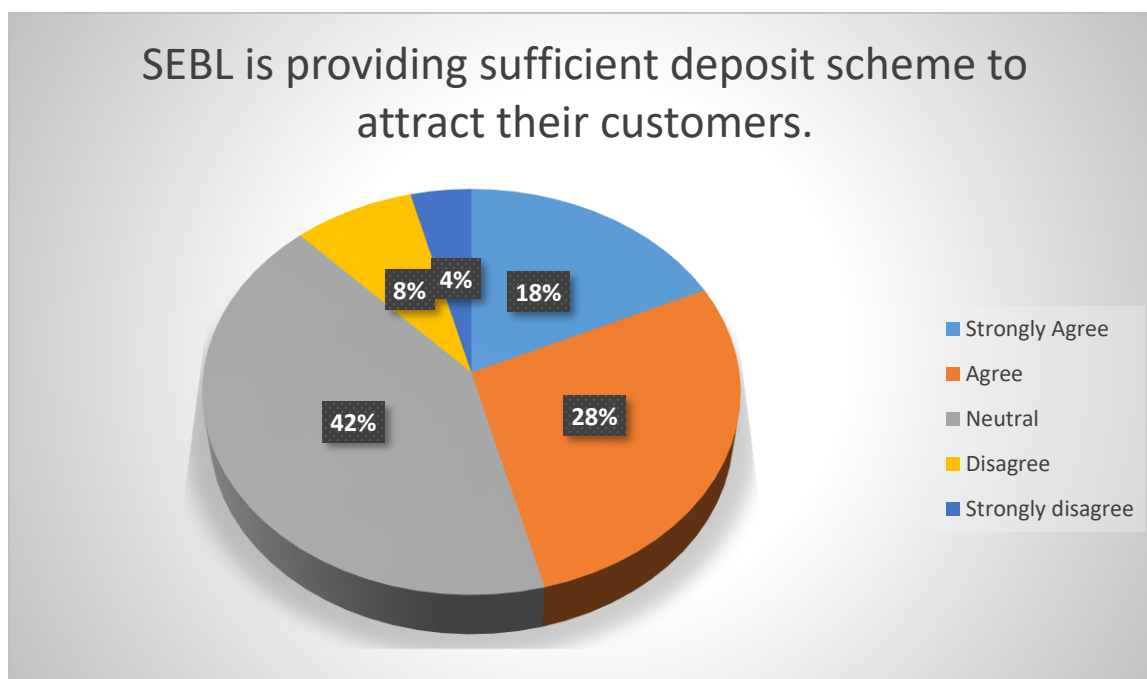
**Figure 4.2: Customers are satisfied to deposit their money in SEBL**

**Interpretation:**

By looking at this Pie Chart, we can observe that 28% of respondents Strongly Agree, 58% Agree, 12% Disagree, and 2% Strongly Disagree. Consequently, it follows that customers are happy to deposit their money with SEBL.

**Table 4.3: SEBL is providing sufficient deposit scheme to attract their customers.**

Valid	No. of Respondents	Percent (%)
Strongly Agree	9	18%
Agree	14	28%
Neutral	21	42%
Disagree	4	8%
Strongly disagree	2	4%
<b>Total</b>	<b>50</b>	<b>100%</b>



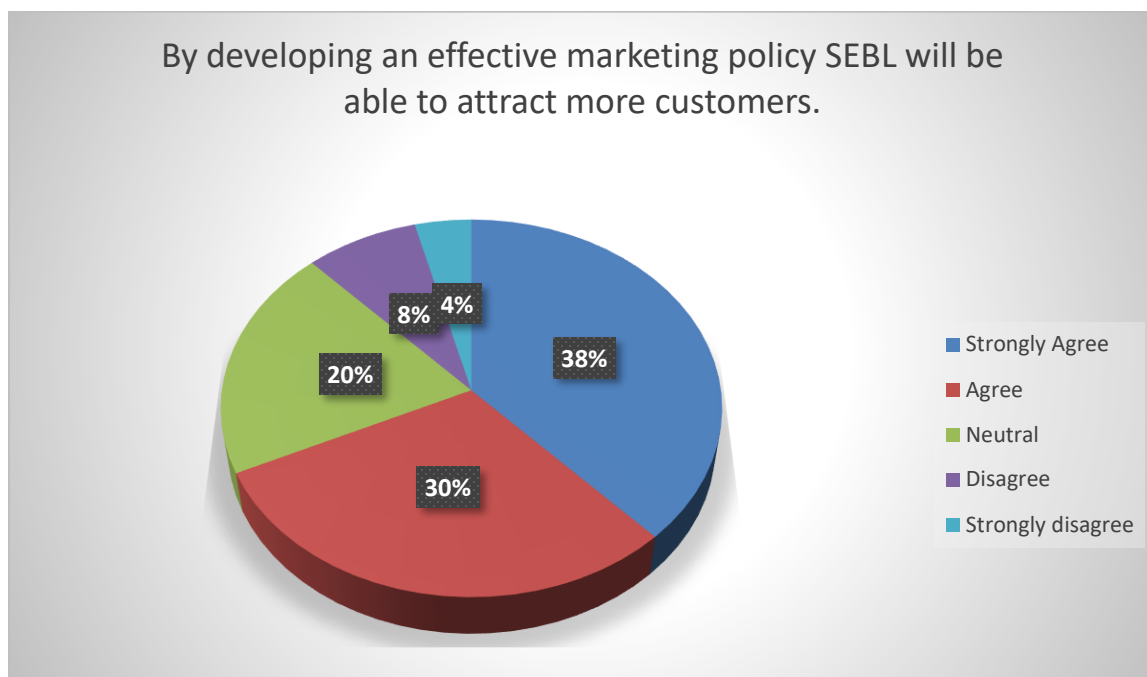
**Figure 4.3: SEBL is providing sufficient deposit scheme to attract their customers**

**Interpretation:**

According to this Pie Chart, 42% of respondents are neutral, while 28% of respondents agree, 8% disagree, 4% strongly disagree, and 18% of respondents strongly agree. Which suggests that, while SEBL offers a deposit plan that is adequate to draw clients, it isn't much different from what other banks provide.

**Table 4.4: By developing an effective marketing policy SEBL will be able to attract more customers.**

Valid	No. of Respondents	Percent (%)
<b>Strongly Agree</b>	19	<b>38%</b>
<b>Agree</b>	15	<b>30%</b>
<b>Neutral</b>	10	<b>20%</b>
<b>Disagree</b>	4	<b>8%</b>
<b>Strongly disagree</b>	2	<b>4%</b>
<b>Total</b>	<b>50</b>	<b>100%</b>



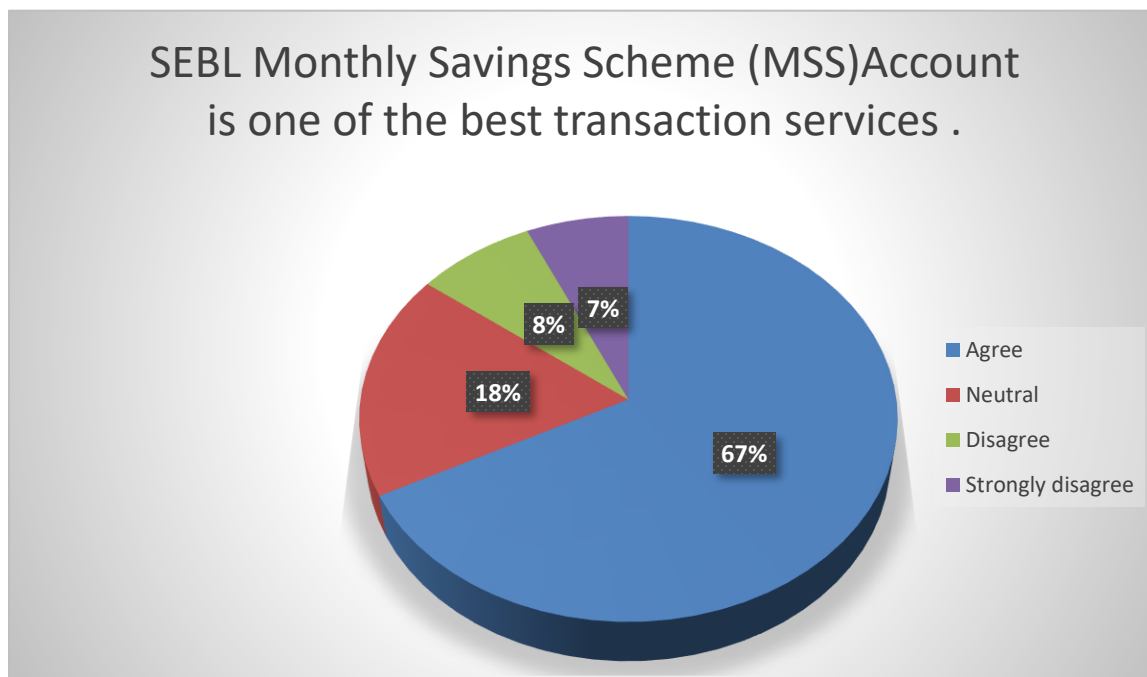
**Figure 4.4: By developing an effective marketing policy SEBL will be able to attract more customer .**

**Interpretation:**

By looking at this Pie Chart, we can observe that 38% of respondents strongly agree, 30% agree, 8% disagree, 4% disagree strongly, and the remaining 20% are neutral. Which brings us to the conclusion that SEBL will be able to draw in more new clients by creating a deposit policy that is effective.

**4.5 SEBL Monthly Savings Scheme (MSS) Account is one of the best transaction services.**

Valid	No. of Respondents	Percent (%)
<b>Agree</b>	30	<b>67%</b>
<b>Neutral</b>	14	<b>18%</b>
<b>Disagree</b>	4	<b>8%</b>
<b>Strongly disagree</b>	2	<b>7%</b>
<b>Total</b>	<b>50</b>	<b>100%</b>



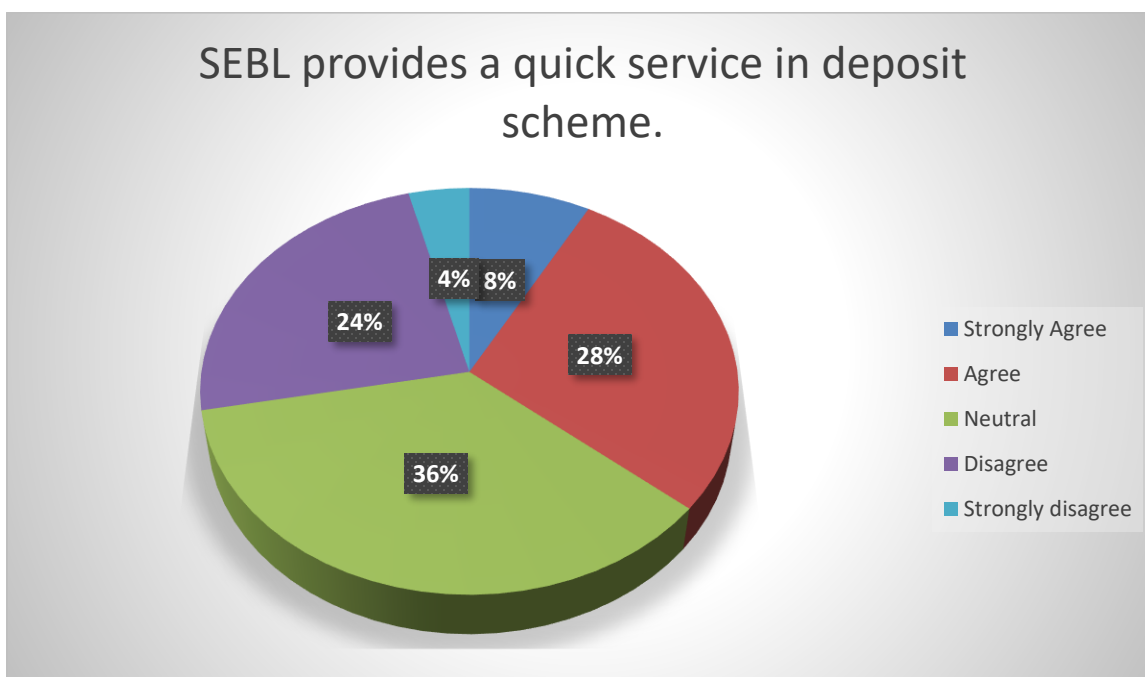
**Figure 4.5: SEBL Monthly Savings Scheme (MSS) Account is one of the best transaction services.**

**Interpretation:**

According to this Pie Chart, 67% of respondents strongly agree, 8% disagree, 7% disagree strongly, and the remaining 18% of respondents are neutral. Which suggests that while SEBL monthly savings scheme account is a solid transaction service, it isn't the best.

**Table 4.6: SEBL provides a quick service in deposit scheme.**

Valid	No. of Respondents	Percent (%)
Strongly Agree	4	8%
Agree	14	28%
Neutral	18	36%
Disagree	12	24%
Strongly disagree	2	4%
<b>Total</b>	<b>50</b>	<b>100%</b>



**Figure 4.6: SEBL provides a quick service in deposit scheme.**

**Interpretation:**

From this figure we can see that the 8% respondents Strongly Agree, 28% respondents Agree, 24% respondents Disagree and 4% respondents Strongly Disagree and the rest 36% respondents are neutral. Which leads to us that by developing an effective deposit policy MBL will be able to attract more new customers.

## Chapter - 5

### Finding , Recommendations & Conclusions

#### 5.1 Findings of the Study:

Following are important findings of this study. They are-

- The survey customers think that opening of savings bank account needs small amount of money. That's why; its growth rate becomes stable.
- The majority of business people use current deposit accounts for their operations. Political unrest in our county in December interfered with their commercial operations. As a result, in December, the current deposit account growth rate starts to decline.
- The majority of respondents stated that Southeast Bank Limited's clients are happy to deposit money there (SEBL).
- The majority of respondents are neutral, so it was determined that SEBL is offering enough deposit schemes to draw customers but not significantly more than other banks.
- By improving their online deposit plan, the SEBL, according to the majority of respondents, will attract additional clients.
- 45% of responses Strongly Agree, 28% of respondents Agree that Southeast Bank Limited (SEBL) will be able to draw in more new customers by creating a successful deposit policy.
- The people have mixed opinions about Southeast Bank Limited (SEBL) providing a speedy service in deposit scheme. The majority of people are indifferent, and some are satisfied, while the remainder disagree that the current deposit account is one of the greatest transaction services.
- SEBL has more long-term deposits than short-term deposits, and because of market competition, SEBL must pay more for deposits.
- The bank is charging too many paperwork and papers to its customers, giving them the impression that the appropriate officer is harassing them.

#### 5.2 Recommendations of the Study:

Following are important recommendations of this study. They are-

- There is not a protracted political dispute. In order to generate a profit and enhance the interest rate of return, SEBL must invest the money it has deposited in a variety of industries.

- The bank needs to reevaluate its ATM service. They are able to disperse their ATM booths across the nation.
- This bank must consider its pay structure in order to motivate its staff.
- This branch should hire more employees and implement an advertising plan. For the benefit of the clients, they can transmit appealing advertising in the media.
- This branch needs to use additional strategies to understand the needs and questions of its customers regarding the products.
- The authority has to hire more dynamic staff members who can convey the benefits of deposit products to their customers.
- This branch should take the initiative to schedule training sessions, seminars, and workshops periodically, at least once every three months. It improves their team members' skills, enabling them to meet the demands of the cutthroat banking industry.
- The deposit sector accounts for the lion's share of this branch's overall earnings. Therefore, it should set up a research and development cell for analytical purposes.

### **5.3 Conclusions of the Study:**

Contrary to my expectations, my three-month internship at South East Bank Limited's Companigong Branch turned out to be a truly great experience. I didn't have any prior experience or practical knowledge of the corporate world when I first started. Since it was the first time I was being associated with an actual business, I was an introvert who was nervous and lacking in confidence. Through this internship, I was able to face my concerns, learn from them, and develop into a more mature and responsible person. The internship gave me invaluable insights that would not only aid in the development of my future job but also enable me to develop into a more skilled and diligent worker who pays close attention to detail. My ability to work under pressure, be a leader, and build my interpersonal, communication, and leadership abilities has opened the way for me to pursue a career in my professional field. My internship supervisor, the bank's boss, and my coworkers have all offered me guidance and support, which has helped me learn and develop into a more capable person. They have always motivated me to acquire extensive information and education. The knowledge you gained during your internship, most crucially, adds to the knowledge you already had from your undergraduate education. Practical expertise and knowledge completed academic courses and broadened theoretical education.

It has aided in my realization of the value and necessity of the knowledge and training I have acquired over the previous four years. I also discovered how to make the most of this knowledge for the advancement of my work. I'm excited about my future and my ambitious career after this fantastic experience.

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## Appendix

### Questionnaire



Dear Respondents,

I attend Daffodil International University where I study BBA with a marketing concentration. The topic of my report, "An Analysis of Deposit Schemes of Southeast Bank Ltd." I need your insightful judgment. I want to reassure you that all the information you supply will be kept strictly confidential and used solely for academic purposes. The following survey questionnaires deal with Deposit analysis & performance of Southeast Bank Ltd. Please tick (✓) only one number that best reflects your opinion on the following five-point scale:

<b>Strongly Agree -1</b>	<b>Agree -2</b>	<b>Neutral-3</b>	<b>Disagree-4</b>	<b>Strongly Disagree-5</b>
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Sl. no	Please Tick	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
01	SEBL offers attractive deposit scheme compare to other banks.					
02	Customers are satisfied to deposit their money in SEBL.					
03	SEBL is providing sufficient deposit scheme to attract their customers.					
04	By developing an effective marketing policy SEBL will be able to attract.					
05	SEBL Monthly Savings Scheme (MSS) account is one of the best transaction services.					
06	SEBL provides a quick service in deposit scheme.					