



Daffodil
International
University

**Internship Report
On
Foreign Exchange of Southeast Bank Limited
Study on Dhanmondi Branch**



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Program: B.A(Hon's)

Department of English

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Internship Report
On
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Study on Dhanmondi Branch

Submitted To:

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Date of Submission: November 29, 2022

LETTER OF TRANSMITTAL

29 November 2022

Mr. Md. Rafiz Uddin

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Subject: Submission of Internship Report on Foreign Exchange of Southeast Bank Limited Study on Dhanmondi Branch

Dear Sir,

With great pleasure, right here I have submitted my internship report on “**Foreign Exchange of Southeast Bank Limited Study on Dhanmondi Branch**”. It has been a great gratification for me to have the opportunity to apply my academic knowledge in a practical field. Theoretical knowledge isn't it is not applied in reality. The report is prepared based on the theory and practical learning from the three-month internship program at Southeast Bank Limited (Dhanmondi Branch).

I would like to cordially thank you for your support & statement of my work which made it easy for me as properly as supplied expertise of gaining knowledge in practice.

Sincerely Yours,



.....
Faria Hasan

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LETTER OF APPROVAL

This is certifying that Faria Hasan, ID: 191-10-1959, BA in English, is a regular student of the Department of English, Faculty of Humanities & Social Science, Daffodil International University. She has completed his internship program at Southeast Bank Limited and has prepared for this internship under my direct supervision. Her assigned internship topic is “Foreign Exchange of Southeast Bank Limited Study on Dhanmondi Branch”. I think that the report is well-intentioned in fulfilling the partial requirements of the BA program.



.....
Md. Rafiz Uddin

Lecturer

Department of English

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ACKNOWLEDGMENT

First of all, I would like to categorical my gratitude to the Almighty Allah. This is my pleasure that I could complete my internship report by the grace of almighty Allah.

I want to convey my heartfelt respect and cordial thanks to Mr. Md. Rafiz Uddin Lecturer, Department of English, Faculty of Humanities & Social Science, Daffodil International University, for Encouragement, Guidance, advice, and valuable supervision. I am very lucky for getting the opportunity to prepare this report under his supervision and guidance. Without his instruction, I couldn't complete this report successfully.

I am also really responding to my honorable teacher Dr. Liza Sharmin, Assistant Professor and Head of the Department of English, and Dr. Binoy Barman, Professor & Coordinator (MA) Department of English, Faculty of Humanities & Social Science, Daffodil International University for this countless support and guidance. It is not my credit for this effort. I would like to extend my-sincere regards and gratitude to my honorable teachers whose kind guidance and assistance enable me to complete my BA program and to develop my career through their invaluable teaching.

Finally, I want to thank MD. Zahidul Haque senior vice president and head of branch Southeast Bank Limited, Dhanmondi Branch for his regular support, coaching, and supervision in getting ready. And last but not the least, I would like to thank all the personnel working at Southeast Bank Limited, Dhanmondi Branch. They made the environment congenial and favorable for me to recognize the tasks. Without their help and cooperation, this record would possibly not put together a remaining report. I hope that it will help me in my future expert work. Moreover, I like to thank all people who used to be helped minors prepare this report.

Declaration

I am Faria Hasan, hereby declare that the report of the internship titled, **Foreign Exchange of Southeast Bank Limited Study on Dhanmondi Branch, Dhaka**, is prepared by me after completion of Three months' work in Southeast Bank Ltd. Dhanmondi Branch, Dhaka. I also would like to confirm that, the report is prepared exclusively for an academic purpose, not for any other purpose.



.....

Faria Hasan

ID: 191-10-1959

Program: BA in English

Department of English

Daffodil International University

EXECUTIVE SUMMARY

The subject of my research is the Analysis of the Foreign Exchange of Southeast Bank Limited Study on the Dhanmondi Branch. The general purpose of this degree is to meet the requirements of his BA program which includes a 3-month internship. The specific objective is to get an overview of the general banking operations of Southeast Bank LTD. Dhanmondi Branch. The report stands for foreign trade activities in Southeast Bank Limited. Foreign trade operation is one of the many functions of the bank. It plays an important role in the overall economy of the country. Foreign trade contains Import and Export section and the foreign remittance department contains inward and outward remittance. Within the report, the complete procedure has been published with the full needed required. All the clauses and steps are clearly mentioned in this report. the details about Letter of credit i.e. classification of L/C, L/C opening procedure, types of L/C, L/C payments moods, needed documents, documents checking and transmitting L/C. Amendment, why it's needed and once is needed, and lodgment system. When a document is going out retirement what is the last step of retirement and reports to the Bangladesh Bank? And also disclose the matter concerning export procedures. The procedure began to get the ERC by the chief controller of the import & export office. After that, receiving the letter of credit and advising L/C, necessary document collection, and also reports to the Bangladesh Bank. At the end of the export section, the bank issued PRC for the exporter. Last however not the list, the foreign trade remittance method, and performance analysis. Here expose export & import growth. Export growth is a positive impact on the economy.

ACRONYMS AND ELABORATION

Acronyms	Full Meaning
SEBL	Southeast Bank Limited
LATER	Loan Against Trust Receipt
SWOT	Strength Weak Opportunity Threat
KYC	Know Your Customer
NPL	Non- performing Loan
IRC	Imported Registration Certificate
ALCO	Asset-Liability Management Committee
IBC	Inward Bill for Collection
CRG	Credit Risk Grading
RWA	Risk-Weighted Assets
CIB	Credit Information Bureau
LIM	Invested Against Imported Merchandise
CRM	Credit Risk Management
VAT	Value Added Tax
PO	Payment Order
CRR	Cash Reserve Ratio
FDR	Fixed Deposit Receipt
A/C	Account
OBC	Outward Bill for Collection
BCD	Bearer Certificated Deposit
LC	Leverage Ratio
HBI	House Building Investment
SLR	Statutory Liquidity Requirement

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Chapter- One

Introduction

1. Introduction

A bank is a place where people deals in money. It provides all money-related services. There are many types of services in a bank such as giving loans, deposits, and financial bits of help. The banking system plays the third greatest role in the economy of Bangladesh. Southeast Bank Limited is one of them. It's a modern entrant in the corporate banking situation of Bangladesh. The origin of my Report is “Foreign Exchange of Southeast Bank Limited Study on Dhanmondi Branch”. So, my focus and target are mainly on the L/C file and foreign remittance of SEBL. This is an important activity of any bank. The intern made this report based on practical experience in banking activities. In the report daily activities have to write. She was under the institutional Supervisor Mr. Md. Rafiz Uddin and the close guidance of the Bank’s officer MS Nusrat Jahan Azad.

1.1 Company Profile

The Southeast Bank started its industrial banking journey on May 25, 1995. Throughout this short period, the Bank has proven in positioning itself as a great change establishment within Bangladesh. Their focus is on generating an environment of trust and motivating every employee to work together. Nowadays people choose local banks because of lower fees with better service. Southeast Bank Limited has one hundred twenty-one branches. They also maintain gender equality. There are far fewer woman officers in the bank. They are doing their job with dignity.

1.2 Innovation & Expedition

It's necessary for executives, managers, and officers in any organization to set innovation and expedition to attain its future goal. A country's economy mostly depends on the bank. SEBL already have stepped forward in recent decades and offers loans, credit cards, and mutual funds. They are very focused on their goals. Southeast Bank is incredibly a lot of concerned about their customer.

The innovation and expedition of the spiral are declared below:

- Pledge the customers
- Proving loyalty
- Give an extra good profit
- Sanction quick loans
- Great online platform

1.3 Core Values and Strength

The more positive core values and create power, sustainability, strength. SEBL also follows these core values. It guides a company while making a decision, solving problems, etc. It's like a gift. Values, on the other hand, are an individual's principles. They believe in working hard and staying loyal.

Some of them are:

- Harmony.
- Politeness.
- Service Excellence.
- Business Ethics
- Attribute client's services.
- Expert risk management.
- Solid asset base

1.4 SEBL Facilities

The bank always tries to give all kinds of facilities with great interaction with the customers. They believe the more you give, the more you get. In every update generation, they always try to give the best and most modern facilities. The followings are some of the facilities:

General Section:

1. Accounts opening, maintaining & closing
2. Pay order
3. Demand & Bank draft
4. Fixed Deposit account opening
5. Bank cheque clearing
6. Credit card facility
7. Debit Card facility

Foreign Exchange:

1. L/C Application
2. Export and import promotions
3. Travel transaction
4. Telegraphic transfer
5. Mail transfer
6. International money orders

Another Scheme:

1. Pension scheme
2. Agriculture scheme
3. Education scheme
4. Poultry scheme
5. Wedding scheme

Chapter- Two

Work Analysis

2. Internship Analysis

The internship is a good opportunity for students and generations. Through these students can be more qualified and their job opportunities for the future increase. The duration of this internship is 12 weeks (three months). To finish my graduation from Daffodil International University, I have done my internship at southeast Bank Limited (Dhanmondi Branch). I choose it because of the good relationship between Southeast Bank and Daffodil University. I used to be assigned to help Ms. Nusrat Zahan Azad. For this reason, I'll be always grateful to help Ms. Nusrat Zahan Azad & Mr. Rajib Ahmed. As a result, they guided me cordially on the right track so I will fulfill the tasks adequately.

2.1 Workplace & Responsibilities of the Job

They sent me to the export section and import section of the foreign trade department. There are two sections, the export section and the import section in the foreign trade department. These are the highest priority sector. Export trading mainly depends on readymade garments which contribute a large number of export earnings. If the export trading is not expanded, the whole national goal cannot be achieved. My task is to create L/C files and foreign exchange report files. These are the highest priority sector. It helps to promote my success with a core value. Here the daily bill transactions are being done in foreign currencies. Many multinational companies use SEBL for their bill transaction. Such as Designtex Knitwear Limited, Next Export Zone, etc.

2.1.1 First Month Task

From this internship, I have gained valuable work experience. On the very first week, they appointed me to the front desk. There were two officers at the front desk. At first, they gave me some of their paperwork, then I started to write down the checkbook information, and debit card information. On a notebook sometimes there needed to correct other paperwork. If the customer comes, we have to attend to them. We greetings them and asked what help they needed. Interacting with the customer was the difficult part. We help them with their banking issue and besides take their feedback. I also collect information and documents regarding opening an account. I collect TNT, NID, passport numbers, etc.

In the second week, they transfer me to the foreign department because including me there were 4 more interns in SEBL and there was no desk for interns so it became very messy. The most difficult part of the foreign department is to make daily reports on the transition history. In these departments, officers do their work in the term. They have to report to their senior officer first. After that, they made a file on that report. Two of them displayed me how to do this report. In addition to the experience, they possess qualities and traits which were profitable for me.

At the end of the month, I observed the SEBL service and the foreign tread department and prepared some questions regarding SEBL to add to this report.

2.1.2 Second Month Task

In the second month, Banks are the important ones in the economy of a country. They maintain the flow. this month, I was also observing the credit and loan department. They collect the information, deposit from the depositor, and sanction their loan. Besides, I was doing work in the same department. They give some files for document checking. If any discrepancy is found then the intern informs the senior. They make international bill vouchers to emulate the amount of the cost. Since 2015 they growth by 37% and they continued in it and it's a positive sign for the bank. One day they sent me to the head branch for delivering a cheque with another officer and it was located in Motijil. There we saw the share market activities. Basically, it is under the foreign department. They provide a good profit there but sometimes another bank saw unusually extra profit. Compared to others SEBL gives middle-range profit with loyalty. Then I got to know that, the central bank claims charges for giving a false profit. International shareholders can do their business easily from the bank. That's why they keep this part in their services.

2.1.3 Third month Task

In the last month, I have learned how to make bill reports and L/C files. I have performed in a practical working sector. In the report the noticeable fact is the payment is made within seven working days after the file they have been received and they seem very careful in it, If the payment is delayed, the importer can claim this. In the L/C file, after making a payment to the beneficiary for except the exchange, they authorized it. Before confirmation, we have to verify the signature and some closed file formats cannot be converted to a common file so we keep it aside for the experts. After inquiry, these files are sent with the documents to the negotiating bank and they send all documents to the issuing bank, the benefits of an L/C are if the importer does not pay the bill on time but the bank has to control their cash flow by prepayment. It's confidence given by the bank to the beneficiary. In some cases they have the second beneficiary, in that case, they represent the original beneficiary in their absence, that's all I have collected from the foreign tread department.

2.2 Complications Faced in Office

The most common problem was their technical problem. Lots of issues have arisen but whereas operating typical problem is within the system software, wherever legion info is needed to update. I feel that it should be more acceptable.

These are some of the following issues:

- Sometimes their software becomes slow and the customer had to wait for a long time, which creates chaos in the workplace.
- Sometimes the situation makes me unconscious as a result of it's difficult to target the same work.
- There was no personal desk for interns.

2.3 Acute Observation

From the very first day, some officers observed the inter closely. Sometimes they are interviewed and questioned relating to the course we complete in literature. They were questioning why did we choose the banking sector for the internship from English literature background. It was the most annoying question that as an intern I have ever faced. There was no desk or computer for interns in SEBL. So that I have no access to their computer. When we need any specific documents, we cannot find them easily because they were not arranged.

Chapter- Three

Project Part

3. Compendious

As per the source, foreign trade does the import and export section. They work on L/C files, remittances, currency, credit, and loans. They have to do this work daily. They converted one country's currency to the other country's currency. Daily they got messages from the beneficiary company. And they have to arrange it accordingly.

3.1 Economic Statement

Written records that defray the financial performance and the business activities of a company is called financial statement.

In the Bank, there have some key terms for financial statements-

1. Assets, liabilities, and shareholders' equity are those sources that must be provided on a balance sheet.
2. Revenues and expenses focus on the company's income statement.
3. How a bank generates cash to pay its debt or condition of debit and credit is known by the cash flow statement.
4. Profits are measured from nears equity or future growth or distributed to external parties.

3.2 Secondary Sources

Foreign Exchange Currencies are traded in the market which is known as the foreign exchange market. It is also indicated as “FOREX MARKET”.

There are 5 types of foreign exchange markets – First one is Spot Markets, the second one is Forward Markets, the third is Future Markets forth Option Markets and the last one is Swaps Markets.

1. **Spot Markets:** Buyers and sellers get their payment immediately as per the current exchange rate in this market.
2. **Forward Markets:** In this market, there must have two parties and their agreement to do a trade at some future date, at an agreed price and quantity.
3. **Options Markets:** An instrument that provides its holder with an opportunity to purchase or sell a specified asset at a stated price on or before a set expiration date.

In this market there are two types of opinions:

- **Call Option:** When a share market gives the circular or opportunity to shareholders buy stock, it's called a call option.
- **Put Option:** In the same way when the share market will give the circular for sale, it's called a put option. In a short put, option means indicates the selling price.

4. **Future Markets:** Like the forward market future market has also two parties and future data at a defined price and quantity.

5. **Swap Markets:** In these markets as there are also two parties like future and forward market but the major difference in this market is that there two parties exchange currencies in two different financial instruments.

3.3 How to Deal Foreign Exchange Market

- **Transfer Process:** The market changes from one's currency to another.
- **Credit Process:** Importers have to use a credit card for their purchases in foreign.
- **Hedging Process:** Hedging means minimizing the risk. It transforms one currency in terms of another currency fluctuation happens in foreign exchange and it is so much risky to investor use a hedging process to minimize their risk.

3.4 Characteristics of the Foreign Exchange Market

- **High Liquidity:** Here dealers, buyers, and merchants can buy or sell the currencies. This is free of cost. The good thing is they can do this anytime as per their own choice.
- **Market Transparency:** A portfolio helps to maximize the return of a given project. So, market transparency helps to monitor different countries' currency price fluctuation through the real-time portfolio.
- **Dynamic Market:** Most risky market is foreign exchange because the values of currency change within a second.

3.5 Who is Involve in a Foreign Exchange Market:

- Commercial Banks: They make the transfer of funds and currency. They are the main dealers here, without them it won't happen.
- Central Bank: The exchange rate of the currency of their own country to confirm that fluctuation of investors keeps control over the money supply in the market.
- Brokers: To get the best quotation investor come and discuss it with the brokers.

3.6 Merits of Foreign Exchange Market

- Open Market
- Few rules and regulations
- Easy entry and exit
- Bank and financial advisor help

3.7 Types of Payment in Foreign Exchange

- They can open an account
- Or else advance payment in cash
- Letters of Credit method
- A Documentary collection or draft
- Consignment trade

1. **Advance in Cash:** Importers have to pay their bills on time and before shipment. So, it is a secure process for the exporter.

2. **L/C:** By this file, the buyers confirm payment to the sellers. This is a very secure process.

Benefits of L/C

- Secured Payment
- Bank must involve
- Investor customize their L/C
- Fee and charge payable for an L/C

The process of getting L/C from the bank:

STEP 1: Issuance of L/C

Step 2: Shipping of goods

Step 3: Confirming bank need documents

Step 4: Settlement of importer and exporter

3. **Documentary Collection or draft:** It is one kind of transition where the transition is happening between the exporters' bank and the importer's bank where the exporters bank refers to remitting bank and the importer bank refers to the collecting bank along with instruction for payment.

4. **Open account:** It is also known as accounts payable. So, the amount must be paid. The benefits of this account are low risk.

5. **Consignment:** This type of business agreement happens between the consignor and consignee. Where the person who sends the good is called a consignor another and the person who receives the good is called a consignee.

3.8 How to Open an Account in the Foreign Exchange Market

1. Two copies of recent passport size Photograph.
2. Photocopy of passport
3. Photocopy of work permit
4. Salary certificate
5. Letter of authority for nominee
6. Other documents which the bank wants

After that, the form and signature card must be signed and verified by the Bangladesh embassy.

3.9 Remittance:

It is a transaction from one bank to another or a party as a gift or payment.

3.9.1 Foreign Remittance:

When someone lives in a foreign and transactions with their family or other individuals, it becomes remittance. In our country, we get a huge profit from this.

How it helps developing countries-

- Additional income sources
- Decrease poverty
- The householder received this payment
- Increase the economic condition

3.9.2 The Process of Remittance

Step 1: Migrant sender can pay the remittance in many processes. They can send it directly to the receiver name, it's called placid. The receiver will get a quick message on the phone number. On other hand, they can use a card or check.

Step 2: The receiver will go to a bank with that confidential message and there will be a transaction code also. And it has to give to the banker.

Condition of Bangladesh in Foreign Exchange:

In November of 2022, the remittance rate decreased to 1425.43 USD million. In October it increased to 1640.61 USD million, which is good for economic balance. Gross Domestic Product (GDP): 6.2%
The highest remittance recipient country is India. Received around US\$87 billion.

3.9.3 Types of Foreign Remittance

- Inward foreign remittance: It is receiving funds into your account. Example; When one person receives payment from another account within Bangladesh or from an account outside Bangladesh.
- Outward foreign remittance: It means transferring funds in the form of foreign exchange by an account holder in Bangladesh outside Bangladesh or in a word sending money from a foreign country to a home country.

3.10 Lodgment

In the bank, lodgment means the form of the perspective of the bank in the transaction is recorded. It increases the liability of the bank to the account holder. In a word, we can say that lodgment is a "paying in slip".

3.10.1 Import

When foreign goods are purchased in a domestic market is called an import.

3.10.2 Export

When domestic goods are sold in a foreign market is called an export. For the development and growth of national economies, imports and export are important. Import and Export place in the national economy.

The major export of Bangladesh-

- Clothing
- Leather
- Frozen Food
- Other Chemical

As per the source, now Bangladesh's exports and services total percentage of GDP =12.18% and Import GDP =18.58%

3.11 Foreign Exchange of SEBL:

Foreign Exchange of SEBL		
Currency	Buying	Selling
EUR	110.295	115.56
USD	104.987	107.64
GBP	122.080	129.36

Foreign remittance service is the second largest source of a country. One country gets these opportunities from the bank. Every year, the balance sheet and cash flow statement show the growth of this bank condition.

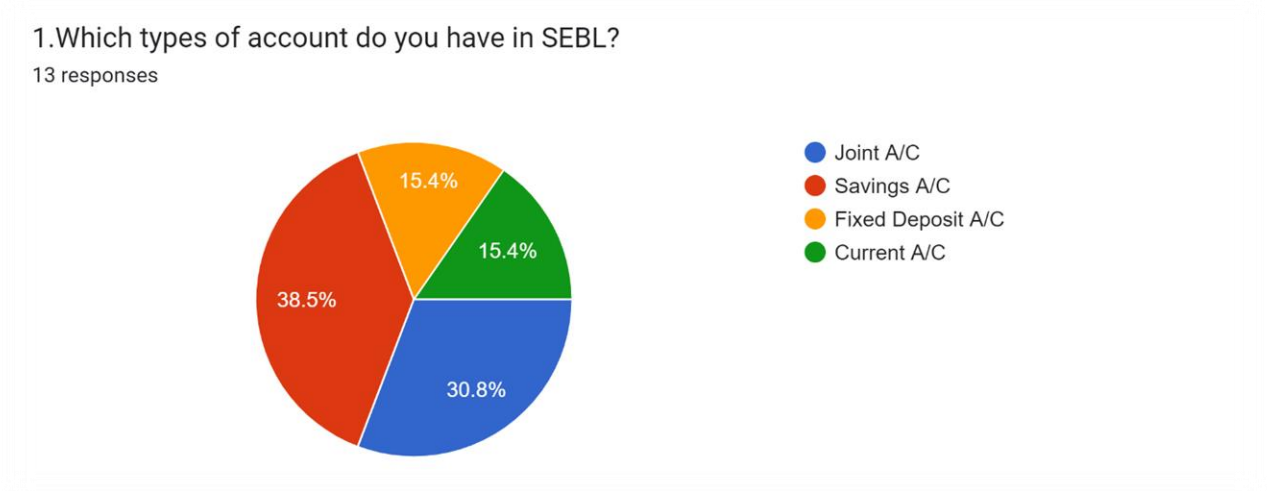
Chapter - Four

Finding, Recommendation, and Conclusion

4. Findings

For the survey, I have to use Google Forms with help of my supervisor. We create ten questions for the survey. And we mail the forms to the consumer of SEBL. The question was based on bank accounts, services, hospitality, etc. As a result, they send their review and we collect their response to add to this report.

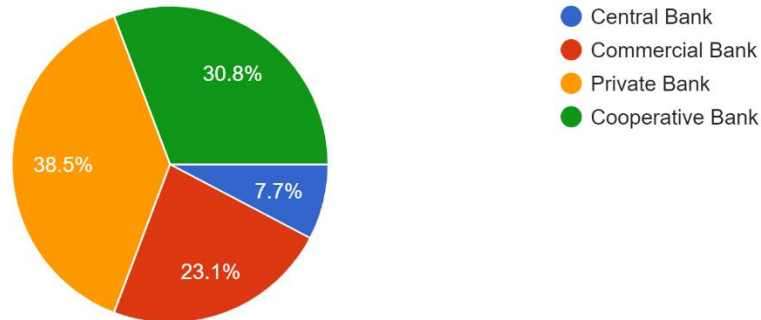
4.1 Pie Chart of SEBL Technique



Take a look at the pie chart, most people have a savings account in the bank. The second demanding account is a joint account. The chart shows how the percentage of customers with certain options. Where far fewer people choose a joint account and a current account.

2.What is the structure of the bank?

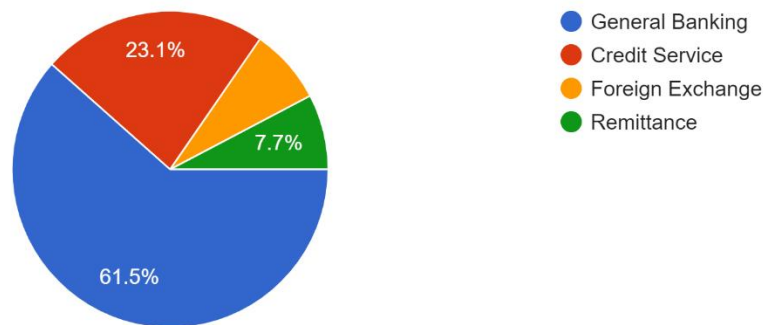
13 responses



In the chart, I questioned the structure of the bank. A grates number of customers know about that, this is a privet bank. I add this question because people should know about that, which types of banks they are using.

3.Which unit does your bank specialized in?

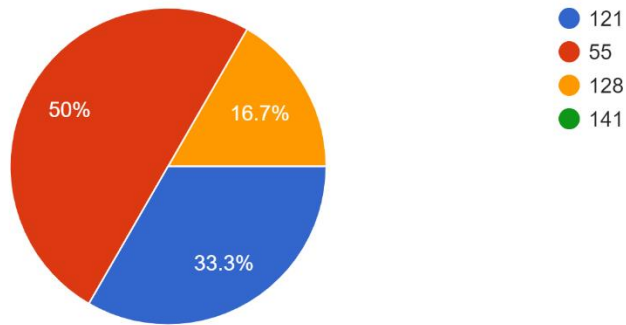
13 responses



We can see that far fewer people are happy with the general banking service of the bank. More than fifty percent of people choose general banking services. A smaller and smaller amount of people chooses remittance.

4.How many outlets does your bank have?

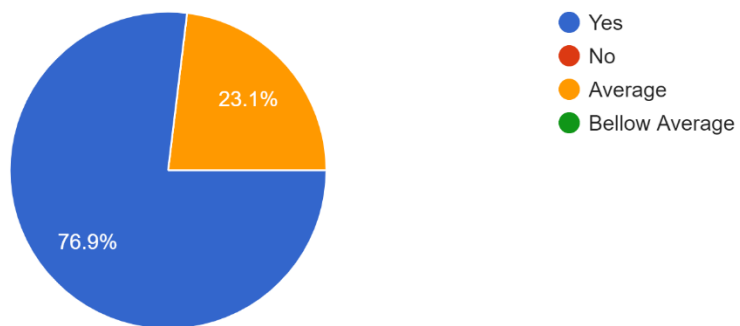
12 responses



Half of them know how many outlets they have. It means the other does not have any idea.

5.Are you satisfied with SEBL hospitality?

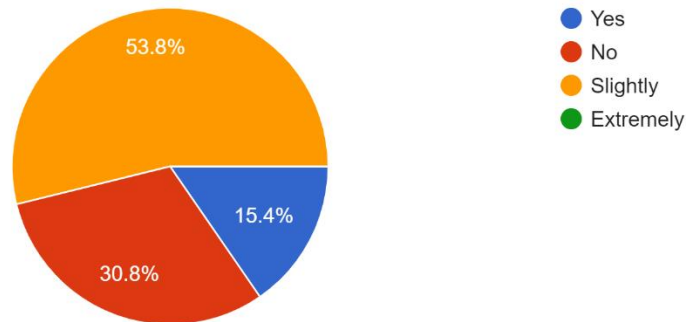
13 responses



After receiving the response, we can observe that almost 80% of people are satisfied with their hospitality, and surprisingly no one is dissatisfied.

6. Does any improvements need in SEBL services?

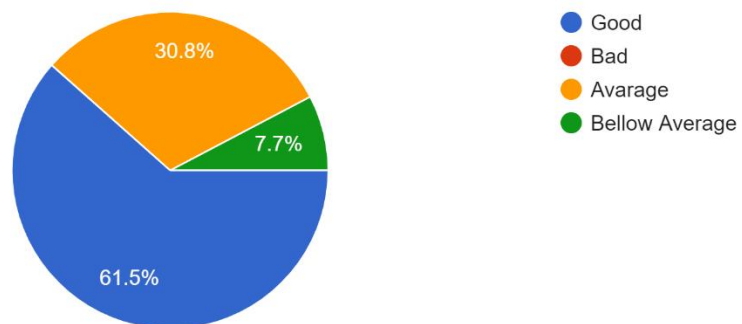
13 responses



Through that chart, we get to know how many changes they need to do for improvements. It's great to know that, fewer and fewer people have complained about it.

7. How does their staff behavior?

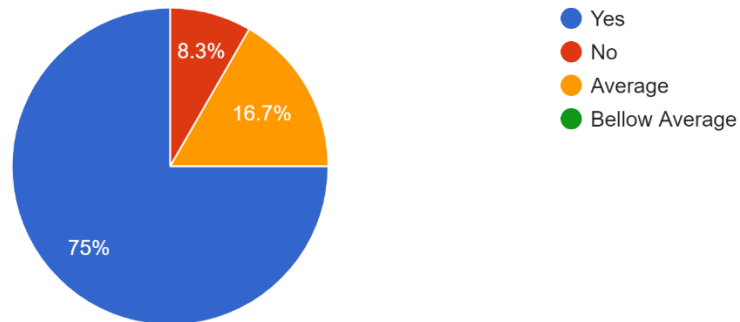
13 responses



61.5% of people are happy with SEBL staff behavior. But I think there they should give their 100% because it's about behavior.

8. Are you satisfied with time taken by the employees in foreign exchange activity?

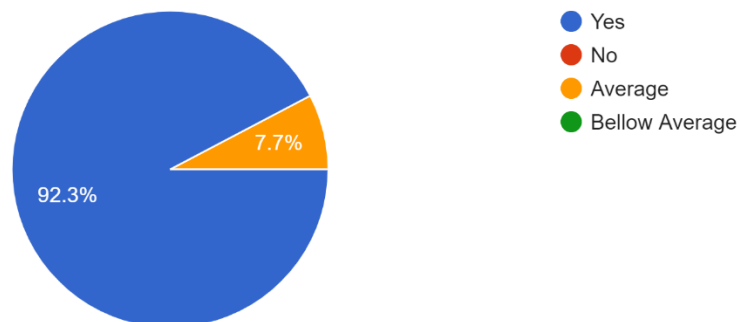
12 responses



It's good to know that 70% of people's response was full of positivity. It creates a good environment.

9. Are you satisfied with the online platform regarding foreign trade in the website of SEBL?

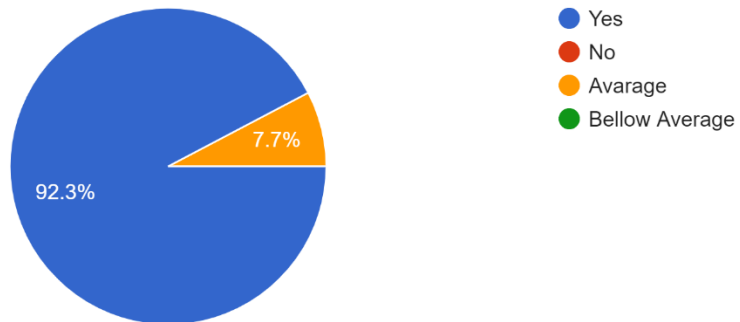
13 responses



The largest quantity of people supports the online platform of this bank. It creates a good impression.

10. Are you satisfied with the procedure of obtaining credit/loan against L/C?

13 responses



Well, it's pleasure for me that more than 90% of people are happy with our L/C procedure. The rest of the people vote for average.

4.2 Recommendation

- Some of the customers were unsatisfied with their profit, currency rate, and fees.
- The link between client and worker should be improved.
- L/C should be created straightforwardly for the client so as for a smooth export/import will surface.
- Their involvement with their customers should be more skillful.
- There should be more ATMs for the benefit of the customer.
- There should be a help desk for the customer.
- There should be a desk for interns.

4.3 Conclusion

After a survey of the internship, we identify that client satisfaction balanced the standard of a bank. The foreign trade department plays an important role in bank service. Those people who do business with foreign country they get strong hospitality from the bank. In Bangladesh, banking is a very competitive business for money transaction banking is one of the secure and safest ways.

Appendices

Questionnaire

Question basis on customer review regarding the quality of service provided by the foreign trade department of SEBL.

1. Which types of accounts do you have in SEBL?

- Joint types of A/C
- Savings types of A/C
- Fixed Deposit types A/C
- Current types of account

2. What is the structure of your bank?

- Central Bank
- Commercial Bank
- Private Bank
- Cooperative Bank

3. What unit does your bank specialize in?

- General Banking
- Credit Service
- Foreign Exchange
- Remittance

4. How many outlets does your bank have?

- 121
- 55
- 141
- 128

5. Are you satisfied with SEBL's hospitality?

- Yes
- No
- Average
- Below Average

6. Does any improvements need in SEBL services?

- Yes
- No
- Slightly
- Extremely

7. How was their staff's behavior?

- Good
- Bad
- Average
- Below average

8. Are you happy with the time taken by the employees in foreign exchange activity?

- Yes
- No
- Average
- Below average

9. Are you happy with the online platform regarding foreign trade on the website of SEBL?

- Yes
- No
- Average
- Below average

10. How is the procedure for obtaining credit/loan against an L/C?

- Yes
- No
- Average
- Below average

August 28, 2022

**The Senior Vice President
& Head of Branch**
Southeast Bank Limited
Dhanmondi Branch
Dhaka.

The Manager Operations Please..
Head of Branch
 Incharge: Credit Incharge: Accounts
 Incharge: F.Ex Incharge: F. Remittance
 Incharge: G.B. Incharge: Clearing
 Incharge: Cash
Manager Operations

Dear Sir,

Re: **JOINING REPORT**

In terms of your Head Office letter #SEBL/HO/HRD/2022/4206 dated August 22, 2022 appointing me as an Intern, I do hereby join in your esteemed branch on August 28, 2022.

I shall be highly grateful if you accept my joining report.

With best regards,

Yours Faithfully,

Faria Hasan

Ms.Faria Hasan
Daffodil International University

- Lubana
- Shoaib
- Bahnni
- Sadia
- Zulia
- Subarna
- Hassan
- Morfua
- [Signature]*
CB In-Charge



Joining Letter



Working Time in SEBL

References

1. <https://www.wsj.com/market-data/quotes/BD/XDHA/SOUTHEASTB/company-people>
2. https://en.wikipedia.org/wiki/Southeast_Bank_Limited
3. <https://www.southeastbank.com.bd/>