



Internship Report

On

**“AN OVERVIEW ON GENERAL BANKING FOR SOUTHEAST
BANK LIMITED”**



An Internship report Illustrated for the faculty of Humanities & Social Science in Partial
Fulfillment of the Requirements for the Degree of Bachelor of Arts in English

Submitted to:

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Batch: 46(B)

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Internship Report
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BANK LIMITED”**

Letter of Transmittal

Date November 16

Mr. Al Mahmud Rumman

Senior Lecturer

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

I am do here by submitting my internship report “**An Overview On General Banking For Southeast Bank Limited**”, this is a part of our Bachelor of Arts in English program curriculum.

It is an honor and pleasure for me to work under you supervision. It’s a broad open for me to work in the Southeast Bank Limited, Malibag Branch as a trainee in the General Banking Department for three months under the active supervision Mr.Mohd. Kawsar Mahmood (Branch manager).

All the General information contain by this report about General Banking of Southeast Bank Limited. I tried my best to ensure your instruction for obtaining the objectives of the report. The professional knowledge and practice that I gathered during my intern period will help me fruitfully in my future professional life. I have given my best level to follow your guidelines and rules in every aspect. I thank you cordially from my deepest heart for your guidance during the preparation of this report.

I will be obliged and thankful if kindly receive this report and provide your valuable opinion. It would be great pleasure for me if you find this report as useful, educative and informative to have an apparent perspective on the issue.

Yours Sincerely,

Kasbe

.....

Quashika Akter kasfe

Id: 191-10-1891

Certificate of Approval

This to notify the report titled “**An Overview on General Banking for Southeast Bank Limited**”, is a partial fulfilment of the requirement of “Bachelor of Arts in English” degree from Daffodil International University by **Quashika Akter kasfe**, ID: **191-10-1891** has been completed under my guidance and supervision. I found him sincere, active and punctual.

I greatly apprise that I have checked this report and in my opinion this report is adequate as quality and scope for the award of “Bachelor of Arts in English” program.

I wish him success and prosperity.



Mr. Al Mahmud Rumman

Senior Lecturer

Department of Bachelor of Arts in English

Faculty of Humanities & Social Science

Daffodil International University

Acknowledgement

It's a matter of joy for me to thank all the people who helped me unconditionally and encouraged me unquestionably. Their companion helped me directly or indirectly to prepare the report.

I could not finish this project without initially thanking my supervisor, Mr. Al Mahmud Rumman, Senior Lecturer Department of Bachelor of Arts in English, Daffodil International University. He was very supportive and help throughout this process. Always find him available and willing to assist with any questions or doubts that I could have. Undoubtedly, the biggest guide I had during this process.

I also like to thank my family members to have made me passing through this program possible and all the assistant they provide me throughout this process for past four years and to always support me to do better and aim higher. Without them, this journey would be impossible.

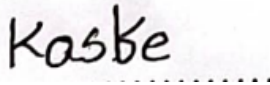
Finally, I would also like to thank to Mohammed Akter Hossain, General Banking Department In-charge of the Bank, who helped me all the time and had been my biggest support throughout this three months; without his support this path would have been much harder.

DECLARATION

I declare that this written submission is the representation of my own ideas and where I have stored and compiled others ideas or views, I properly cited and referenced the original sources. I also declare that I have maintained to all principles of academic honesty and integrity and have not fabricated or miss-presented or falsified any ide or data or fact or source in my submission. This report on the topic of “**An Overview on General Banking for Southeast Bank Limited**” only been prepared for the partial fulfillment of Bachelor of Arts in English program.

It has not been prepared for any other presentation, award or objective.

Yours Sincerely,



Kaske

.....
Quashika Akter kasfe

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Department of Bachelor of Arts in English

Daffodil International University

ABSTRACT

General Banking activities are one of the major actions in a business organizations. Southeast Bank limited General Banking division is an ideal place for learning Banking related activities thoroughly. An excellent team of management of General Banking division conducts all the general banking related issues. These expertise officials maintain actual flow of each and every step of General Banking process. Their dedicated work ensures the suitable position for the suitable people. Increasing the annual gross profit proves the general banking process of Southeast Bank is an ideal example of banking. The report mainly focused on the General Banking Division.

The main objectives of the report was to give an overview of the function of the General Banking process of Southeast Bank limited. Throughout my internship report I have gone through with all kind practical knowledge and on how the General Banking activities of a bank operates it activities to ensure customer satisfactions at all levels. The study begins with an institutional profile of Southeast Bank, giving its background, mission, vision, its products and services and a brief on departmental overview.

The second phase of the study carries out generally job responsibilities that I had to do while serving as a trainee in the Southeast Bank. I gave the whole idea about General Banking operation, how it works, how we organize our tasks so that every clients leave with a smile and a pleasant memory.

The last part of the study contains challenges, findings, and recommendation on every aspects regarding General Banking of Southeast Bank Ltd. At the end, there is a conclusion followed by references.

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CHAPTER-1
INTRODUCTION

1.1 Introduction Rationale:

Over the history banks plays an integral role in mankind's economies. System of Modern Banking plays a significant role in nation's vast development. **“An overview on General Banking for Southeast Bank Limited”** is my internship report topic title. In this report I give my best heart to get together my academic knowledge of General Banking and design it with practical decorations as learned during the period of internship. I strived to cover all the viable functions of General Banking. The functions which are considered as major are given below:

- Account opening Section
- Clearing Section
- Accounts Section
- Cash Section

Where I have tried to deliver my abstract knowledge of the various functions of General Banking throughout this process. At the very end of this reports I tried to make an analysis of SWOT on the General Bank practice and tried heartedly critics on some major points. And also delivered some suggestion based on my training during the internship period.

1.2 Background of the Study:

As a student of English Department, I am supposed to do an internship from an established Bank to complete the Bachelor degree. As it is considered as a requirement to complete 6 credits hour internship in reputed finance service provider, I was transferred to Southeast Bank Limited, Malibag Branch, Dhaka. Southeast Bank is operated by a team of skilled professional. They make and grow an environment of trusts and disciplines that motivates me to done my intern this bank to gather more practical about finance standard.

1.3 Scope of the Study:

This report demonstrates elaborated description of General Banking Service at Southeast Bank Limited, Malibag Branch. In this report I will discuss the duties and responsibilities of General

Banking associates and how we handled the customers, customers demand and request and other major and minimal things in Southeast Bank Limited, Malibag Branch. I used the company portfolio to make the internship report and this portfolio can be considered as a great help for me. Briefly this report furnishes the performances of General Banking of Southeast Bank Limited.

1.4 Objective of the Study:

A report consists lot of objectives both in academic and occupational world. But since it's generally used in professional sector most of the time, this study is promising to share two significant objective of this study:

- Broad Objective
- Specific Objective

1.4.1 Broad Objective:

- The first purpose of this internship study is to explore the General Banking process of Southeast Bank Limited
- The other target of this report to evolve the operational activities of General Banking system
- This report will show General Banking is the integral part of Banking operations and this play a key role for company's margin and customers satisfaction.

1.4.2 Specific Objective:

- To know the General Banking culture and to compare the different functions of the department
- To acquire skill and practical knowledge about operational activities of the General Banking
- To create impression on customers and determine the customers feedback on services.
- To find out the relationship between the General Banking and other departments.

1.5 Limitations Of The Study:

The sources of the study were gathered from different documents, various desk of Southeast Bank Limited. Although I tried best to make a well detail and comprehensive and also a well-organized study, some limitations are also found in the study. There are a number of limitations which are given below:

- There are some information that are confidential. Therefore, some data could not possible to collect for secrecy of management
- I had to do the daily work responsibilities that I had supposed to do. So I was able to spend a little more time gathering data to prepare my studies for my internship. Officials were sometimes not available to provide information due to heavy routines.
- Because of short time frame only small sample had considered and these are not reflected actually
- As there are lack of information and assumption, therefore there can be several personal mistakes in the study.
- Trainees aren't allowed to use some of software
- During the training period I didn't find some of old data.

CHAPTER-2
METHODOLOGY

2.1 Methodology of the Study:

Research methodology is the scientific process of not only identifying but also formulating data by targeting goals and methods of collecting, manipulating, and aggregating data to find solutions. This research requires a systematic approach, from topic discovery to dissertation preparation. To conduct research, data sources had to be identified, collected, categorized, analyzed, interpreted, presented systematically, and key points to be identified. The total process of the methodology is shown below:

- **Research Design:**

This report is a qualitative research in type. The report has been designed both primary data and secondary data. In this report I have tried to describe the General Banking process of Southeast Bank Limited.

2.2 Sources of Data:

Mainly daily activities assist me to do the report. Generally I collected the data along with information from two individual sources, they are:

- **Primary Sources:**

- Face to face interactions with customers
- From practical tasks in General Banking sector
- Eye to eye meeting with the associates of the bank
- Discussion with superiors

- **Secondary Sources:**

- Websites
- Facebook Profile
- Board meeting of the Bank
- Journal and Magazines of the Southeast Bank Ltd
- Official records of SEBL
- Annual Study

2.3 Survey Period:

The date of interview was between 10th October and 12th October 2022.

2.4 Sample Size and Sample Selection Procedure:

The sample size is three. Out of this sample, one is Branch manager of the bank (Mr. Mohd. Kawsar Mahmood) and others two are senior officer. The selection process of sampling was Judgmental sampling. The formation of sampling in which samples have been selected from a 20 population on the basis of self-experience and assessment of the circumstance.

2.5 Report Writing:

The report has been divided into six chapters to find out the final outcome of the study. There stated below:

- I. Chapter one includes the minimal discussion of the study including the background of the study, Scope, Objectives and limitations of the study.
- II. Chapter Two contains Research Methodology, Research Design, Sources of Data and Report writing procedure.
- III. Chapter three focuses on the overview of the bank; it contains overall description of the Southeast Bank Ltd.
- IV. Chapter four provides the overview of General Banking and its procedure
- V. Chapter five focuses on Internship experience that I gathered during the internship period
- VI. Chapter six contains closure including Findings, Recommendations, and at last the Conclusion
- VII. At last conclude the study with all kinds of references.

CHAPTER-3
AN OVERVIEW OF SOUTHEAST BANK LIMITED

3.1 Overview of Southeast Bank Limited:

The backdrop of financial stages along with economic liberalization reforms, a bunch of top successful local businessmen recognized an idea of creating a commercial bank with various outlook. Accordingly, Southeast Bank Limited was founded in 1995 with some dreams and a vision. As a joint stock companies and firms the certificate of commencement of business of the organization issued on the same date. The bank received its banking license on March 23, 1995 from the central Bank of Bangladesh. The first branch of the bank was opened by Mr M. Saifur Rahman, the then minister of finance of Bangladesh a chief guest at 1, Dilkusha commercial area, Dhaka on the date of May 25, 1995.

3.2 Introduction to the Bank:

Leading business personalities and eminent industrialists of the country of Bangladesh established the Bank for aim to developing the National Economy. The honorable Chairman of the Bank is Mr. Alamgir Kabir, FCA, who is Chartered Accountant by profession.

Southeast Bank is operated by a team of economical professionals. They produce Associate in nursing generate a surroundings of trust and discipline that encourages and motivates everybody within the Bank to figure along for achieving the objectives of the Bank. Southeast Bank tried to bringing woman into banking profession for gender equality and there number is significant.

3.3 Background of the Bank:

The bank has total 133 of branches throughout the country. These are situated in almost 34 district of the county. The bank has 131 ATM booth in total, there are situated in thirty districts in Bangladesh

- Type: Private Bank
- Category: Commercial Bank
- Origin: Local Bank

- Corporate Address: Eunoos Trade Center, 52-53 Dilkusha Commercial Area, Dhaka 1000, Bangladesh.
- Telephone: +880 2 9571115, 7160866, 9555466, 7173793
- Fax: +880 2 9550093
- E-mail Address: info@southeastbank.com.bd
- Website: www.southeastbank.com.bd
- Code: 205
- Stock Code: SOUTHEASTB - DSE CSE
- Services Hours:
 - Sunday: 10:00 am - 4:00 pm
 - Monday: 10:00 am - 4:00 pm
 - Tuesday: 10:00 am - 4:00 pm
 - Wednesday: 10:00 am - 4:00 pm
 - Thursday: 10:00 am - 4:00 pm
 - Friday & Saturday: Closed

3.4 Vision:

The bank was established with a dream and a vision. Their vision is to become the pioneer banking organization for the country and contribute sharply to the growth of national economy.

3.5 Mission:

To establish Southeast Bank Ltd. An efficient, customer focused and market driven financial institution with a good some of corporate governance structure. Continuous improvement of business policies, procedure and efficiency through technology at all levels.

3.6 Services of the Bank:

Figure-1

LAST 5 YEARS' FINANCIAL INDICATORS

BDT in Million

PARTICULARS	2020	2019	2018	2017	2016
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Paid up Capital	11,889.41	11,599.42	10,544.93	9,169.50	9,169.50
Reserve Fund/ Others	28,483.13	24,493.91	28,315.19	24,595.63	24,886.78
Total Capital (Tier-I+Tier-II)	40,372.53	36,093.33	38,860.11	33,765.13	34,056.28
Deposits and other accounts	359,535.93	329,250.27	298,334.79	269,828.08	229,973.43
Loans & Advances	322,251.46	296,752.96	267,671.63	234,316.72	191,865.59
Investments	97,073.89	77,310.04	65,609.55	62,911.04	61,731.63
Import Business	221,823.40	248,901.33	242,294.80	215,379.77	171,531.73
Export Business	176,419.60	205,907.10	190,402.80	167,562.98	146,606.09
Foreign Remittance	129,887.10	138,272.00	116,803.00	95,405.43	64,665.84
Guarantee Business including ILC	16,688.30	16,470.30	22,420.12	16,407.09	16,369.36
Total Income	33,539.64	36,392.61	33,739.81	27,305.90	25,617.57
Total Expenditure	25,275.08	27,409.63	23,956.82	18,243.60	17,114.35
Operating Profit	8,264.56	8,982.98	9,783.00	9,062.30	8,503.22
Net Profit after Tax	2,149.10	2,508.56	2,473.21	1,168.63	2,435.07
Fixed Assets	9,714.97	9,333.66	9,337.30	9,321.80	8,947.16
Total Assets	465,293.41	422,312.71	381,575.68	339,288.05	291,798.01



The bank has launched several services and financial product, they're outlined below:

- Conventional Banking
- Islamic Banking
- Loans and Advances
- Deposits
- Monthly Savings Scheme
- Western Union
- MoneyGram
- Ria
- Xpress Money
- Trans-Fast

- Double Benefit Scheme
- Pension Savings Scheme
- US Money Express
- Alahalia
- Wall Street
- UAE Xchange

3.6.1 Conventional Banking:

- **Savings (SB) Account:** Savings Bank Account is outlined for kinds of savers who want to save a small part of his income. He may be used this in the near future, also desire to have some beneficial returns on this type of savings. A small amount can be deposited and they can withdraw the amount whenever they want to. But the total numbers of withdrawals are limited for a certain period.
- **Current Account:** Current Deposit Account is a transactional account. In this type there is no restriction on the number of transactions. Current Account can be opened for individuals and business parties including non-profit institutions.
- **Special Notice Deposit (SND):** Special Notice Deposit Account is a kind of interest bearing deposit account. There advance notice is required for withdrawal.
- **Fixed Deposit Receipt (FDR):** Fixed Deposit Receipt provides the opportunity investing a fixed amount money, for a certain period along with a fixed rate of profit to ensure maximum return.
- **Monthly Savings Scheme (MSS):** Monthly Savings Scheme to help customers build his wealth at low risk providing secure returns, convenience and safety.
- **Pension Savings Scheme (PSS):** Southeast Bank Pension Savings Scheme (PSS) Offers clients to store their hard earned amount every month for a bright future.
- **Monthly Income Scheme (MIS):** For this service customers need to contact nearest SEBL branch or call 16206 for further information.
- **Millionaire Deposit Scheme (MDS):** Millionaire Deposit Scheme Account is a time fixed monthly deposit scheme. This is only for clients where their deposited money will turn as one million on time of maturity.

3.6.2 Islamic Banking:

- **Mudaraba Savings (MSB) Account:** The bank design Mudaraba Savings Bank for savers who intend to save on Sharia base. A small part of client's income is used in near future and also aim to have some profit on such savings. They also can deposit small amount of money and can withdraw them whenever they want but the numbers of withdrawals are limited over a period of time.
- **Al-Wadiah Current (CD) Account:** Al - Wadiah Current Deposit Account is a type of transactional account. Here there is access of unlimited number of transactions. It is easy to use cash account.
- **Mudaraba Special Notice Deposit (MSND):** Mudaraba Special Notice Deposit Account is a profit carrying deposit where an advance notice is required from 7 to 30 days for amount withdrawal. SND account is commonly opened by Firms and Corporate Financial Institution.
- **Mudaraba Term Deposit Receipt:** Mudaraba Term Deposit Receipt provides an opportunity to invest fixed amount that is for a fixed period with a fixed rate of profit to ensure the maximum profit against the money of customers.
- **Mudaraba Monthly Savings Scheme:** Mudaraba Monthly Savings Scheme offers to help you build your assets at low risk along with secure returns, convenience and safety.
- **Mudaraba Pension Savings Scheme (MPSS):** Mudaraba Pension Savings Scheme (MPSS) Offers customers to save their money every month for a certain future.
- **Mudaraba Monthly Income Scheme (MMIS):** For this service customers need to contact nearest SEBL branch or call 16206 for further information.
- **Mudaraba Millionaire Deposit Scheme:** Mudaraba Millionaire Deposit Scheme Account (MMDS) is a monthly deposit scheme for customers where the deposited amount will become one million on maturity time.

3.6.3 Loans & Advances:

- **Working Capital Finance:** This kind loan facility is designed to meet regular operation of business concerns and production companies.
- **Overdraft:** This is a facility of demand credit to meet daily operational requirements.

- **Project Finance:** This is a term loan provision is provided by Bank for acquisition fixed assets and machineries for any Project.
- **Syndicated Loan:** projects that are Large are financed through providing funds through participation of not less than a bank by joint financing. A set of some common terms and conditions are laid in this loan agreement.
- **Packing Credit:** SEBL provide pre - shipment funds in the formation of Export Packing Credit to provide cash flows for finished goods or packing goods from Bangladesh for export.
- **Loan against Export Bill:** This is a loan facility for the business concerns who export goods, it is in the form of acceptance or negotiation of export bills by the responsible Bank.
- **Loan against Trust Receipt:** SEBL provide post shipment finance. Examples: Loan against Trust Receipt to manage immediate fund of importers.

3.6.4 Southeast Bank Cards:

To be one of the leading commercial bank of the country, the bank issues Visa Cards and Master Cards designed with all the best features with all kinds of modern technology, and also good customer services.

- **Credit Card:** Credit card issued with some set of revolving credit limit, these cards can be used for purchase and paid later at convenience. This will allow payment in partial or full. This Card can be used for Online Purchase or in store and Cash Withdrawal. By Southeast Bank Credit Card one can withdraw his cash from any SEBL branch. Credit Card Cheque can also be used for Payment of purchase or withdrawal of cash.
- **Debit Card:** The Bank has different kinds of debit card, they are mentioned below-
 - SEBL Proprietary Debit Card
 - SEBL VISA Debit Card
 - SEBL Tijarah Islamic VISA Debit Card
 - SEBL VISA International Debit Card
 - SEBL VISA Esteem Debit Card

- **SEBL Agent Banking Debit Cards:** SEBL has two types of agent banking card and they're-
 - Shagotom Debit Card
 - Shagotom Islamic Debit Card

3.6.5 Treasury:

- **Government Securities Investment Window:** With a vision to ensure speedy and smooth transaction for government securities Southeast Bank Ltd has formed a “Government Securities Investment Window”. Key responsibilities of this window are:
 - Providing information about coupon and YTM (yield to maturity) of treasury bills and also bonds to the probable customers of government securities.
 - To accomplish buy/sale of government securities as base client’s requirement.
 - Accomplishing the timely payment of coupon interest, then principal amount on maturity and lastly any amount related to transaction of government securities to client’s bank account.
 - To reconcile customers portfolio on daily basis.
 - Performing all other related duties by keeping close contact with Treasury Department

3.6.6 Remittance Services: Over ten million migrant are the assets of Bangladesh. These hard working people represent of Bangladesh. They spread the richness of our cultures across the universe. We can consider them as the real ambassadors of goodwill for our country. The remittance that is sent by them is considered as the second largest fount of foreign currency for our economic development. For the representation among the migrant along their family members at home and abroad, today Southeast Bank is considered as a well-known brand. Besides, the bank is continuously attempting to keep remittances by providing quality amenity to the respected families in the safest manner.

3.6.7 Foreign Trade:

From the very beginning of the commencement of business look back in 1995, Southeast Bank Ltd is widely cherished as one of the best Foreign Trade facilitating institutions in

Bangladesh. They are constantly improving their capacity to serve their valued clients sufficiently by leveraging their large correspondent web, all the modern technology and a group of highly skilled professionals. They proudly hold an ample amount of market share of foreign trade business of Bangladesh each year. Be an active member not only Global Trade Finance Program of International Finance Corporation but Trade Finance Program of Asian Development Bank, they're always well decorated to provide nonstop foreign trade solutions to their valued clients. Their foreign trade services are:

- Import-Export Services
- Offshore Banking
- foreign Account Tax Compliance

3.6.8 SME Banking:

Southeast Bank ensure credit facilities to small and medium entrepreneurs (SME) to be more creative and stable.

Their purpose:

- Working capital.
- Fixed assets.
- Transport for business purpose /Delivery Van.
- Office / Renovation of shop / business premises.

Period of Loan: One Year to Maximum Five years.

3.6.9 SWIFT Service:

Since 2000, Southeast Bank became an active member and a shareholder of SWIFT (Society for Worldwide Inter Bank Financial Telecommunication). Financial messages is exchanged through the Bank reliably and securely through SWIFT. To provide cross border trade transactions, FX transactions, inward/outward remittance, etc., SWIFT is at the core of correspondence banking of Southeast Bank. To facilitate seamless services, All

Recognized Dealer branches are linked to SWIFT Network of SEBL's innovative Business and FX products and commerce, trade and services to their valued customers.

3.6.10 Locker Service:

- **Eligibility:**

Having a SB or CD or STD account in the respective branch, a client there can avail the locker service

3.6.11 ATM Service:

The is provided round the clock ATM Facility throughout the country via its 175+ ATMs and 9000+ ATMs of member Banks under NPSB System (National Payment Switch of Bangladesh).

Facilities provided via ATM:

- Fast cash
- Cash withdrawal
- Balance Inquiry
- PIN Change
- Receipt Print
- Mini Statement
- Fund Transfer
- Utility Payments

3.6.12 Southeast Bank Instant Banking:

To be a vendor of footprint in modern banking system, Southeast Bank launches SEBL Instant Banking. This instant Banking is an Electronic Booth and Modern technology which facilitates clients with real time cash acceptance and provides facility along with many other banking services 24*7 round the week.

3.6.13 Bill Payment Service:

Utility Bills:

<ul style="list-style-type: none"> • DPDC Bill • Chittagong Wasa • BTCL Telecom Bill • TITAS Gas • Dhaka WASA Bill • Bakhrabad Gas 	<ul style="list-style-type: none"> • Karnaphuly Gas • SEBL Credit Card Bills • PDB Electricity • Carnival Internet Bills • BKASH Distributors Payment
--	--

Figure-2

Tuition fees:

<ul style="list-style-type: none"> • North South University • University of Asia Pacific • ASIAN Unoversity 	<ul style="list-style-type: none"> • BRAC University • Daffodil International University • United International University
--	---

Figure-3

Other fees:

- NID Related fees
- Hajj Registration Fees

3.6.14 SMS Alert Service:**Services:**

- Debit/Credit Alert
- E-Mail alert
- Time/Loan/Deposit Maturity Alert
- Cheque Return Alert

3.6.15 SEBL Mobile App:

Southeast Bank Limited updated SEBL Mobile App for both iOS and Android operating system with some user friendly features. Available services:

<p>View Only Services:</p> <ul style="list-style-type: none"> • Account Balance Inquiry • Account Statement View • Account Summary • Account Detail Information • Credit Card Information <p>Upcoming Events:</p> <ul style="list-style-type: none"> • BTCL bill payment 	<p>Fund Transfer:</p> <ul style="list-style-type: none"> • Within own Accounts • To Other accounts of SEBL • To other Bank account • bKash cash in <p>Bill Payment:</p> <ul style="list-style-type: none"> • Electricity Bill • SEBL Credit Card Bill
--	---

<ul style="list-style-type: none"> • Wasa bill payment 	<ul style="list-style-type: none"> • Mobile Airtime Recharge • Pre-paid Mobile Top up • Post-paid Mobile Top up
---	--

Figure-4

3.6.16 Internet Banking Service:

Available Services:

- Account Statement View
- Account Detail View
- Payment of Utility Bill, tuition fees, Credit Card Bills
- Fund Transfer
- Mobile Airtime Recharge
- Transaction Details

3.6.17 Board of Directors:

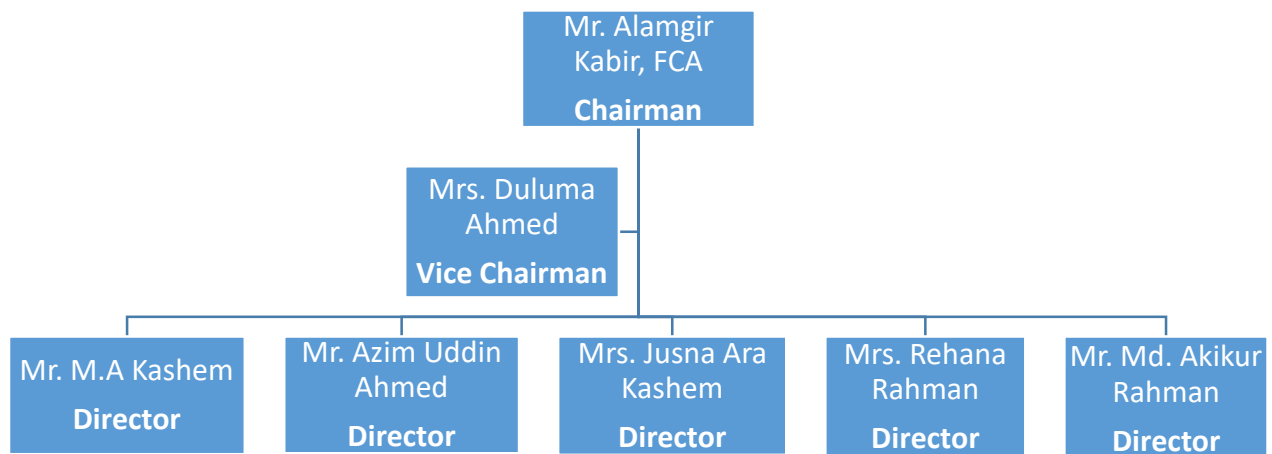


Figure-5

3.7 SWOT analysis of the Bank:

Every institution has own kinds of strengths along with weakness, opportunities and threats. These factors are introduced briefly for the customer of the Southeast Bank:

<p>Strengths:</p> <ul style="list-style-type: none"> • Strong liquidity position • Reliable source of fund • Vast network of Branches • Productive IT infrastructure • Variety of product line • Expertise Management Team 	<p>Weaknesses:</p> <ul style="list-style-type: none"> • Delivery problem • Insufficient Long-term credit • Highly Overhead expense
<p>Opportunities:</p> <ul style="list-style-type: none"> • Training and Development program • Cost competence • Business of credit card • Agro based industry loan • More advertisement for the Bank 	<p>Threats:</p> <ul style="list-style-type: none"> • Pressure for lowering the interest • Economic impact of Pandemic • Rising banking competitors • Rules and regulations launched by Bangladesh Bank

Figure-6

CHAPTER-4
OVERVIEW OF THE GENERAL BANKING

4.1 Introduction of the General Banking:

General Banking get a separate value for all the bank and then any other banking system. It is the initial point for all kind of banking operations. Without this service stage no bank can continue their operations and also puts no real value for the bank. This is itself carries a most significant value for all types banking system. It is the division which provides regular services to the clients. General Banking is also known as the “RETAIL BANKING”.

4.2 General Banking Activities of SEBL:

General Banking systems consists opening new accounts, receive deposits, meets demand for cash, remit funds, issuance of bank drafts, and pay orders etc. The activities of general Banking are given below:

- Account Opening
- Issue Pay Orders
- Provide requisition for cheque book
- Closing of Account
- Process Account transfer
- Provide account transfer facility
- Process Cheque clearing
- Provide Online Transaction
- Issue Internet Banking facility
- Local Remittance
- Foreign Remittance
- Giving account information and statement to the customers
- Make FDR and different types DPS

4.3 SEBL Account opening procedure:

The bank has made some terms and conditions to have information for a valid user or the fake one, that’s why customers need to provide some documents, these are furnished below:

- National ID Card or Birth Certificate

- Valid passport
- Driving License
- Utility Bill Paper
- Photograph of accounts holders and nominees
- Student ID card for student account

One fills all the requirement of the account opening form, then the officer launch the account by the bank software system and includes all the given information. This software help to keep all the data of the account and also all the information easy to find for further purpose from this software.

4.4 Cheque Book Requisition Process:

One has to fill up a cheque book requisition form for a cheque book. After that the form has to send to an officer who opens account and the account officer will post the request of requisition to the software. It will take minimum one week for the cheque to reach to the branch. Then these cheques book are registered in a book to maintain record. On that register book, customer have to signature at the time of delivery. Processing of a cheque book issuance:

- Clients who opened a new account, deposits minimum require of money in the A/C
- For issuing a cheque book, account opening form is needed to sent
- A cheque book will be drawn by a respected officer
- Then it will be sealed with branch name by the officer
- The number of the cheque book in cheque issue register are entered by an In-charge
- On the face of the cheque then the account number is written including every leaf of the cheque book and requisition slip
- Customer name is also written on the cover of the cheque book
- 'Issued on' along with date of issuance is written down on requisition slip
- Date of issuance and Number of cheque book also written on application form
- Finally the customers is asked to give a sign on the book of issue register
- The respected officer will sign on the requisition slip and hand over the cheque book to the client

4.5 Money Transaction:

For sending or Transfer money from one place to another place for clients is another important facility of the banks. This service is an important option for country's payment system. For this service, especially businessmen can transfer money from one place to another very quickly.

- Pay Order
- Demand Draft
- Online Transaction

Modern online transaction followed by the bank through high speed WAN service. The service charges of online transaction are given below:

- Transaction inside the clearinghouse there is no fee and commission charged in online.
- Transaction Outside the clearinghouse: commission is tk.0.10 and 15% VAT on commission. Tk.0.10 commission and VAT is the minimum charge.

4.5.1 Issuing Pay-Orders:

Pay order is used to remit money through banking channel. The instruments of pay-order are generally secure. When pay order is submitted by bank through clearing-house, finally the issuing bank gives the payment. By this bank's liability is created by debiting bills payable. Before giving payment it has to be examined if the endorsement had given by the collecting bank. If it is not endorsed then the instrument is dishonored with a mark "Endorsement required". Procedure of selling pay-order is given below:

- Purchaser must have an account in SEBL
- Deposit money with pay order application form
- On line register give required entry in the bills payable
- Payee's name, date, pay order number etc.
- Prepare of the instrument
- After approving from higher official, the instrument is ready to deliver to the customer
- Customers signature is taken on the face

4.5.2 Demand Draft:

Demand draft, is a kind of order of issuing bank on another branch of the bank which is same bank. The bank has to pay specific amount to payee on demand. Remit fund generally used on outside the clearing house. It is possible for the payee to be purchaser. Paying bank confirmed the DD with sent advice. Commission and telex charge is needs for demand draft.

4.5.3 Online Transaction:

To pay specific money that is demand by online. The issuing branch send request to another for paying the money. This can be done from anywhere in the country. Paying bank confirm issuing branch and also confirm payee account and amount. No charge and commission is need for the service.

4.6 Accounts Department:

It is Accounts Department which is called as the heart Centre of the bank. In banking systems, as transactions are done day to day basis and these entries are needed to be recorded perfectly and suitably as the bank deals with the money of the depositors. Any error in proper recording can hamper client's confidence and the bank has to face a lot difficulties otherwise. An Improper recording of transactions might lead to mismatch in the debit and in credit side. To avoid these mistakes, a separate department has been provided by the bank; its function is to examine the errors in passing vouchers or wrong transactions or forgery or fraud. This department is known as Accounts Department. Besides these, the bank has to maintain some internal statements as like some statutory statements, these need to be submitted to the Bangladesh bank. Accounts Department prepares statements also. Accounts department needs to submit some statement to Head office, which is consolidated via Head Office later on. The functions of the department we can see in two different angles:

- **Daily Task:**

The day to day routine task of the department are described below:

- The transaction is recorded in the cashbook
- The transaction is recorded in general and subsidiary ledger
- The daily state of the branch is prepared comprising of cash and deposit

- The day to day statement of affairs is prepared for showing all assets and liability of the branch
 - Payment for all the expenses are made
 - Inter transaction and fund transfer are recorded and maintaining accounting care in this regard
 - Checking all the vouchers are correct or not, if not make it correct by respective officials
 - In the vouchers register the vouchers are recorder
 - The correct vouchers are packed according to debit and credit Boucher
- **Periodic Task:**
 - Monthly salary statement for the employees are prepared
 - Basis data of the branch is published
 - The weekly position is prepared for the branch to send it to the head office to control Cash Reserve Requirement
 - The monthly position is prepared for the branch to send it to the head office to control the Statutory Liquidity Requirements
 - The weekly position is prepared for the branch to comprise the breakup of sector wise payment and deposit
 - The budget is prepared for the branch by aiming the target according profit and deposit
 - An extract is prepared, this is a summary for all the transaction.

4.7 Cash Section:

Cash section is the most important and sensitive core of the branch since it deals with the cash transactions. This section starts the day usually cash in vault. Every day a portion of cash we can regard this as opening cash balance is transferred to the officer's in-charge of cash from the cash vault. Total sum of this cash receipt and payment are added into the balance of opening cash. This figure is called as closing balance. The closing balance is afterward adjusted to the vault. And this can be described as final cash balance amount for the bank at the final part of any usual day. Cash section of Southeast Bank, Motijheel Branch is an authorized dealer of foreign currency, therefore it can trade in with buying and selling of international currency.

CHAPTER-5
INTERNSHIP EXPERIENCE

5.1 Personal Experience:

Though my major was English Literature, so it was difficult for me to work in a finance and banking sector. But I somehow manage it. It wouldn't be possible without the help of the bank manager and other associates of the Bank. They're quite friendly and helpful. I with their immeasurable help I had gone through some tasks that increase my experience in this prestigious sector. They're furnished below:

5.1.1 Account Opening:

- Interviewing with the person wants to open an account and providing him all kinds of information
- Checking the application form after client fill it and recheck the information
- Sending the form to the officer In-charge afterwards
- Preparing all kinds of document for the officer in-charge
- Opened almost 20 savings accounts, some Islamic accounts and also opened 10 current accounts.

5.1.2 Customer Service and other services:

- Handled different kinds of clients
- Tried to understand their requirement
- Provided them the info as per their needs
- Provided the data of different products of the Bank
- Authorized some cheque books
- Made some debit-credit Voucher
- Helped cash accounts officer to maintain the cash accounts

5.2 Missing knowledge that need to be added in the University:

I think bookish knowledge and practical experiment aren't the same things. Though bookish knowledge are compulsory for a degree, but we also have to give priority in practical session. The

things I had faced in Internship period was a different things. For this, I think University should add some or more practical session on our course syllabus.

5.3 Lesson Learned From the Program:

I had gone through different types of responsibilities and duties during the internship period. The key functions of my learning are given below:

- Firstly I have been sulfured the problem of lacking of communication skill. During the period I learnt a systematic way of communication that is very productive in corporate life
- During the period I tried to be very punctual. I come to know the worth of time when serve a customers
- The two core values are sincerity and honesty. I learnt these value from the internship period
- Some friendly, active and energetic gestures are learnt by me during the period
- In this internship period I have been getting wide knowledge on various activities of banking sectors.
- The most important thing that I leaned in the internship period is attentiveness. I have to serve the customer with requirement.

5.4 Overall Experience:

I have done the three month internship from the Southeast Bank Ltd. Being a student of English Literature, I thought I couldn't make up thing fruitfully. But I got myself wrong when I joined to the bank as a trainee. And this become possible for all the associates of the bank. Their immense help make the journey easier and push me to be a future banker. Though the Branch manager of the bank asked me "Why I don't choose teaching as a profession? Why I come to Bank?" I answered "Only the economic progress can make us to be developed and this progress wouldn't possible without an active finance and banking system. So I made myself to gather skill on this sector and contribute a bit to this prestigious sector." Overall, it can be said that this three months internship help me to acquire a lot of skill and bank associates took me as their own and help me to develop these banking skill which will help me to do something better in this sector.

CHAPTER-6
FINDINGS, RECOMMENDATION AND CONCLUSION

6.1 Findings of the study:

- Customers satisfaction on general banking services quality seem excellent and more pleased by the customers of the bank
- Though the processing of opening an account is time taking but when they find it's an easy process than they take it easier than others
- State-of-art technical equipment including new software's using in general banking activity, this is very quick to provide service. So customers pretty satisfied with the service
- Online or offline, both the money transfers procedure is easier than all the other banking competitive
- Locker service is quite cheaper comparing the security
- Customers review about employees course are acceptable and they're very friendly
- Have a great bonding with one to another section
- Gaps in the communication process
- HRD is not organized properly
- Bank's associate policy book is greatly rich enough for providing proper guideline
- Sanitation and cleanliness measure in premise are better. It will ensure for sound health, proper security and purity.

6.2 Recommendations:

- ✓ Should ensure proper communication system with staffs and clients
- ✓ Organizational should be kept properly
- ✓ Should arrange some training session to ensure work efficiency
- ✓ Clients waiting time should be reduced in systematic manner
- ✓ Should increase the Opportunities for trainee
- ✓ Need registered security personnel as like Ansar
- ✓ Should recruit eligible and expertise from Finance and Banking Background
- ✓ Should give more opportunities to the staff to show their true skill and hidden talent

- ✓ Should conduct separate training program on English Language for effective communication
- ✓ Should develop the security system

6.3 Conclusion:

Southeast Bank is one of the leading Bank in Bangladesh. I have done my internship program from this renowned bank. Though the internship was just a practical session for our academic lessons, but I have learns so many expertise things in this intern period. I have earned a hosts of efficiency from the expert individuals and it will help me in my future career. The officers are very friendly and also helpful. I was in the general banking department. The employee of this department treated with me as their own. For this hospitality, I never felt alone during my internship period. There I became touched with specific manner and behavior of the corporate sector. During internship period I became more familiar with the banking management. This will help me to be the real banker in the future. I wish my learning from this program will assist me to develop the concept of Finance and banking management in this country. Luckily through my professional career, one day I will contribute something better in this prestigious sector.

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