



**Internship Report**  
**On**  
**General Banking Activities in Southeast Bank Limited, Hatirpool Sub-branch**

**Submitted To**

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## Declaration

I do, hereby, state that the internship report submitted to the Department of English, Daffodil International University is my own work for the entirety of my course “Project Paper” (course code Eng-431) in the program of B.A. (Hons) in English. The internship report on “General Banking Activities in Southeast Bank Ltd” is written under the superintendence of Ms. Asma Alam, Assistant Professor, Department of English, Daffodil International University.

I am pleased to submit my internship report to the Department of English for fulfill of the requirements of the degree of B.A(Hons) in English from Daffodil International University. I indisputably declare that, this report only I use for fulfilling the requirements of my course and my report does not contravene any kinds of copyright issue.

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.....

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Program: B.A. (Hons) in English

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Department of English

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## **Certificate of Approval**

I am satisfied to certify that the Internship Report submitted to the Department of English, Daffodil International University conducted by Fatema Najneen carrying ID: 191-10-1024 for the entirety of the course Project Paper (course code: Eng-431) in the program of B.A.(Hon's) in English. She has completed her work under my supervision during Fall-2022 semester.

I am glad to certify that this work is an authentic work which is perfectly done by Fatema Najneen. I strongly recommend her work for academic commendation and viva-voce. I wish her all success in every aspect of life.

*Asma Alam*

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Asma Alam

Assistant Professor,

Department of English,

Faculty of Humanities & Social Science

Daffodil International University

## **Dedication**

This project paper, entitled “A Report on General Banking Activities in Southeast Bank Ltd” is entirely dedicated to Daffodil International University, which provides opportunities for students like us to develop and test our skills while also gaining experience. Furthermore, I also want to dedicate this project to my beloved parents and my superior, Asma Alam Ma’am, for their love, support and guidance during my entire journey.

## **Acknowledgment**

At first I would like to praise Almighty Allah who has given me determination, patience and great intention to complete my internship work successfully. I would also like to thank and express my gratitude towards the authority of English department of Daffodil International University for giving me the opportunity to do my internship work.

It gives me great pleasure to extend my sincere thanks and greetings to my distinguished supervisor, Asma Alam, Assistant Professor, Department of English, Faculty of Humanities & Social Science, Daffodil International University. I am incredibly grateful for her assistance, counsel, and direction in writing this report.

I want to convey my appreciation to Southeast Bank Ltd for letting me finish my internship. The following employees, Shahadat Hossain (AVP & In-charge of SEBL, Hatirpool Sub-branch ) and Md. Morshed Alam Patwary (Junior Officer of SEBL, Hatirpool Sub-branch) have extended their wholehearted cooperation in preparing the report. They gave valuable time out of their busy schedules to mentor me for the successful completion of my internship report.

I owe a huge debt of gratitude to everyone who was mentioned above for helping me prepare my report effectively.

## Table of contents

| <b>Contents</b>   | <b>Page No.</b> |
|---|-----------------|
| Declaration   | ii              |
| Certificate of Approval   | iii             |
| Dedication  | iv              |
| Acknowledgement   | v               |
| Abstract  | vii             |
| Chapter-1: Introduction   | 1-2             |
| Chapter-2: Background and Significance of the Project                     | 3               |
| Chapter-3: Methodology  | 4               |
| Chapter-4: Organizational Details   | 5-8             |
| Chapter-5: Internship activity  | 9-14            |
| 5.1) My Responsibilities as an Employee of The Account Opening Department | 9               |
| 5.2: My Responsibilities as an Employee of The Cash Department            | 10              |
| 5.3: Role, Responsibilities and Tasks                                     | 11              |
| 5.4: 3 Most Valuable Skills I've Acquired During My Internship            | 11-12           |
| 5.5: Analytical and Problem-solving Cases                                 | 12              |
| 5.6: Overall Learning as an Intern  | 13              |
| 5.7: Justification of Internship  | 13-14           |
| Chapter-6: Limitations of the Study                                       | 15              |
| Chapter-7: Observations and Findings                                      | 16-17           |
| 7.1: Observations   | 16              |
| 7.2: Findings   | 17              |
| Chapter-8: Recommendations  | 18              |
| Chapter-9: Conclusion   | 19              |
| References  | 20              |
| List of Figures and Table   | 21              |
| Appendices  | 22-25           |
| Plagiarism Report   | 26-29           |

## **Abstract**

After doing some observation on general banking activities, the intern decided to do her internship at Southeast Bank Ltd as the intern had managed to set an opportunity to do internship in the bank due to personal connection. Sabbir Al Hasan, one of her cousins, is an assistant officer (general) at Southeast Bank Ltd. He was instrumental in the intern's decision to pursue an internship with south east bank ltd. The intern subsequently applied formally for an internship with Southeast Bank Ltd., and lucked out by being offered one. Interns at Southeast Bank Ltd. are offered the opportunity to work for the company for a full three months. To have a broad knowledge in the general banking sector the intern regards it as a tremendous opportunity . She began making the new journey to Southeast Bank four times a week after being accepted by the bank. Responsibilities of the intern fall within the broad realm of the general banking activities. She observed the entire broad banking activist community very diligently, gaining a plethora of information and expertise in the process. The experience was focused on general banking sector. Beside opening a bank account receiving utility bills, transferring funds were the tasks of the intern. Once, she had to close an account since the account holder had passed away. In order to formally conclude the project's work, the intern must submit a report on her internship. She felt obligated to formalize her internship experience at Southeast Bank Ltd by compiling her findings in a report.

## **Chapter-1**

### **Introduction**

After the independence from Pakistan in 1971, the situation of Bangladesh's banking sector was not satisfactory. But after 10 to 15 years of independence, a spectacular development took place in the banking sector. Banking is the fundamental sector of the economy of Bangladesh since all forms of financial activists are bank-related. In a country's economy, banks have always played an important role. Also Banks play a critical role in the development of industry and trade. The bank's general responsibilities include providing financial services to the general public and businesses, ensuring social stability, and ensuring the country's economic and sustainable growth. The bank acts not only as the custodian of the country's wealth but also as a resource for the country. Banks play a significant role in the creation of new capital in a country by collecting the savings of individuals and lending them out to businesspeople and manufacturers. Besides all of these, banks are also facilitating international trade and service payments, generating employment, earning foreign remittances, etc.

There are 43 private commercial banks, and nine foreign commercial banks operating in the country. Outside the Bangladesh Bank, there are two primary categories of banks: scheduled banks and non-scheduled banks. Southeast Bank Limited was founded in 1995, and is one of the largest commercial banks in Bangladesh.

Southeast Bank which mission and vision to become a leading banking institution of the country and engaging itself in national economy in a large extent. The bank was established by prominent business personalities and distinguished industrialists in a view to contributing various episodes of national economy. Since the time of its inception, the founders had aspirational goals and intentions for the business. Alamgir Kabir, FCA, is currently serving as Chairman of the Bank.





Figure-1 : Southeast Bank Ltd

Southeast Bank has total 160 branches situated in 34 districts in Bangladesh. It has been a practice at the bank for a very long time to provide a pleasant working environment for its employees; this could be one of the reasons why staff performance has grown in comparison to what management had anticipated it would be. Their level of dedication is the most straightforward way to summarize them in simple terms.

As a direct result of these efforts, Southeast Bank is pleased to have been able to make a good contribution to the growth of gender equality as well as the progress of women working in the banking industry.

I did my internship at Southeast Bank Ltd., which is a private commercial bank. This was a fantastic chance to get hands-on experience in the financial industry. I was more dedicated to my work. Due to the fact that I had a genuine interest in the matter, I completed the assignment without any anxiety

## **Chapter-2**

### **Background and Significance of the Project**

I was interested in a career in banking, therefore I decided to work at Southeast Bank Ltd. I frequently travel to Southeast Bank Ltd. for my own personal reasons. Because one of my relatives was already employed there, I decided to apply for a job there as well. I was hopeful that I would have the opportunity to successfully learn about banking activism at Southeast Bank. Through my cousin, several workers of Southeast Bank Ltd. are connected to one another. Because I was acquainted with them all and they were cordial, I was under the impression that if I visit this bank to get some useful knowledge, my acquaintances will be able to provide me with the most effective aid possible. If an intern wants to have a career in banking, it is necessary for the person to get knowledge and experience in all aspects of the banking industry. The provision of internships was arranged in Southeast Bank Ltd. primarily for this purpose. I am certain that I possess the knowledge necessary to carry out a challenging job in the banking industry. I believe that this financial institution has tremendous potential and I want to build a career here. The Southeast Bank delivers an excellent level of service, which brings in a significant number of customers. The greatest prestige has been brought to Southeast Bank Ltd as a result of the widespread goodwill that has been shared regarding the bank. Specially I had done my internship in the banking sector because I wanted to amplify my domain of knowledge in this field.

## **Chapter-3**

### **Methodology**

When I had known about the general guidelines of project paper with internship, there were several options (Educational Institute Internship, Industry Internship, Research internship). For my internship, I had chosen Industry Internship. I chose this profession because I wanted to gain experience in a variety of fields. I also wanted to discover my potentiality by putting myself into a challenging task. So, from this standpoint, I had decided to go with Bank. Daffodil International University has a department called Career Development Centre (CDC). I went there, and an assistant administrative officer of CDC suggested me to apply to Southeast Bank Ltd. I agreed since I had a relationship with South East Bank Ltd. Sabbir Al Hasan, one of my cousins, works as an assistant officer (general) in Southeast Bank Ltd. To begin my internship, I first went to my department and obtained an internship placement letter. Then, on August 25, 2022, I went to the Southeast Bank and dropped off my Internship placement letter and CV. Southeast Bank Ltd's Human Resource Division offered me a confirmation letter on 30-08-2022. Finally, from September 04, 2022, I began to work there to gain experience in a variety of fields.

## Chapter-4

### Organization Details

In 1995, Southeast Bank was established with the intention of bolstering the economy. The bank was initially established by businesspeople and manufacturers (Ikra, 2021). Southeast Bank is managed by trained experts. They create an atmosphere that is trustworthy and regulated, which stimulates the staff working in the bank. The pleasant atmosphere of the workplace at the bank assists employees in achieving the goals set by management. They are concerned with both service and quality. The gender diversity in Southeast Bank is a step in the right direction toward equality. Southeast Bank was founded with the intention of contributing to the expansion of the economy. The bank was founded by a collection of varied businesses with a wide range of interests. Mr. Alamgir Kabir is the Chairman of Southeast Bank. Mrs. Duluma Ahmed, who formerly served as the bank's Chief Administrative Assistant Officer, currently holds the position of Vice Chairman (Ikra, 2021).



Figure-2 : Top level Managers of SEBL

Southeast Bank Limited was established as a third generation private sector bank of Bangladesh. Till now it has developed itself and contributed quite a lot to the national economy. In the year 2001 its authorized capital was BDT 500 million and in 2010 that grew up to BDT 10,000 million. The Bank's paid up capital reached to BDT 6930 million from BDT 363 million in 2001. The bank provides all of commercial banking services to its clients. The major fields of activities may be distinguished as follows:

- Conventional Banking
- Islamic Banking
- Credit service
- Foreign Trade
- Remittance service

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

**Mission of SEBL :**

- High quality financial services with state of the art technology.
- Fast customer service
- Sustainable growth strategy
- Follow ethical standards in business
- Innovative banking at a competitive price
- Attract and retain quality human resource
- Commitment to Corporate Social Responsibility

**Vision of SEBL :**

- To be a premier banking institution in Bangladesh and contribute significantly to the national economy

Southeast Bank is a well-organized, trustworthy and well-managed place to work. The pleasant atmosphere of the workplace at the bank makes it easier for employees to fulfill the requirements set out by management. Their level of customer service is of a very high standard.

**Board of Directors:**

1. Mr. Alamgir Kabir, FCA  
Chairman
2. Mrs. Duluma Ahmed  
Vice Chairperson
3. Mr. M. Maniruz Zaman Khan  
(Nominee of Bay Leasing & Investment Ltd.)
4. Mr. M. Kamal Hossain  
Managing Director

**Executive Committee:**

1. Mr. Md. Akikur Rahman  
Chairman
2. Mrs. Duluma Ahmed  
Member

**Contact :**

Address : EunoosTradeCenter  
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[cards@southeastbank.com.bd](mailto:cards@southeastbank.com.bd) (For Card Related Query)

[ibank@southeastbank.com.bd](mailto:ibank@southeastbank.com.bd) (For Internet Banking Related Query)

[horemittance@southeastbank.com.bd](mailto:horemittance@southeastbank.com.bd) (For Remittance Related Query)

[info@southeastbank.com.bd](mailto:info@southeastbank.com.bd) (For General Query)

SWIFT : SEBDBDDH

## Chapter-5

### Internship activity

This chapter includes a thorough account of how I was evaluated throughout my internship at Southeast Bank Limited. I used to commute to work four days a week and performed my duties in the Cash and Account Opening departments. As I was a fresher I had no idea about banking sector. My supervisor helped me so much in the first days of my internship. First few days I observed my supervisor closely and as I was willing to learn new things it was not difficult for me to adopt the working environment in the bank.

I completed the following duties throughout my internship:

#### **5.1) My Responsibilities as an Employee of The Account Opening Department:**

1. In bank, customers used to come and want to know about the process of opening a bank account. I used to tell them what they need to open a bank account.
2. As southeast bank requires ( NID & 2 copy passport size photo of Account holder's, aslo NID and 1 copy passport size photo of the Nominees) for opening an account. I used to tell customers this information.
3. When a client wanted to open a bank account. I used to ask them what type of account he or she wanted to open as there are several types of accounts like Savings account, DPS, FDR etc.
4. After that I used to fill up a form with the client's general information. This account opening form includes the branch, type of account, applicant's name, present address, permanent address, date of birth, passport number(if any), nationality, occupation, nominee's information, introducer's information, initial deposit etc. Then the form was checked by the client and if all the informations were correct he put a signature on the form.
5. After finishing all these formalities I used to make a new customer ID code and account number of that certain account holder in Bank Ultimas which is a website of Southeast bank.
6. Finally an authorized officer read the preamble and related documents and then new account number would be issued. After depositing a certain amount of money authorized by the bank's rules, the account would be activated.
7. Sometimes it happened that the client failed to submit all the required papers needed for opening an account. Then he or she was asked to submit the papers within a



certain period of time. At times it was my duty to remind the client of submitting the papers in the limited time over telephone.

8. Sometimes it happened that customers had some queries like how much currency they have in their account or what is their account status etc. I used to co-operate them with these information

## **5.2) My Responsibilities as an Employee of The Cash Department:**

1. I used to collect the utility bills from relevant areas or surroundings such as electricity, WASA, TNT etc.
2. Almost every single day customers used to come to the bank for deposit purposes. My duty was to help the customers in their crediting process. First of all, a deposit slip was provided to the customers containing 2 pages. One was for the customers and the other was for the bank. The client filled the client's page with the required information and I filled the other page on behalf of the bank. If everything was okay the amount was deposited to the customer's account.
3. I used to assist clients with money withdrawals from their bank accounts. When debiting, I used to verify the bank cheque's validity to see if it was still valid as a cheque. I used to check the validity of the cheque whether it was a steel or advanced cheque. After checking the validity the withdrawals were confirmed.
4. The amount is written in two formats in the cheque (in words and in figures). I used to check whether the amounts were the same or not.
6. Sometimes the account holder did not come to the bank to withdraw or send money. In that case, I used to collect the data, such as the NID card of the bearer as a record for verification and received a confirmation from the owner of the cheque over the telephone
7. Funds transfer was also my responsibility. There are two ways of transferring funds. Such as EFT and RTGS.
8. My responsibility also included auditing all the debit and credit transactions of the day and giving confirmation to the authority that it was ok.

### **5.3) Role, Responsibilities and Tasks**

I worked with General Banking and Accounts throughout this period. I had mostly worked in account opening and cash department. I had also worked at numerous desks when allocated. The accounting department is crucial and busy department. This section tracks all tasks and vouchers. One copy of each closed and updated account is delivered to the corporate branch. Also tracked are daily spending, office supplies and equipment, such as pens and cleaning supplies, and their purchase documentation and accounting procedures.

My supervisor was Mr. Morshed Alam (Junior officer, SEBL). I was fortunate to work under a dynamic boss. I got to learn something new from him every day. I am so proud to be guided by a person who is not only industry-renowned but is also an amazing boss. It was a privilege to work under his leadership. I also want to mention my colleagues during my internship are Md Shahadat Hossain and Kazi Zihad. I am glad that my first work experience was here and that my colleagues were so much humble and cooperative. They helped me in every way to learn new things. The experience I got from working here will make me more focused to gain success in my future career.

### **5.4) 3 Most Valuable Skills I've Acquired During My Internship**

#### **Collaboration –**

Banks that wish to succeed in today's competitive business environment can't solely rely on a few leaders but should find ways to collaborate. It is crucial to understand that the most exceptional progress and effective decision making is boosted by the collaboration of many minds. That's why I along with my teammates have gone through the collaboration for effective decision making. When a problem arose, we used to look for innovative ideas considering the regulations. We also kept in mind about the security issues while working as it is the most important part of the banking sector. I have a strong desire to continuously extend the capabilities of our infrastructure, meet employees' expectations, and give them the tools to help them think outside the box about how to better serve our clients.

### **Time Management –**

Time management is a crucial part while trying to reach a goal. I used to schedule my tasks and deadlines. By organizing my workspace, I used to manage time too. I used to stick to the daily schedule. To-do lists can be productive while prioritizing tasks. Keeping things organized also helped me a lot while working. Digital tools like Slack, Google Calendar are the most used tools by me for managing time. Actually, mastering time management brings a boost to my productivity. I also avoided multitasking while working as it is not the most productive and friendly way to accomplish certain tasks.

### **Analyzing Issues –**

While solving a problem I along with my team used to analyze the problem and identify the probable solution to solve the certain problem. Validity check of customers for the transacting process is very important. When a problem used to occur I along with my team analyzed the problem and tried to bring the optimal way to solve the problem. For example, a customer used someone's data for money transfer or any kind of transaction. we used to adhere to bank laws to tackle that kind of issue after finishing the validity check.

## **5.5) Analytical and Problem-solving Cases**

Finding the best solution requires brainstorming after experiencing a certain issue. We used to follow several steps to solve a problem. Additionally, we used to have a group discussion on the potential nature of the issue. And how may the issue be reframed. And then we used to find the probable solutions. We also used to have assumptions for solving the problem. And then we used to check which solution is the most useful to take and has the lowest risk to take. And while facing a problem, digital tools helped us a lot as it is one of the best ways to work with. For solving those kinds of problems listening skills, analytical skills, creative thinking skills, communications skills, decision-making skills, and teamwork are required.

## **5.6) Overall Learning as an Intern**

Despite the fact that my internship was only three months long but I learned many lessons that I will carry with me forever. I gained a lot of insight into my abilities, weaknesses, and strengths throughout the course of my internship. My jobs and duties as an intern at Southeast bank were an assistant to support my supervisor taking care of daily reports and opening account. I was further required to deal with all the adjunct documents that are associated with the cash division. Working in the cash department of Southeast Bank provided me with knowledge of the banking sector and how it operates. I have now a way of thinking about the field in which I worked, and I am able to decide whether or not I am qualified for the position or how I can improve myself. Moreover, as I had nothing to compare this experience to, I can safely say that the internship helped me know the workings of a bank, behind the counter, a very crucial step, before I completely step into the corporate job after completing my graduation. During my internship period the most significant experience I gained is communicating with the customers. Because in corporate culture communication is the thing I find it most significant skill. In conclusion, I want to say that this internship made me more focused, hard-working and competitive than I was before.

## **5.7) Justification of Internship**

By doing an internship, freshers can enhance their efficiency and become more capable in their career. It paves new ways to nurture talent and brings fresh perspectives and energy in the long run of their career life. Generally, after completing his or her studies, most people will pursue the same field of knowledge. As a student of the English department, I could be a teacher, or I could do research in the field of English language or linguistics. But I was motivated to think outside the box. I tried to set a challenge before me, and I was motivated to address that challenge and to get the justification for that challenge. That's why I did my internship in the banking sector. Also I had a passion to work in the banking sector. Anyone from any discipline can join easily to the banking sector. In the banking sector communication skills and interpersonal skills are required too. As a student of the English department, dealing with foreign clients became easier since I am proficient in English. My proficiency in English helped me a lot while working. The internship gave me the

opportunity for “hands-on” experience as an internship allows students to gain direct experience. The internship provided me a professional learning environment. As I have gathered experience and various skills, I am expecting that will help me in future. I have learnt leadership, how to manage time, how to deal with clients through the internship. That’s how the internship can put a huge impact on my future.

## Chapter-6

### Limitations of the Study

It will only look at the structure, functions, and performance of an organization (Rahman, 2021). Several things made it hard for me to finish my report on time. There is information that is very private, and the bank did not want to share it. The goal of having all the data in three months is quite challenging. Here are some more restrictions:



Figure-3 : Challenges every intern face

- Financial data, including sensitive information about past profits or product prices, was inaccurately collected. SEBL publishes this information with the utmost prudence and caution, just like all other financial institutions. I made various assumptions under those circumstances that turned out not to be totally true. Despite this, I had taken all precautions to get this delicate information.
- This study couldn't be more thorough or analytical because there wasn't enough time. It was quite tough for me to gain their free time and practical thoughts regarding their expectations and opportunities in relation to my issue. But they have provided me with useful suggestions whenever they have spare time.
- Despite of these constraints, I believe that the study is credible.

## **Chapter-7**

### **Observations and Findings**

#### **7.1) Observations**

After gathering and analyzing data, I've identified a few issues with Southeast Bank Limited's General Banking activities. These are totally from my perspective, which is detailed below:

- 1) Hatirpool Sub-branch's Southeast Bank offers individual service. While focusing on consumers, officers can't manage and complete customer files. Officers often scatter files and papers during busy hours.
- 2) The branch lacks work division. Everyone must manage banking services. If a department employee is absent, another will take on more work. This eliminates monotony but lowers employee performance. Lack of labor division hinders workplace discipline. So consumers must wait, which is against Premium Banking's goal.
- 3) In Southeast Bank Ltd internees aren't paid, this demotivates the intern to be regular and active.
- 4) The Southeast bank's promotional strategy is slow and time-consuming.
- 5) Lack of interaction between new hires and experienced colleagues. A visible distinction exists between freshly appointed officers and senior managers.
- 6) The performance assessment procedure has been conducted fairly.

## 7.2) Findings

SWOT analysis evaluates a company's strengths, weaknesses, external opportunities, and threats to assess its core situation. SWOT analysis requires a company's strategy to maximize resource use and fit its environment. To predict a company's future, must grasp its resources, strengths and weaknesses, market potential, and external hazards. Know or guess Southeast Bank Limited's key information. Now I'll evaluate Southeast Bank Limited's SWOT.

### Strength

- Client Engagement
- When compared with other private banks in BD, SEBL has the most locations.
- Employer Friendly.
- Superb teamwork.
- Helpful advice for communicating with management.

### Weakness

- The SEBL is not yet active digitally.
- ATM booths are in short supply at SEBL.

### Opportunity

- Big investors.
- Highly Regarded Financial Institution in Bangladesh.

### Threats

- More lucrative deposit rates for new banks
- The new bank has a revolutionary new product.
- Political environment.



## **Chapter-8**

### **Recommendations**

I discovered many positive aspects as well as several areas where they can improve.

These are as follows:

- 1) A single missing document might cause significant trouble and danger for the consumer as well as the bank. Correct file compilation and design should be better understood by branch management and all staff.
- 2) They are responsible for coordinating advertising and marketing efforts, including sponsorship, web advertising, and billboard advertising. The sales team and authorities should constantly undertake training on how to communicate with distinct consumers kinds.
- 3) As Hatirpool is a commercial area, this sub-branch sees a lot of clients, thus it needs more room to perform banking activities and provide service.
- 4) This branch's internship is well-known. Small pay should be given to intern to help them recognize their value and work successfully (Tinu, 2020).
- 5) Southeast bank should provide timely service so customers don't have to spend additional time on banking. They must also provide innovative facilities and services to attract additional customers and retain premium and loyal ones.
- 6) Good division of labor, incentives for overwork and required leave can help employees overcome a heavy workload. A good working environment help employees be happy at work.

## **Chapter-9**

### **Conclusion**

The three-month internship period has had a tremendous impact on my entire life. This period is a great moment in my life, and I endeavor to cherish it. During my undergraduate years, I didn't fully understand the tasks and responsibilities of employment. The internship provides the opportunity to understand the responsibilities of the job. After completing the internship, I imagine myself as an employee. I firmly believe that I will unveil my dormant talent for the job sector and implement this latent talent in employment. Before the internship, many of my latent talents were not identified. But now with the experience, I am ready to explore my potentiality. I sincerely thought that if I were to find a permanent position in the banking field, I would be capable of performing at the highest level due to my internship experience, knowledge, and talents. I am finishing my internship not only for the reason of writing a report, but also with great delight. I was not bored when I performed my responsibilities in the bank. I am psychologically ready to work in the banking sector in the near future. Through my expertise and experience, I am able to assist a well-known organization. I am really grateful to Daffodil International University for providing me with this opportunity despite the semester structure. Bi semester system contributes more since we receive three months for internship under this system. Thus, I acquire more knowledge. But if the semester were four months, I would have time for an internship for no more than one month, which is too short for me to comprehend and understand. I hope that the information and experience gained during my internship will be applicable to my career field.

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## List of Figures and Table

Figure-1 : Southeast Bank LTD

Figure-2 : Top level Managers of SEBL

Figure-3 : Challenges Every Intern Face

### Last 5 years financial indicators

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

## **Appendices**

**Appendix-1** : Certificate of Internship

**Appendix-2** : Photographs

**Appendix-3** : Comments

## Certificate of Internship

 **Southeast Bank Limited™**  
a bank with vision

Hatirpool Uposhakha  
Jahanara Bhaban  
59, Bir Uttam CR Datta Road,  
Hatirpool, Dhaka  
Phone : +88 02 44612486  
info.hp@southeastbank.com.bd

SEBL/HTP/2022/0754  
December 04, 2022

**TO WHOM IT MAY CONCERN**

This is to certify that **Ms. Fatema Najneen**, (ID # 191-10-2024) a Bachelor student at Daffodil International University (DIU) has completed an Internship Program with us for a period of 03 (three) months from September 04, 2022, to December 04, 2022. During this period, she worked in General Banking Department of our Sub-Branch.

I wish her every success in future.

  
**Authorized Signature**  
**Md. Shahadat Hossain**  
FAVP & Uposhakha in-Charge  
PA No-900  
Southeast Bank Limited  
Hatirpool Uposhakha, Dhaka.

## Photographs

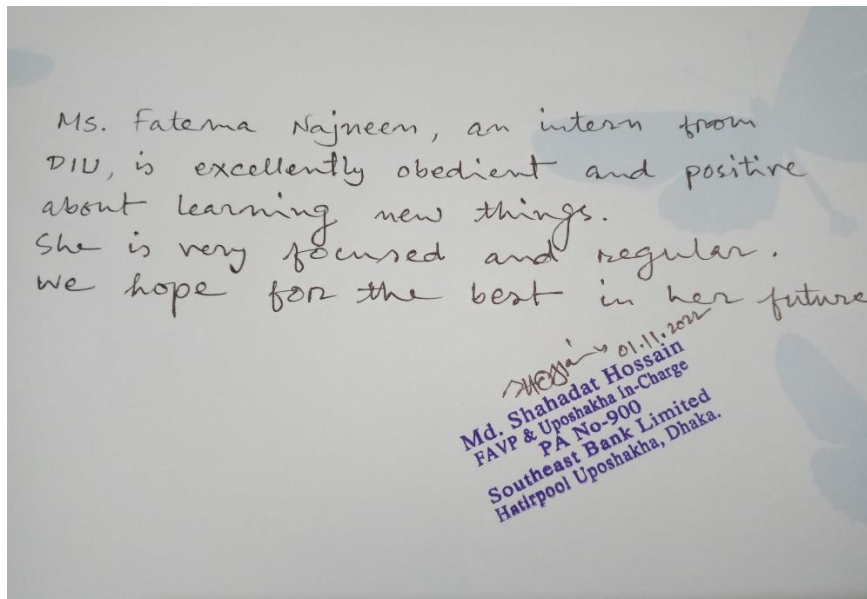
Working Experience-1



Teamwork with Colleague-1



## Comments

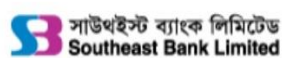


**Fatema Najneen**, Student of **Daffodil International University** is a pleasure to work with. She is very diligent, responsible. Has great ideas. Her verbal communication skills have improved greatly since the 1st day she started. She is very professional as well. Fatema Najneen was excellent and hard working. I am very satisfied with (Student)'s overall performance.

Thanks & Regards,

### **Md. Morshed Alam**

Junior Officer  
Southeast Bank Ltd.  
Hatirpool Uposhakha, Dhaka  
IP:118301  
Tel: 44612486, Ext-103





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**Internship Report On General Banking Activities in Southeast Bank Limited, Hatirpool Sub-branch Submitted To Asma Alam Assistant Professor, Department of English, Faculty of Humanities & Social Science Daffodil International University Submitted By Fatema Najneen ID : 191-10-2024 Batch : 46th Semester : Fall 2022 Course Title : Project Paper Course Code : ENG-431 Date of submission : 12 November,2022 @Daffodil International University | Chapter-1 Introduction After the independence from Pakistan in 1971, the situation of Bangladesh's banking sector was not satisfactory. But after 10 to 15 years of independence, a spectacular development took place in the banking sector. Banking is the fundamental sector of the economy of Bangladesh since all forms of financial activists are bank-related. In a country's economy, banks have always played an important role. Also Banks play a critical role in the development of industry and trade. The bank's general responsibilities include providing financial services to the general public and businesses, ensuring social stability, and ensuring the country's economic and sustainable growth. The bank acts not only as the custodian of the country's wealth but also as a resource for the country. Banks play a significant role in the creation of new capital in a country by collecting the savings of individuals and lending them out to businesspeople and manufacturers. Besides all of these, banks are also facilitating international trade and service payments, generating employment, earning foreign remittances, etc. There are 43 private commercial banks, and nine foreign commercial banks operating in the country. Outside the Bangladesh Bank, there are two primary categories of banks: scheduled banks and non-scheduled banks. Southeast Bank Limited was founded in 1995, and is one of the largest commercial banks in Bangladesh. Southeast Bank which mission and vision to become a leading banking institution of the country and engaging itself in national economy in a large extent. The bank was established by prominent business personalities and distinguished industrialists in a view to contributing various episodes of national economy. Since the time of its inception, the founders had aspirational goals and intentions for the business. Alamgir Kabir, FCA, is currently serving as Chairman of the Bank. Figure-1 : Southeast Bank Ltd Southeast Bank has total 160 branches situated in 34 districts in Bangladesh. It has been a practice at the bank for a very long time to provide a pleasant working**

environment for its employees; this could be one of the reasons why staff performance has grown in comparison to what management had anticipated it would be. Their level of dedication is the most straightforward way to summarize them in simple terms. As a direct result of these efforts, Southeast Bank is pleased to have been able to make a good contribution to the growth of gender equality as well as the progress of women working in the banking industry. I did my internship at Southeast Bank Ltd., which is a private commercial bank. This was a fantastic chance to get hands-on experience in the financial industry. I was more dedicated to my work. Due to the fact that I had a genuine interest in the matter, I completed the assignment without any anxiety Chapter-2 Background and Significance of the Project I was interested in a career in banking, therefore I decided to work at Southeast Bank Ltd. I frequently travel to Southeast Bank Ltd. for my own personal reasons. Because one of my relatives was already employed there, I decided to apply for a job there as well. I was hopeful that I would have the opportunity to successfully learn about banking activism at Southeast Bank. Through my cousin, several workers of Southeast Bank Ltd. are connected to one another. Because I was acquainted with them all and they were cordial, I was under the impression that if I visit this bank to get some useful knowledge, my acquaintances will be able to provide me with the most effective aid possible. If an intern wants to have a career in banking, it is necessary for the person to get knowledge and experience in all aspects of the banking industry. The provision of internships was arranged in Southeast Bank Ltd. primarily for this purpose. I am certain that I possess the knowledge necessary to carry out a challenging job in the banking industry. I believe that this financial institution has tremendous potential and I want to build a career here. The Southeast Bank delivers an excellent level of service, which brings in a significant number of customers. The greatest prestige has been brought to Southeast Bank Ltd as a result of the widespread goodwill that has been shared regarding the bank. Specially I had done my internship in the banking sector because I wanted to amplify my domain of knowledge in this field. Chapter-3 Methodology When I had known about the general guidelines of project paper with internship, there were several options (Educational Institute Internship, Industry Internship, Research Internship). For my internship, I had chosen Industry Internship. I chose this profession because I wanted to gain experience in a variety of fields. I also wanted to discover my potentiality by putting myself into a challenging task. So, from this standpoint, I had decided to go with Bank. Daffodil International University has a department called Career Development Centre (CDC). I went there, and an assistant administrative officer of CDC suggested me to apply to Southeast Bank Ltd. I agreed since I had a relationship with South East Bank Ltd. Sabbir Al Hasan, one of my cousins, works as an assistant officer (general) in Southeast Bank Ltd. To begin my internship, I first went to my department and obtained an internship placement letter. Then, on August 25, 2022, I went to the Southeast Bank and dropped off my Internship placement letter and CV. Southeast Bank Ltd's Human Resource Division offered me a confirmation letter on 30-08-2022. Finally, from September 04,2022, I began to work there to gain experience in a variety of fields. Chapter-4 Organization Details In 1995, Southeast Bank was established with the intention of bolstering the economy. The bank was initially established by businesspeople and manufacturers. FCA Alamgir Kabir, bank chairman (Ikra, 2021). Southeast Bank is managed by trained experts. They create an atmosphere that is trustworthy and regulated, which stimulates the staff working in the bank. The pleasant atmosphere of the workplace at the bank assists employees in achieving the goals set by management. They are concerned with both service and quality. The gender diversity in Southeast Bank's hiring pool is a step in the right direction toward equality. Southeast Bank was

founded with the intention of contributing to the expansion of the economy. The bank was founded by a collection of varied businesses with a wide range of interests. Mrs. Duluma Ahmed, who formerly served as the bank's Chief Administrative Assistant Officer, currently holds the position of Vice Chairman (Ikra, 2021). Figure-4 : Top level Managers of SEBL Southeast Bank is a well-organized, trustworthy and well-managed place to work. The pleasant atmosphere of the workplace at the bank makes it easier for employees to fulfill the requirements set out by management. Their level of customer service is of a very high standard. Board of Directors: 1. Mr. Alamgir Kabir, FCA Chairman 2. Mrs. Duluma Ahmed Vice Chairperson 3. Mr. M. Maniruz Zaman Khan (Nominee of Bay Leasing & Investment Ltd.) 4. Mr. M. Kamal Hossain Managing Director Executive Committee: J. Mr. Md. Akikur Rahman Chairman 2. Mrs. Duluma Ahmed Member Contact : Address : EuroosTradeCenter 52-53 Dilkusha, C/A Dhaka - 1000, Bangladesh Telephone : +880247115321 Telex : 632425 SBANK BJ Fax : 88-02-9550093 E-Mail : complaint-cell@southeastbank.com.bd (For Lodgement of Complaint) cards@southeastbank.com.bd (For Card Related Query) ibank@southeastbank.com.bd (For Internet Banking Related Query) remittance@southeastbank.com.bd (For Remittance Related Query) info@southeastbank.com.bd (For General Query) SWIFT : SEBDDH Chapter-5 Internship activity This chapter includes a thorough account of how I was evaluated throughout my internship at Southeast Bank Limited. I used to commute to work four days a week and performed my duties in the Cash and Account Opening departments. As I was a fresher I had no idea about banking sector. My supervisor helped me so much in the first days of my internship. First few days I observed my supervisor closely and as I was willing to learn new things it was not difficult for me to adopt the working environment in the bank. I completed the following duties throughout my internship: My responsibilities as an employee of the account opening department: 1. In bank, customers used to come and want to know about the process of opening a bank account. I used to tell them what they need to open a bank account. 2. As southeast bank requires ( NID & 2 copy passport size photo of Account holder's, also NID and 1 copy passport size photo of the Nominee) for opening an account. I used to tell customers this information. 3. When a client wanted to open a bank account. I used to ask them what type of account he or she wanted to open as there are several types of accounts like Savings account, DPS, FDR etc. 4. After that I used to fill up a form with the client's general information. This account opening form includes the branch, type of account, applicant's name, present address, permanent address, date of birth, passport number(if any), nationality, occupation, nominee's information, introducer's information, initial deposit etc. Then the form was checked by the client and if all the informations were correct he put a signature on the form. 5. After finishing all these formalities I used to make a new customer ID code and account number of that certain account holder in Bank Ultimas which is a website of Southeast bank. 6. Finally an authorized officer read the preamble and related documents and then new account number would be issued. After depositing a certain amount of money authorized by the bank's rules, the account would be activated. 7. Sometimes it happened that the client failed to submit all the required papers needed for opening an account. Then he or she was asked to submit the papers within a certain period of time. At times it was my duty to remind the client of submitting the papers in the limited time over telephone. 8. Sometimes it happened that customers had some queries like how much currency they have in their account or what is their account status etc. I used to co-operate them with these information My responsibilities as an employee of the Cash department: 1. I used to collect the utility bills from relevant areas or surroundings such as electricity, WASA, TNT etc. 2. Almost every single day

customers used to come to the bank for depositing purposes. My duty was helping the customers in their crediting process. First of all a deposit slip was provided to the customers containing 2 pages. One was for the customers and the other was for the bank. The client filled the client's page with required information and I filled the other page on behalf of the bank. If everything was okay the amount was deposited to the customer's account. 3. I used to assist clients with money withdrawals from their bank accounts. When debiting, I used to verify the bank cheque's validity to see if it was still valid as a cheque. I used to check the validity of the cheque whether it was a steel or advanced cheque. After checking the validity the withdrawals were confirmed. 4. The amount is written in two formats in the cheque (in words and in figures). I used to check whether the amounts were the same or not. 6. Sometimes the account holder did not come to the bank to withdraw or send money. In that case I used to collect the data, such as NID card of the bearer as a record for verification and received a confirmation from the owner of the cheque over the telephone. 7. Funds transfer was also my responsibility. There are two ways of transferring funds. Such as EFT and RTGS. 8. My responsibility also included to audit all the debit and credit transactions of the day and gave a confirmation to the authority that it was ok. Role, Responsibilities and Tasks I worked with General Banking and Accounts throughout this period. I had mostly worked in account opening and cash department. I had also worked at numerous desks when allocated. The accounting department is crucial and busy department. This section tracks all tasks and vouchers. One copy of each closed and updated account is delivered to the corporate branch. Also tracked are daily spending, office supplies and equipment, such as pens and cleaning supplies, and their purchase documentation and accounting procedures. My supervisor was Mr. Morshed Alam (Junior officer, SEBL). I was fortunate to work under a dynamic boss. I got to learn something new from him every day. I am so proud to be guided by a person who is not only industry-renowned but is also an amazing boss. It was a privilege to work under his leadership. I also want to mention my colleagues during my internship are Md Shahadat Hossain and Kazi Zihad. I am glad that my first work experience was here and that my colleagues were so much humble and cooperative. They helped me in every way to learn new things. The experience I got from working here will make me more focused to gain success in my future career. 3 Most Valuable Skills I've Acquired During My Internship Collaboration – Banks that wish to succeed in today's competitive business environment can't solely rely on a few leaders but should find ways to collaborate. It is crucial to understand that the most exceptional progress and effective decision making is boosted by the collaboration of many minds. That's why I along with my teammates have gone through the collaboration for effective decision making. When a problem arose, we used to look for innovative ideas considering the regulations. We also kept in mind about the security issues while working as it is the most important part of a banking sector. I have a strong desire to continuously extend the capabilities of our infrastructure, meet employees' expectations, and give them the tools to help them think outside the box about how to better serve our clients. Time Management – Time management is a crucial part while trying to reach a goal. I used to schedule my tasks and deadlines. By organizing my workspace, I used to manage time too. I used to stick to the daily schedule. To-do lists can be productive while prioritizing tasks. Keeping things organized also helped me a lot while working. Digital tools like Slack, Google Calendar are the most used tools by me for managing time. Actually, mastering the time management brings a boost to my productivity. I also avoided multitasking while working as it is not the most productive friendly way to accomplish certain task. Analyzing Issues – While solving a problem I along with my team used to analyze the problem and identify the

probable solution to solve the certain problem. Validity check of customers for the transacting process is very important. When a problem used to occur I along with my team analyzed the problem and tried to bring the optimal way to solve the problem. For example, a customer used someone's data for money transfer or any kind of transaction. We used to adhere to bank laws to tackle that kind of issue after finishing the validity check. Analytical and Problem-solving Cases Finding the best solution requires brainstorming after experiencing a certain issue. We used to follow several steps to solve a problem. Additionally, we used to have a group discussion on the potential nature of the issue. And how may the issue be reframed. And then we used to find the probable solutions. We also used to have assumptions for solving the problem. And then we used to check which solution is the most useful to take and has the lowest risk to take. And while facing a problem, digital tools helped us a lot as it is one of the best ways to work with. For solving those kinds of problems listening skills, analytical skills, creative thinking skills, communications skills, decision-making skills, and teamwork are required. Overall Learning as an Intern Despite the fact that my internship was only three months long but I learned many lessons that I will carry with me forever. I gained a lot of insight into my abilities, weaknesses, and strengths throughout the course of my internship. My jobs and duties as an intern at Southeast bank were an assistant to support my supervisor taking care of daily reports and opening account. I was further required to deal with all the adjunct documents that are associated with the cash division. Working in the cash department of Southeast Bank provided me with knowledge of the banking sector and how it operates. I have now a way of thinking about the field in which I worked, and I am able to decide whether or not I am qualified for the position or how I can improve myself. Moreover, as I had nothing to compare this experience to, I can safely say that the internship helped me know the workings of a bank, behind the counter, a very crucial step, before I completely step into the corporate job after completing my graduation. During my internship period the most significant experience I have gained is communicating with the customers. Because in corporate culture communication is the thing I find it most significant skill. In conclusion, I want to say that this internship made me more focused, hard-working and competitive than I was before. Justification of Internship By doing an internship freshers can enhance their efficiency and become more capable in their career. It paves new ways to nurture talent and brings fresh perspectives and energy in the long run of their career life. Generally, after completing his or her studies, most people will pursue the same field of knowledge. As a student of English department, I could be a teacher or I could do research in the field of English language or linguistics. But I was motivated to think outside the box. I tried to set a challenge before me, and I was motivated to address that challenge and to get the justification of that challenge. That's why I did my internship in the banking sector. Also I had a passion to working in the banking sector. Anyone from any discipline can join easily to the banking sector. In the banking sector communication skills and interpersonal skills are required too. As a student of English department, dealing with foreign clients became easier since I am proficient in English. My proficiency in English helped me a lot while working. The internship gave me the opportunity for "hands-on" experience as an internship allows students to gain direct experience. The internship provided me a professional learning environment. As I have gathered experience and various skills, I am expecting that will help me in future. I have learnt leadership, how to manage time, how to deal with clients through the internship. That's how the internship can put a huge impact on my future. Limitations of the Study It will only look at the structure, functions, and performance of an organization (Rahman, 2021). Several things made it hard for me to finish my report on

time. There is information that is very private, and the bank did not want to share it. The goal of having all the data in three months is quite challenging. Here are some more restrictions: Figure-8 : Challenges every intern face o Financial data, including sensitive information about past profits or product prices, was inaccurately collected. SEBL publishes this information with the utmost prudence and caution, just like all other financial institutions. I made various assumptions under those circumstances that turned out not to be totally true. Despite this, I had taken all precautions to get this delicate information. o This study couldn't be more thorough or analytical because there wasn't enough time. It was quite tough for me to gain their free time and practical thoughts regarding their expectations and opportunities in relation to my issue. But they have provided me with useful suggestions whenever they have spare time. o Despite of these constraints, I believe that the study is credible. Observations and Findings 7.1 Observations After gathering and analyzing data, I've identified a few issues with Southeast Bank Limited's General Banking activities. These are totally from my perspective, which is detailed below: 1) Southeast Bank should consider renovating their customer service and facilities to be more creative. Dynamic, fast customer service is needed. People have less time and demand innovative, rapid services, they want a bank with more services and a better deal. 2) The branch lacks work division. Everyone must manage banking services. If a department employee is absent, another will take on more work. This eliminates monotony but lowers employee performance. Lack of labor division hinders workplace discipline. So consumers must wait, which is against Premium Banking's goal. 3) In Southeast Bank Ltd interneers aren't paid, this demotivates the intern to be regular and active. 4) The Southeast bank's promotional strategy is slow and time-consuming. 5) Lack of interaction between new hires and experienced colleagues. A visible distinction exists between freshly appointed officers and senior managers. 6) The performance assessment procedure has been conducted fairly. 7.2 Findings *SWOT analysis evaluates a company's strengths, weaknesses, external opportunities, and threats* to assess its core situation. SWOT analysis requires a company's strategy to maximize resource use and fit its environment. To predict a company's future, must grasp its resources, strengths and weaknesses, market potential, and external hazards. Know or guess Southeast Bank Limited's key information. Now I'll evaluate Southeast Bank Limited's SWOT. Strength -Client Engagement -When compared with other private banks in BD, SEBL has the most locations. -Employer Friendly. - Superb teamwork. -Helpful advice for communicating with management. Weakness -The SEBL is not yet active digitally. -ATM booths are in short supply at SEBL. Opportunity -Big investors. -Highly Regarded Financial Institution in Bangladesh. Threats -More lucrative deposit rates for new banks -The new bank has a revolutionary new product. -Political environment. Recommendations I discovered many positive aspects as well as several areas where they can improve. These are as follows: 1) A single missing document might cause significant trouble and danger for the consumer as well as the bank. Correct file compilation and design should be better understood by branch management and all staff. 2) They are responsible for coordinating advertising and marketing efforts, including sponsorship, web advertising, and billboard advertising. The sales team and authorities should constantly undertake training on how to communicate with distinct consumers kinds. 3) As Hatirpool is a commercial area, this sub-branch sees a lot of clients, thus it needs more room to perform banking activities and provide service. 4) This branch's internship is well-known. Small pay should be given to intern to help them recognize their value and work successfully (Tinu, 2020). 5) Southeast bank should provide timely service so customers don't have to spend additional time on banking. They must also provide

innovative facilities and services to attract additional customers and retain premium and loyal ones. 6) Good division of labor, incentives for overwork and required leave can help employees overcome a heavy workload. A good working environment help employees be happy at work. Conclusion The three-month internship period has had a tremendous impact on my entire life. This period is a great moment in my life, and I endeavor to cherish it. During my undergraduate years, I didn't fully understand the tasks and responsibilities of employment. The internship provides the opportunity to understand the responsibilities of the job. After completing the internship, I imagine myself as an employee. I firmly believe that I will unveil my dormant talent for the job sector and implement this latent talent in employment. Before the internship, many of my latent talents were not identified. But now with the experience, I am ready to explore my potentiality. I sincerely thought that if I were to find a permanent position in the banking field, I would be capable of performing at the highest level due to my internship experience, knowledge, and talents. I am finishing my internship not only for the reason of writing a report, but also with great delight. I was not bored when I performed my responsibilities in the bank. I am psychologically ready to work in the banking sector in the near future. Through my expertise and experience, I am able to assist a well-known organization. I am really grateful to Daffodil International University for providing me with this opportunity despite the semester structure. Bi semester system contributes more since we receive three months for internship under this system. Thus, I acquire more knowledge. But if the semester were four months, I would have time for an internship for no more than one month, which is too short for me to comprehend and understand. I hope that the information and experience gained during my internship will be applicable to my career field. References Abrar, K. Y. (2021). General Banking & Credit Risk Management of Southeast Bank Limited. JOY, M. N. A. (2022). A Study on General Banking Activities of Bank Asia Limited, Principal Office Branch. Faisal, N. Z. (2022). General Banking Activities and Market development initiatives of Mutual Trust Bank. Southeast Bank, SEBL(2021,December 31). Annual Report for the Year Ended. [https://www.southeastbank.com.bd/?page=annual\\_reports](https://www.southeastbank.com.bd/?page=annual_reports). Islam, A. (2022). General Banking Activities, Services and challenges during the pandemic situation of Southeast Bank Limited. Ikra, S. (2021). Client Management Activities of Huda Hossain & Co. Mou, U. (2022). Service Quality Audit and Service Strategy of Southeast Bank Limited. Tinu, N. H. (2020). Performance Management System of Southeast Bank Limited. 1 2 3 4 5 6 7 8 9 10 11 12 13 [Chapter-6](#) [14 Chapter-7](#) [15 16 Chapter-8](#) [17 Chapter-9](#) [18 19](#)  
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