



## **Internship report on Southeast Bank limited.**

General Banking and Marketing Analysis

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**Submitted To:**

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**Submitted by:**

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## Letter of Transmittal

18<sup>th</sup> June 2019

Mohammad Tohidul Islam Miya,

Assistant Professor,

School of Business & Economics,

United International University,

Dhaka.

Subject: Submission of the internship report.

Dear Sir,

It is my great pleasure to submit the internship report titles 'Southeast Bank Limited' topic name- General Banking Activity and Marketing policy. As per requirement of BBA, I have completed my Internship report. I have tried to exert all of my practical and academic knowledge that I have gathered. My internship at SEBL was a worthwhile experience and the exposure of such an organization would be valuable for me to prepare myself for the actual corporate world.

I would like to appreciate your kind co-operation without which it would have been impossible to complete this report. I would like to take every opportunity to express my gratitude of indebtedness to you. Thank you very much for your continuous guidance and assistance.

Sincerely yours,

Md. Fishan Ahmed



ID: 111-141-223

School of Business and Economics.

United International University.

## **Acknowledgement**

First of all, I like to thanks my Allah for his kindness that he gave me the opportunity to complete my internship program successfully. I tried my best and do this report honestly. This report develops my interpersonal and practical knowledge. I get one step stronger to my next earner job.

I got pleasing from my internship program; Rouf Ahamed (Officer) and Mohammad Tohidul Islam Miya (Assistant Professor of SOBE) UIU were my supervisor. I like to thanks them.

I am also very grateful to our Branch manager of SEBL ‘Mohd. Kawsar Mahmood’ & ‘Shahrier Ahamed’ Management Operation of SEBL. They always help me for my internship report and my practical work. They treat me as their family member.

At last like to thank everyone who supported me for the successful internship period. They help us to make a strong communication. I made this report based on the true and the practical way of SEBL banking area. In Bangladesh, SEBL is a leading bank. They have a strong market image.

Learned auditing from ‘Mohammed Alauddin Chowdhury’’ desk. He is a very nice person. He also helps me in gathering knowledge and makes my report. I also learned the procedure of maintaining the foreign remittance.

I have learned cultures from my internship program. It is more important for a graduate student before start any job to know cultures of any organization. SEBL environment is 100 times better than any other bank in Bangladesh.

I like to thanks my entire intern supporter from South East Bank Limited. They help me in a great way for finishing my internship program.

## **Executive Summary**

South East Bank Limited provides different administration program and 24 years experienced program. More than 133 branches are divided into 64 districts of Bangladesh<sup>(1)</sup>. They offer different administration with regular general banking system at the part of dedication. Southeast Bank Limited maintains all rules and policies as guided by central bank (Bangladesh Bank). SEBL follows some common procedure of banking terms. In this report you can find SEBL have friendly environment approach. The work environment of SEBL is excellent and enables a person to learn and grow as he/she progresses gradually through practicing work.

It is a private commercial bank covering a minor area of banking. It analyzes micro and macro environment of Bangladeshi customers and offer many products for making sustainable profit. Our main challenge is secure a leading position in the banking industry of Bangladesh. SEBL strives to change its corporate governance for better alignment with unique needs of different customer segments. It has more than 870 co-investments in Mailbag branch form different corporation. I was assigned to work at Mailbag branch. It also provides short-term and long-term loan to the customer. The Mailbag branch comprises three main departments (General Banking departments, Foreign Exchange Departments and Cash Department). It has streamlined the standard operating procedures to make banking work flows simpler and quicker. SEBL provides a strong card service. This report also covers about 'General Banking' and 'Marketing Policy' of SEBL. This bank uses marketing research tools for better manger customers and employees strategically. This bank uses marketing research tools to better manger customers and employees strategically. This report is the outcome of my internship experience. It contains a detail description about my responsibilities, learning and achievement. I have talked about the overview of this organization, cultures. I have also discussed how the internship has prepared me well for facing the corporate life challenges. I have also given brief details about working environment and about my interactions with my supervisors and coworkers. I have also described the scope and limitation of report.

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## 1.0 Introduction:

Southeast Bank is a commercial bank in Bangladesh. They start their journey with 650 million taka's. Banking sector plays an important role with third economy holder in Bangladesh. It is very much important for the society to have banking system<sup>(1)</sup>.

Banking system has a vital role in developing economy in Bangladesh. It can create a great perform in the money market. Banking system is important for our developing progress. The main purpose of Banking in Bangladesh is maintaining the economic scale and developing our country on a first process.

Another main purpose of Banking in Bangladesh is maintaining the money flow and deal with surplus. They always managed the idle money of the people. I face many challenges and difficulties but everyone is much cooperative.

From my internship program it is very helpful to me for develop specific skills and to gain the capability of judgment of effective banker. To increased and develop my knowledge, I start my guideline from my teacher and supervisor<sup>(4)</sup>.

Initially, though I was intimate of being in completely new environment surrounded by many experienced seniors but with the passage of time, I got accustomed to the workplace and the people. All the credit goes to our respectable seniors. They took time and taught me every single work. Every day is a valuable team for us. They never showed any short of frustration and never got bothered when I had queries. I would be able to get absorbed in the corporate sector so effortlessly and would be able to do the things that I am capable of doing today. I started my journey here, turned out to be opposite and far better. I realized that the thoughts that I was bearing in my mind were completely wrong.

## 1.1 Background of the Study:

From my last 4 years of B.B.A life learned many things from our book and report as well as the studies courses. But there are few opportunities for learned in a practical way. Book knowledge and practice knowledge is different from each other but they one retreated and equally important, Knowledge will see not fully complete without the practical knowledge.

As a part of BBA life, I was also assigned to prepared a report on `` Marketing policy of SEBL''. Almost every bank marketing system is same in our country. Every bank is equally important to our development.

I have been working on South East Bank Limited Mailbag branch as an intern for 3 months. We know the marketing policy of this bank.

## 1.2 Objective of the Study:

In my report I am going to mention 2 part of my internship report. Those are description in the below,

**Primary objective:** Make a differentiation between the course knowledge and the practical knowledge<sup>(4)</sup>.

**Secondary Objective:** Those are,

- ✚ Know the general banking of SEBL.
- ✚ Evaluate the other bank marketing activity and SEBL marketing activity.
- ✚ Know more about operational reference of SEBL.
- ✚ Improve of communication skill.

## 1.3 Significance:

My report is dealing with my requirement of my ``BBA Program'' Under the facility of SOBE (UIU). From this programmed about 90% Student deal with internship in our University (3 Month duration). I was sent from CCC (Career Counseling Centre) from UIU for real life experience from bank<sup>(4)</sup>.

### **Methodology Of the report:**

In this report there are various types of information (past and present policies), marketing part and many other things. I used with primary and secondary data<sup>(3)</sup>

- **Primary Data resources:**

1. Practical field work
2. Personal information discussion with officers and executives of SEBL,
3. Face to face communication with customers<sup>(3)</sup>.

- **Secondary data resources:**

1. Internet,
2. Statements, branches, Booklets,
3. Office circlers,
4. Raw data collection,
5. Deal with the annual report<sup>(3)</sup>.

For this report, I mainly use secondary data, because it is cost effective and efficient. The sample was small and no representative 80% secondary data 20% primary data is used.

### **Scope of the report:**

In this report you will find out product and service, organized overview, marketing and general Banking Policy<sup>(3)</sup>.

### **Limitation of the report:**

There are some limitation while I was preparing this report,

1. Small scale of survey,
2. Time Period,
3. The Branch was very place.,
4. Field practices is very from situation,
5. MIS Policies are different,
6. My office time was so high<sup>(3)</sup>.

The mailbag branch of SEBL is fairly a new branch, which was inaugurated on 05<sup>th</sup> March 2017. As is located in a prime location, it is progressing rapidly. They are succeeding in surpassing their given profit targets since that last 2 years. Here many of processes of difficult banking activities are still being modified on a daily basis since it is a new branch. As a result, unlike other conventional large commercial bank branches, where people would simply be assigned to carry out specification of duties and would be expected to perform those only. The mailbag branch is s busy place .We have many valuable clients in there are customer from the native area. In addition, I must mention the cheerful working environment and group commitment of this bank that enabled me to observe a great deal of educative banking activities during my internship period.

## 2.0 Analysis of the industry:

### 2.1 Specification of the industry:

This sector has serious number of challenges that may create threat for the company from the national report from the ministry of finance (30-12-2018) the CPD Rate increase at 7.28% last year.

From the guideline of Bangladesh Bank a bank need to maintain capital ratio at 10% base with the economic scale. They need to maintain the capital adequacy problem. For example, Basic Bank and ICB Bank are critically facing the undercapitalized.

Now in Bangladesh is a developing country with an impressing digital banking system. Now the private learned is plays an important role in the market with the help of central bank of Bangladesh<sup>(2)</sup>.

### 2.2 Size, trend and maturity of the industry:

Size, trend and maturity of any bank normally depend on various types of condition. There are many banks in Bangladesh. There are so compulsory things that a bank will mature after done with that. Some banks are providing us more preferable services. Those are;

Name of Bank	Established year	Total deposit	Number of Branches
<b>Sonali Bank Ltd.</b>	1972	108629	1215
<b>Janata Bank Ltd.</b>	1972	64944	715
<b>Agrani Bank Ltd.</b>	1972	166284	820
<b>Rupali Bank Ltd.</b>	1972	72985	565
<b>Bangladesh Development Bank Ltd.</b>	2009	1523	32
<b>Bangladesh Krishi Bank Ltd.</b>	1973	93447	244
<b>Rajshahi Krishi Bank Ltd.</b>	1986	1722	376

<b>Probashi Kallyan Bank Ltd.</b>	2010	1250	63
<b>Islami Bank Ltd.</b>	1983	227814.44	332
<b>Dutch Bangla Bank Ltd.</b>	1995	67789	184
<b>South East Bank Ltd.</b>	1995	96669	133
<b>United Commercial Bank Ltd.</b>	1983	77730	170
<b>Brac Bank Limited Ltd.</b>	2001	75219	142
<b>Bank Asia Ltd.</b>	1999	6543	127
<b>Eastern Bank Ltd.</b>	1992	49190	59
<b>One Bank Ltd.</b>	1999	39365	26
<b>City Bank Ltd.</b>	1983	28591	102
<b>Mutual Trust Bank Ltd.</b>	1999	42354	112
<b>National Bank Ltd.</b>	1983	76838	200
<b>Exim Bank Ltd.</b>	1999	73835	118

## **2.3 Seasonality and external economic factory:**

### **Seasonality of this business:**

In the banking industry in Bangladesh, there are many service businesses. But every bank has some advantage factors that may help them. Some else may be beneficial for X company and have rules are beneficial for Y company. It mainly depends on the customer. But sometime the flow of money and interest rate become high only for some factor.

Not only BANGLADESH but also other countries do seasonal business. They do seasonal business only for make profits in short time. There are short term risks at seasonal business.

In Bangladesh, Banking industry is the second service industry that directly related with our economic condition. From production industry to other industry in Bangladesh, they are directly or indirectly depending on bank. They collect capital from us. However, some time many bouncing's comes for everyone business<sup>(3)</sup>.

There are many opportunities for making deposit more. In our SEBL there are more than 2900 million taka as deposit .We have many loyal and royal customers. For example, in Bangladesh, many companies deal with bank for seasonal factor. In 2016:2018, this two-year whole Bangladesh market deal with more than 1027 million cycle business. Meghna Group &, Lion Company are the perfect example for them. Meghna Group almost take 270 million loans from Islami Bank Bangladesh Limited at 11% interest rate. So both the Meghna group and the Islami Bank Bangladesh Limited are benefit. On that seasonal business of Meghna group and Islami Bank Bangladesh the make, profit around 80 million and 50 million Bangladeshi takas<sup>(4)</sup>.

Another example comes from ACI Company. In 2016, 2017 the most previous company “UBER” and “PATHAO” introduce in company. After they start providing the service then many of our Bangladeshi purchase motorbikes. They are gaining extra income. On 2016, 2017, 2018 company make 150 million profit from motorbike market in Bangladesh., they take almost 520-million-taka loan from various bank. So in the Banks are benefited for the extra income on 2016, 2017, and 2018. Ac company make 150million profit from motorbike market in Bangladesh, they take almost 520-million-taka loan from various banks. So, in this seasonal business of the ACI Company and the banks one benefited<sup>(4)</sup>.

Another example can come from the Ready-Made Garments sector in Bangladesh. Most of our Readymade Garments in Bangladesh employ with foreign develop country like Germany, USA, Canada, UK etc. Many MNC like Addidas, Nike, Amlee, H&M, they take cloth form Bangladesh. Darning winter they take support from Bangladesh. Those garments sometime loan various bank. Both of the bank and Remade Garments are benefited from this part, one party do business internationally another party takes interest from local party<sup>(3)</sup>.

### **External Economic Factor:**

Some international external factors are directly affecting the industry for making profit or loss. Banking industry is the most important part for our economic section after R&D sector in Bangladesh. If our external economic factor is in our favor can make profit, otherwise it will become a danger for us.

1. First, we can say about political factor. Normally this factor suffers any industry. Preferable situation will help the bank industry to make more profit. Not only bank but also other service industry depends on political part. They played an important role to a country economy.
2. Foreign bank investigation is another part of this. Some time on the accused of Bangladesh bank many foreign audit come to Bangladesh. They play a vital role form their investment many advantage and disadvantages may come out. Sometime many new rule many accomplices with any bank.
3. Government Rules and policies are another part for the own development of a country Sometime government provide new rules and policy. But it is very much important. For example; Bangladesh Bank. In 2017, they trapped with 1000 taka. Form them new rules applied by Bangladesh government that no external document were allowed to use external office documents. Providers are not allowed to used
4. We cannot use pen drive or DVD disk.
5. Exchange rate and other country policy can lee effect the bank industry in any country. It may country exchange rate in erase It may occur much problem in export on the market. It may lee work on positive and negative way for the bank industry.

Form the discussion we can say it that there are many external and internal economic factor. Those factor, may service industry so the management must have to deal with those problems smartly so that they can surviving the competition<sup>(3)</sup>.

## 2.4 Technological factors:

In this modern world the whole world depends on technology. Each and every organization always seek for new technology. After the readymade garments the banking industry plays an important role. In this part we are mainly deal with new technology. Some upcoming technologies are

1) **Block chain technology:**

It mainly transform the banking and financial services. It will centralize the all-over financial management rather than the widespread network of computer. Block chain will help the bank for retain money in bank name. This technology is potential to improve the various part of banking.

2) **ATM purgation:**

Now in Bangladesh ATM service become so important. The time is so mean that we can give direction to ATM from our smart phone. Banking system some ATM services are increasing at the overseas. It will take some time for ATM purgation in Bangladesh for the rules and regulation of government.

3) **Automated financial services employees:**

From a banking research we found that 20% of private loan bank will diminish from our Bangladesh only for the technology improvement. Multinational and foreign banks are already looking for other position due to the proper use of modern technology.

4) **Mobile and digital banking:**

This is just the beginning of digital era of Bangladesh. It has begun to growth at an explosive rate. Now in our country those banks are investing in digital banking technology. Customer will use for mobile for the banking service. Extraordinary like intelligence solutions, chat boots and many others will represent the brand name.

Mainly those are threats for our banking industry now. We need to move very carefully for improve ourselves<sup>(3)</sup>.

## **2.5 Political, legal and regulatory factors:**

After the election of the Bangladesh government, now our political conditions are stable. However, some time completely banking industry free some unsecure. The investment of any industry becomes low. The legal rules and regulation from the Bangladesh Bank is complex. Sometime only for complex formalities our consumer does not want to invest in the bank. For example: In our SEBL if anyone want to with draw more than 5, 00,000/= we need to maintain some formalities. Some consumer may be in very hurry so they may not get the service from us. However, the result suggests that the rules and regulations one sometime become bares for our development<sup>(3)</sup>.

## **2.6 Barriers to entry:**

Bangladesh is a developing country. Mainly developed countries enjoy a competitive advantage in the service industry.

- More complexity of Bangladesh Bank,
- 400 million taka is not a normal value for open a bank in Bangladesh,
- Available competition,
- Many substitutes,
- Agreement between several financial companies,
- Technological problem,
- Political problem,
- Economical problem,
- Foreign Bank are some times.

Accused of concentrating their activities on short-term credit and market niches it mainly directed toward finance trade.

## **2.7 Supplier and Buyer power:**

Both parties are important for the banking industry. Normally the buyer and supplier power this concept come from the porters five It mainly means from the power of consumer they can exert on business investing more,

- 2) They can make the quality banking poor power investment.
- 3) They can hamper the availability of banking products.
- 4) They can make competitive environment lie because they have the bargaining power.
- 5) They are responsible for the industry senility.
- 6) Buyer power can make the customer services good / bad.
- 7) Number of buyers are relative to suppliers so they can influence the each other.
- 8) For the consumers power the cost may sometime switching at a particular party.
- 9) If the buyer is able to backward integrate then problem such time integrity will occur.
- 10) High volume consumer power can hamper the banking activity.

It also expelled my apprehensions that were holding in my mind about the corporate world. I definitely loved the type of work that I was holding in my mind about the corporate world.

I would like to pursue a career where I will be able to work in any flexible hours unlike 9-5 jobs, take the challenging task on various situations. I always implement my decision. So I am looking forward to understand the consumer's power in the banking industry <sup>(6)</sup>.

## 2.8 Threats of substitute and industry rivalry:

Another important part of porter model is the threats of substitute. Normally in Bangladesh there are,

1. Nonbanking industry,
2. Banking industry,
3. Insurance service industry.

Some important points that our banking industry need to consider.

1. We need to consider that there will be substitute products as similar specification,
2. Substitute to buyer's propensity,
3. Substitute of relative price performance,
4. Switching cost for consumer and industry,
5. Complex level of product differentia,
6. High threat can make the market less attractive and decrease the profit potential.

<p><b>Some another important point that –</b></p> <ol style="list-style-type: none"><li><b>1. The main threat is it will affect our banking industry competitive environment.</b></li><li><b>2. Then it will affect the profitability.</b></li><li><b>3. It will affect the overall industry functions and superior products.</b></li><li><b>4. The substitute performance will be inferior.</b></li></ol>	<p><b>Some low threat of substitute can deal with,</b></p> <ol style="list-style-type: none"><li><b>1. Make the industry more attractive than other,</b></li><li><b>2. Sometime it will interdealer the profit potential.</b></li></ol>
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Mainly banking industry is part of service industry in Bangladesh. Like banking industry there are many other service industries but the funny and important fact is that each and every service industry are directly or indirectly related with the banking industry. Everyone seeks for the real safeties of the money. We need to focus on the profitable part of our business.

In the part of industry rivalry meanly it means the substitute service firms of Bangladesh. There are many service firms that anyone can invest capital such as

- Food industry
- It industry
- R&D industry
- Transport industry
- Hotel & tourism industry

But normally all of those industries need to cope up with bank industry.

Normally there are –

- 1) Risk taker,
- 2) Risk averse.

Normally many consumers are high-risk taker. They will invest money on the other services industry rather than bank. Nevertheless, there are many complexity and risk associated with that industry. What happen when a consumer has many options that can make them easier for committed to other brand? But problem occurs for any company when the competition become stronger and the market become more venerable<sup>(5)</sup>.

Not everyone is going to be the member of your service industry, when they have better option it is mandatory for them to leave the market and deal with more money. So if we want to make them our loyal customer we need to provide them unique services with premium benefits. It is important to mention that our SEBL is the top leading bank in Bangladesh but there is also some relevant competition in the market with Islami Bank Bangladesh Limited.

From the discussion we can say it that though we have many challenges and threats, there are still more opportunities for the banking industry. This industry plays a vital role to the market.

## **2.9 Summary of challenges and opportunities:**

From the previous discussion, we can say it that in a market there are many challenges with opportunities. If there are no challenges in a market, there will be fewer opportunities.

### **Challenges:**

1. Substitute service industries,
2. Environmental complexity,
3. Technological purgation,
4. Political Problems,
5. Consumer becomes more aware.

### **Opportunities:**

1. They are not secure investment part. They have more risk than the bank industry. Ultimately, they are also depending on us for the security of their capital.
2. Banking industry environment become more complex; this is true. But our instruction comes from the Bangladesh Bank. People are always aware about environment with trustable instruction.
3. Other service firm has upgrade technology. But their working system and our working system is not same. So, we will also upgrade our technology.
4. Our industry has to maintain a great relation with our political party. Then we can get some opportunities.
5. If our rules and regulations are more complex and regulatory that mean we are providing securable things. Therefore, our industry will have more customers. Then our profit will be more. They will invest more and we will make profit through their capital. Win-win situation occur.

There are always some opportunities and threats in the market. We need to maintain them because it is not possible for us that we can eliminate our risk<sup>(3)</sup>.

### **3.0 Analysis of the organization:**

The description about this part are given below,

#### **3.1 Overview and history:**

They create and generate an environment of trust and discipline. The culture of maintaining congenial work environment in the Bank has further enabled the staff members to benchmark themselves better against management expectations. A commitment to quality and excellence in service is the hallmark of their identity. Southeast Bank takes pride for bringing women into the banking profession in a significant number for gender equality. This bank was established in 1995 with a dream and a vision to become a pioneer banking institution of the country and contributes significantly to the growth of the national economy. The Bank established by leading business personalities and eminent industrialists of the country with stakes in various segments of the national economy. The incumbent Chairman of the Bank is Mr. Alamgir Kabir, FCA, a professional Chartered Accountant.

The Bank maintained a capital adequacy ratio at 11.46 percent as on December 31, 2011 against requirement of 10 percent set by Bangladesh Bank. Credit Rating Information and Services Limited (CRISL) rated the Bank AA: (Double A Minus) for the long term and short term. South East Bank Foundation initiated a scholarship program for poor and meritorious student in 2009. It is a financial institution that deals with money. It is a potential bank, which performs a lot of important banking and non-banking activities for both private and government. They focus on developing the socio-economic condition of this country. Other banks focused more on developing and allocated most of their funds for making profit. I got the opportunity to work with this bank and dedicated my effort for a good outcome. The aim of this bank is to achieve excellence and innovation in modern banking business by creating an automated and computerized environment to provide the best services and prepare itself to meet new challenges of globalization. As an intern working at SEBL, I got the opportunity to get closer look onto the activities and functional of banking that helped me to full fill the equipment of the internship programmed. This bank is committed to providing the best training to their employee for the

betterment of the bank. This bank always tries to fulfill its share to the community responsibilities, by such measures this bank intends to grow the share.

SEBL stands for the pioneer of the banking service in the Bangladesh. There are many banks in Bangladesh but SEBL is one of the most favoring corporate bank .Many private and public corporation have taken many advantages from our SEBL.From the short analysis, we can say it that SEBL will be the top leading bank in Bangladesh in future in spite of being a strong competitive market. We need to management our team in a proper way .

### **Board OF Directors:**

There are a group of people known as the board of director. They are controlling this bank in a great way. They are representing the shareholders also. They are selected by the law. They are high level Executives. They have the power of benefiting the company<sup>(1)</sup>,

<b>1. Mr. Alamgir Kabir FCA Chairman</b>	<b>7. Mrs. Sirat Monira Director</b>
<b>2. Mr. Azim Uddin Ahmed Director</b>	<b>8. Mr. Zakir Ahmed Khan Advisor</b>
<b>3. Mrs. Rehana Rahman Director</b>	<b>9. Mr. MA Kashem Rahman Director</b>
<b>4. Quali Mesbahuddin Ahmed Independent Director</b>	<b>10. Sayed Sajedul Karim Director</b>
<b>5. Mrs. DULUKA Ahmed Voce Chairman</b>	<b>11. Mr. Kamal Hossain Managing Director.</b>
<b>6. Mrs. Juana Ara Kashem Director</b>	

**Head Office and Branches:** Those are <sup>(1)</sup>,

<b>Head Office:</b>			<b>Yunoos Trade Center, 52/53Dilkusha C/A.</b>																	
			<table border="1"> <tr> <td><b>Type</b></td> <td colspan="2"><b>Private Bank</b></td> </tr> <tr> <td><b>Category</b></td> <td colspan="2">Commercial Bank</td> </tr> <tr> <td><b>Origin</b></td> <td colspan="2">Local Bank</td> </tr> <tr> <td><b>Code</b></td> <td colspan="2">205</td> </tr> <tr> <td><b>Stock Code</b></td> <td colspan="2">SOUTHEASTB</td> </tr> </table>			<b>Type</b>	<b>Private Bank</b>		<b>Category</b>	Commercial Bank		<b>Origin</b>	Local Bank		<b>Code</b>	205		<b>Stock Code</b>	SOUTHEASTB	
<b>Type</b>	<b>Private Bank</b>																			
<b>Category</b>	Commercial Bank																			
<b>Origin</b>	Local Bank																			
<b>Code</b>	205																			
<b>Stock Code</b>	SOUTHEASTB																			
<b>Braches:</b>			133																	
Barishal	Bogra	Shirajganj	Satkhira	Rajbari	Rajshahi															
Dhaka	Dinajpur		Tangail	Sherpur																
Chitagong	Khulna		Brahmanbaria	ChapaiNawabganj																
Josshor	Chuadanga		Comila	Cox:bazar																
Manikganz	Khulna		Feni	Gazipur																
Naogaon	Mowlubhibazar		Kushtia	Laskshnipur																
Noakhali	Narayangonj		Munshiganj	Mymensingh																
Rangpur	Pabna		Narshingdi	Natore																

**Mission and Vision of SEBL:** The descriptions are given below <sup>(1)</sup>,

Mission

Vision

Mission is known as the main target of the company. Southeast bank is very much concern about their mission. Many fresher banks are coming to the market.

- High quality service with most effective way,
- Proper and fast customer service provider,
- Be the no.1 choice of customer,
- Expand the business globally,
- Banking system with competitive price,
- Maintain the government rules and ethics,
- Create a greater value on the shareholders and stakeholders.
- Maintain the equity of shareholders,
- Deal with the societal growth,
- Reduce unemployment form the country.
- Contribute the variation of the market, where MNC's are operating.
- Increase the brand value of Bangladeshi banking system to the global market.

It is important to deal with the vision for any company. Without target there will be no part of progress. It is a long-term process to achieve the goal. For a better foundation, a company needs to focus on their vision. So, establishment of the vision is very much important to any company.

Establishment of any vision statement is hard for any company but they need to do it very quickly and comprehensive way. It must have to be effective to the all operation of the banking system. The main vision of the Southeast bank is the most advantage banking system of Bangladesh contributing the national economy also. They want the leading service provider of the banking system in Bangladesh before 2029.

**Core initiatives of SEBL:** Those things are<sup>(3)</sup>,

Core Values	Core Strength	Core Competencies
<ul style="list-style-type: none"><li>• Fast Decision,</li><li>• Better Team Performance,</li><li>• Customer satisfaction,</li><li>• Risk Management,</li><li>• Cultural Diversification,</li><li>• Insight &amp; Sprite,</li><li>• Business ehtics.</li></ul>	<ul style="list-style-type: none"><li>• Coustomer Relationship,</li><li>• Societal Development,</li><li>• Transparency,</li><li>• Realibility,</li><li>• Determination,</li><li>• Pursuit the growth strategy,</li><li>• Detemination of profit.</li></ul>	<ul style="list-style-type: none"><li>• Customer long term realtion with mitual trust.</li><li>• Responding with customer with fast decisiion making,</li><li>• Share Norms, Value &amp; Culture,</li><li>• Ensure the safty and sequirity of customer weath.</li></ul>

**Organization Structure:**

In our SEBL, there are mainly many departments like any other bank in Bangladesh<sup>(3)</sup>. We have ;

- Finance department,
- Human resource department,
- Accounts Department,
- General Banking logistics department,
- Marketing Department.

**Normally in our SEBL Mailbag Branch, there are 3 structural differences.**

- 1) Top Level Management,
- 2) Mid-Level Management,
- 3) Third Level Management.

In our mailbag Branch there are 10 employees and 7 messengers. In my internship period, I was the luckiest person to work as a whole and freedom. My work was mainly based on the customer support. Let us make a diagram for the simple discussion of this complex matter<sup>(3)</sup>.

<b>Top level Management</b>	01	Board of Director
	02	Management Director
	03	Senior Executive Vice President
	04	Executive vice President
	05	Vice President/ Branch Manager
<b>Level Management</b>	06	Assistant Vice President/ Management operation
	07	Principle officer
	08	Executive Officer
<b>Third Level Management</b>	09	Senior Office
	10	Officer
	11	junior Officer
	12	Assistant Officer
	13	Intern Students.

### 3.2 Trend and Growth:

For providing that our bank is in good position we need to deal with our annual report. Some information is given on my report. We will understand the growth. I mention 2016, 2017, 2018 follow chart below with taka in million <sup>(2)</sup>,

#### Report: 2015in million

SL.	Particulars	Report:2015	Target for 2016
1	Profit	1012 million	13.50 million
2	Deposit	29,832	40,000
3	Low cost deposit (50%)	34.22%	20,000
4	High cost deposit (50%)	65.78%	20,000
5	Loans and Advances	26520	34,000
6	Import business	24229	30,700
7	Export Business	19040	24,150
8	BGN	2248	2,850
9	Foreign remittance	11680	14,600
10	Number of Deposit Account	8,87,758	15,00,000
11	Number of deposit customer	7,02,019	12,00,000

**Report: 2016 in million**

<b>SL.</b>	<b>Particulars</b>	<b>Report 2016</b>	<b>Target for 2017</b>
1	Profit	1150 million	1400 million
2	Deposit	32,182	40,000
3	Low cost deposit (50%)	37.22%	22,000
4	High cost deposit (50%)	62.78%	36,000
5	Loans and Advances	28,570	35,000
6	Import business	29,280	21,000
7	Export Business	21020	21,000
8	BGN	2500	3,000
9	Foreign remittance	12168	15,150
10	Number of Deposit Account	9,10,950	15,50,000
11	Number of deposit customer	8,01,250	13,25,000

**Report: 2017 in million**

<b>SL.</b>	<b>Particulars</b>	<b>Report 2017</b>	<b>Target 2018</b>
1	Profit	1180 million	1450 million
2	Deposit	34,182	48,000
3	Low cost deposit (50%)	40.57%	25,000
4	High cost deposit (50%)	59.43%	40,000
5	Loans and Advances	31,070	38,000
6	Import business	30,520	25,000
7	Export Business	22,281	25,000
8	BGN	2,100	3,200
9	Foreign remittance	13,205	16,000
10	Number of Deposit Account	10,05,110	13,25,000
11	Number of deposit customer	8,09,750	14,27,540

From the part, we can see it that our SEBL is in a good position and growing their business. From our head of department we always have target and we tried our best for achieve our target.

### 3.3 Customer Service of SEBL:

Any types of progress are mainly Depend on the customer. In banking service customer, treat as the king of the market. If they don't invest in our organization then the operation will not occur properly. All the departments are dependent and link with the customer<sup>(4)</sup>.

For making a large market on the competition we always provide best commitment to our customers. Mainly banking system is complicated. Nevertheless, we make it easy for our customer. Rules, compliance, policies are easy in word for our customer but complex for us.

Everyone is responsible for his or her duties. Some of them are in customer support and some of them are in customer service. As an intern, they did not give me much work. Mainly I have done my intern in customer support. However, some time I also deal with customer service<sup>(4)</sup>.

There are some different between the customer support and customer service. Normally customer support is a part of customer service. It is mainly a branch of general banking. It is a common thing that when my intern student comes to any bank they are as an ordinary human. Mainly we learned the corporate culture and manner in this section.

1. How to be a good manner employee,
2. How to make positive /negative verbal communication,
3. Office time maintain,

SEBL customers are happy with our services we have great marketing to our country. We provide better service that's why our customer works as our marketing path.

Customer support	Customer service.
<p>It is mainly the branch of customer support. Normally the employee/intern student deal with this at the begging point. It is normal that day by day the people of any organization become more strong while the practice more. It is known to us that practice makes a man perfect. Example may clear this part.</p> <p>When customers come to us for any service, we call it customer support. Suppose any customer lost his debit card, then they will call 16206 for knowing the actual information. We give them support for taking the service from our corporate branch.</p>	<p>Customer service is another part. This part has many branches. Mainly the major areas are cove in this section. For example, a person come to us and wants to know the balance of his account. We normally do not provide any information to the account hidden. That is why we ask him his account number then. We take 8002 authorization from our MD Sir then we get the permission of access into the account. For the verification, we have to match the customer signature and photo. if other party come then we ask him for the NID card and many other information safety first.</p>

Both the Customer support and the customer service are focus on the customer satisfaction and the customer retention. We need to make customer support properly .Our customer will work more effectively. In our Organization, we focus the customer support based on the technical support. Some time they are in confusion, we also provide them consultancy. On the other hand customer service will build relations. It is more complex than the customer support. Organization mission is also part of this any bad alliance may destroy the company Image <sup>(3)</sup>.

***Customer support delivered and the Job description;***

I am not a permanent employee of SEBL. But I also have some responsibility. I started my internship program at 2019 march 05. I got the opportunity and my office was very near to my home.

Customer is the most important asset for our business. All of the money comes from our customer. Banking business is mainly a business with win situation. In our branch there are mainly (3),

- Individual customer,
- Corporate customer,
- NRB customer.

The customer mix description is given below:

• **Individual Customer:**

Normally every bank has this type of consumer. Though our bank is a corporate branch that for the honor of our Bangladesh Bank we also deal with individual banking. In our branch there are

1. 1200 individual customer,
2. 56 million deposit at various interest rate.

There are many account systems for our respectable consumers. In this part we have:

1. Savings account,
2. Annonya account (for female),
3. Millionaire account scheme.

From our individual customer, we always take the advantage of short-term working part and provide then the part of interest part.

- **Corporate customer:**

Mainly our Bank is a corporate Branch. We have many corporate clients in our branch. We have many opportunities for them.

1. 280 corporate customers.
2. 244-corer deposit in various interest rate,
3. Special Saving Scheme Account.

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There are many important client like

- Master feed Argotic limited,
- Monihar Developers,
- Designtex group of industries,
- Link clones higher education,
- Sky city Hotel,
- Web course limited,
- Sakura trade centre and many.

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Mainly they are deal with the current account in our branch. We always provide them premium service they are our royal consumers.

**NRB Customers:** It mainly means Non-Resident Bangladesh. In our SEBL mailbag branch we have 10112 NRB customers. Mainly they only deposit money in their account. All the transaction occurs by their local country credit card. A small amount of profit comes from this sector.

From this part we can say it that each and every customer is important for us. But in our bank mainly we deal with our corporate customer, our main profit come from them<sup>(3)</sup>.

### 3.4 Products and Services of SEBL:

Our products and services are <sup>(1)</sup>,

#### General Banking:

1. Account Opening,
2. Account Closing,
3. Cash Department,
4. Issuing Pay Orders,
5. Bank Drafts,
6. Opening Demand Deposit,
7. Loan,
8. Islamic Banking,
9. Foreign Trade,
10. Foreign Remittance.

11. SME service &.E: Statement Service,
12. Swift Banking &SMS Alert,
13. Locker Service,
14. ATM Service,
15. Instant Banking &Mobile Financial Service,
16. Bill payment service.

#### General Account ,

- Savings account,
- Current account,
- Special notice deposit,
- Fixed deposit receipt,
- Monthly saving scheme,
- Pension saving scheme,
- Monthly income scheme,
- Millionaire deposit scheme,
- Ananya Account (Female),
- Esteem Account,
- Bichokkhon account,
- Saving fast Accounts,
- Ananya Account (Female).

#### Islamic Bank Account ,

- Mudaraba Savings Account,
- Al Wadiah Current account,
- Mudaraba Special Notice deposit,
- Mudaraba Term Deposit Receipt,
- Mudaraba Monthly savings scheme,
- Mudaraba Pension Savings scheme,
- Mudaraba Monthly income scheme,
- Mudaraba Millionaire Deposit Scheme.

## Opening Any Account:

There are many things that an intern student can learned from their internship program. Banking sector is one of the most important and fundamental sectors in Bangladesh. In Bangladesh many students are doing internship program on general banking, financial statement, marketing research and many things.

There are a numerous differences between the classroom knowledge and the practical knowledge for the internship student making the internship report compulsory for all the under graduate students from UIU. With the 3 months of organizational attachment in SEBL there are many working that I can do? As we know there are many types of Bank account in our SEBL Branch. Normally all of the account opening part is same. This is the most important part of the general banking. The instructions are given below;

When any customer comes to our bank, first they ask our security for where they will go for opening a bank account. Then the security obviously says the customer to deal with the front desk employee. Rouf Ahmed Sohan & Iman Al Rashid and I were dealing with the front desk. For example, a customer comes to our Bank for opening a savings account. When he comes to us, we say him-

1. Collect the account opening form.
2. Bring 2 photocopy of NID Card.
3. 2×1 passport size image of the account holder and the nominee.
4. We will take some personal information.
5. KYC and TP form will be included.
6. We will ask for card service.
7. We will ask for the introducer.
8. At last we will help them for fill up the account opening form<sup>(3)</sup>.

The short cut process is given below-

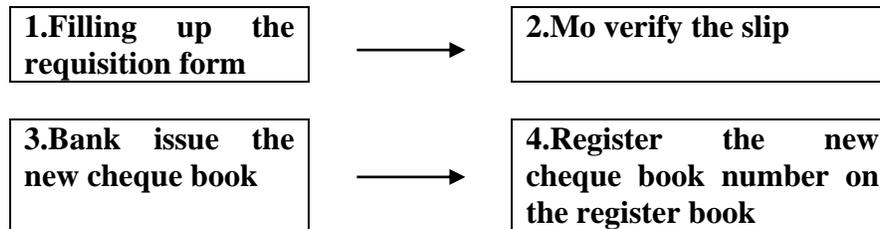
<b>1. Application fill up the relephant application form</b>	→	<b>2. Provide the signature where need</b>	→	<b>3. Deposit the Cash</b>
<b>4. Provide application for cheque book</b>	→	<b>5. Management officer will review the Account from</b>	→	<b>6. Account Open</b>

Normally after opening the bank account they will take card 21 days later. But form the echeque book there are some so called formatities<sup>(3)</sup>.

After opening the bank account they will signed in arequisition slip and then it will be honor by the MOB<sup>3</sup>,

- You need to pay 371/- for the eheque books.
- It will be deliver after 21 days.

The procedure are given below-



This is a common part that every intern do. In our bank there are.

1) Savings account,	11) Mudaraba Special Notice deposit,
2) Current account,	12)Mudaraba Term Deposit Receipt,
3) Special notice deposit,	13)Mudaraba Monthly savings scheme,
4) Fixed deposit receipt,	14) Mudaraba Pension Savings scheme,
5) Monthly saving scheme,	15)Mudaraba Monthly income scheme,
6) Pension saving scheme,	16)Mudaraba Millonaire Deposit Scheme,
7) Monthly income scheme,	17) Ananya Account (Female),
8) Millionaire deposit scheme,	19) Esteem Account,
9) Mudaraba Savings Account,	18) Bichokkhon account,
10) Al Wadiah Current account,	20) Saving fast Accounts.

	For individual		For Corporate
1	2 copy passport Size Image of the account holder.	1	Trade License.
2	2 copy passport Size Image of the Nominee.	2	Company Structure service book
3	NID /Passport/Birth Certificate	3	Building TIN Number
4	Introduction	4	Owner Verification
5	Electricity bill/ Wasa bill/ Gas Bill/Telephone bill	5	Introduction
6		6	Electricity bill/ Wasa bill/Gasbill/ Telephone bill
7		7	BIN Number
8		8	Police Verification Certificate

	Fees and Charge	1	Cheque book 571 Taka
		2	Legal Compliance 115/=
		3	Vat 15%
		4	Online Charge 500 taka.

We need to maintain that the introducer fact. It is a strong rule from the Bangladesh Bank. Any person under 18 Year old cannot. Qualified as nominee. Not every account has to maintain the same deposit from the customer<sup>(3)</sup>.

### **The specification of savings account:**

Each and every bank have savings account. it is a fantastic account with favorable issues on the behalf of the banker and customer some features are-

1. Easy of transaction,
2. No withdraw interest,
3. Withdraw money is easy,
4. You can close account any time,
5. A customer can transform it into any type of account.

This is all about the description of the opening a bank account<sup>(3)</sup>.

### **Operating Official equipment's:**

During my internship learned how to operate the photocopy machine and scanner. I always want to learn the operating of the photocopy machine finally Learned how to operate it. I also learned how to photocopy the A4 paper, A3 Paper, Legal paper and both side photocopy and learned how to scan the documents in a short way<sup>(4)</sup>.

### **Remittance:**

In our bank, this is an important branch of the general Banking and customer support. When Money comes from another country they get a pin number. They need to hold the pin number for take money from the bank they need to show us the NID Card. We always verify the NID card and then give them a paper where they need to write down the necessary information<sup>(4)</sup>.

### **Card Division:**

Sometime I also work in the card division. We have a networking problem several times. Sometime our card stuck in the ATM booth. So I need to provide the information how to get tired from this problem. Sometime they need help from 16206 our help line<sup>(3)</sup>.

### **Closing any Account:**

It mainly occur when any big problem occur like.

- 1) Lost of cheque bank,
- 2) Death of the account holder,
- 3) Lost of ATM card,
- 4) Account transfer,
- 5) Personal Problem of client,

It is a loss for us and we need to get rid from this problem<sup>(3)</sup>.

### **Composing Official Item:**

Sometime, I Compose many official document. It help me for make my typing speed more. By composing the official item I also learned how to write Bangla in MS Word.

### **Cheque Issue and Verification:**

Cheque is the pain of banker. Everyday more than 100 cheque come to our bank. Some come for

- 1) With draw money.
- 2) Cheque transfer,
- 3) Cheque Clearing.

In this part we need to first of all know the account holder. If any other know the account holder. If any other party come with the cheque then we need their NID Card. we make phone call for make sure the transaction because there are many high amount transaction<sup>(3)</sup>.

### **Voucher Audit, Edit and Shorting:**

Another important and regular task that I perform is voucher auditing editing and shorting. I do this regular in my internship period. There is a batch number. The supervisor write down the batch number then they get a print out from the Bank utmost, Then they serial the batch number at last they mark them for checking the Voucher.

### **Register of cheque books and ATM Cards:**

When any cheque book (Saving accounts and convert the all Accounts) come, I write down them to the register book. I write down the account name number and the page number. For the ATM card, I write down the account number and card number. Then I make phone call to our respected client for receiving their cheque books and ATM Cards, Some time I deal with cheque requisition the customer need to give a signature to the requisition slip for getting the new cheque book.

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### **Vault:**

It is all about the security. Cash in the most venerable risk property in the world. In every branch strong security charge is available. Each counter caring unlimited amount of money. Carrying exceed cost is not safety. If these is any surplus of excess cash is Bangladesh bank, money will the borrow from SEBL. Opposite problem may also occur.

790 taka will be the charge for any customer<sup>(1)</sup>.

### **Cash receipt:**

- Count and check the cash,
- Make sure the received amount is valid,
- Check the account holder information properly,
- Deposit slip must be signed by the respected officer.

These are the normal formalities<sup>(3)</sup>.

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### **Cash payment:** In this part w mainly do,

- Check the information,
- Taka in word and figure must have to be some,
- The spice men and signature and signature should be same.

### **Clearing Section:**

In this part all kind of cheques will be clear. It is a part of important bank service 4 parts are available,

- Inward cleaning cheque,
- Outward bills for collection,
- In wand bills for collection,
- Out wand cleaning cheque.

**ATM Service:**

It is the fastest growing modern banking. SEBL have many ATM booths. Cash are available to the entire branch SEBL always make greater alliance with other million temporary banks. Customer need to just pull the card and collect or transfer the money. For Collecting this card customer, need to fill up the card forum and give 575 taka for the card. They will get the card around 21 days<sup>(3)</sup>.

**Credit Card:**

Another important part of SEBL, a customer needs salary scheme and other formalities sources. A businessman needs to provide trade license for collecting the credit card. Normally not everyone offers this credit card section. The bank will charge money for every transaction. It is mainly another way for beneficiary of the bank. The most important thing is it may take 36-45 days for getting the credit card and the bank will give a limit to the customer<sup>(3)</sup>.

**Cheque and Information:**

Every Customer will take the service of Cheque Book, Pay Orders and ATM services. General Service will provide the required books and preorders the branches. So, the bank will record those things as prove.

### **Reason of check cancelling:**

Those are given below <sup>(1)</sup>,

<ul style="list-style-type: none"><li>✓ <b>Insufficient fund,</b></li><li>✓ <b>Amount in the figure and word mismatch,</b></li><li>✓ <b>Stale Cheque,</b></li><li>✓ <b>Post Dated,</b></li><li>✓ <b>Signature Differs,</b></li><li>✓ <b>Payment Stopped By the Drawer,</b></li><li>✓ <b>Missing Endorsement,</b></li></ul>	<ul style="list-style-type: none"><li>✓ <b>Forged Endorsement,</b></li><li>✓ <b>Unauthorized Signature,</b></li><li>✓ <b>Missing Stamp,</b></li><li>✓ <b>Account Closed or Blocked,</b></li><li>✓ <b>Advised Not Received,</b></li><li>✓ <b>DUPLICATION of Payment,</b></li><li>✓ <b>Incorrect Payee,</b></li><li>✓ <b>7 days' notice period,</b></li><li>✓ <b>Test Key Failure,</b></li><li>✓ <b>Item revalidation.</b></li></ul>
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### **Closing Account:**

A banker can also close the account of the customer when they need or any problem occurs.

There are:

1. Death of customer,
2. Customer insolently,
3. If any fraud occurs,
4. Stop the payment of cheque, and discharge irregular account.

Normally the formality is they just go to bank and need to give a complain. No charge will be cutting for closing the bank account <sup>(1)</sup>.

### **Pay Orders:**

This is the most important part of any bank. During my internship, I deal with many pay orders. Sometime there are many pressures and sometimes we are free from our work.

In our branch, it is the most beautiful dangerous item. For issuing pay orders, they need to cooperate with front desk. It is a written order that mainly issue from the branch of the Bank. This is known as the banker cheque. Mainly it has 3 parts-

1. Actual pay order,
2. Written by the payee,
3. Retained by the branch as record.

However, there are many banks in our banking industry, but now we are at the top 4<sup>th</sup> position of Bangladesh. We become top listed by providing some special services and benefits for our consumer. Normally our consumers are much loyal and royal to our bank .They are our main host of making profit.

<b>1. Customer collect payorder from to the fornt desk.</b>	→	<b>2.They fill up the from and given money to the cash counter</b>	→	<b>3.The cash officer atatch the cash money</b>
<b>4.Customer provide us the second copy, then we register it in the main pay of der leaf</b>	→	<b>5.Provide signature from MO Sir and given the pay order leaf to the customer</b>		

Payment of the pay order-

1. It made from the beneficiary account.
2. Payment made for purchasers account when beneficiary releases the PO.
3. Bank will be endorsement the requirement of clearing payment.
4. Cash payment will be only for issuing the Branch observing all formalities.

We always keep the pay order leaf at the safety point. It is the most important asset for the Bank.

### 3.5 Operations:

Our bank is one the best bank in Bangladesh. So it is much normal that our bank is also a busy place. Many customers come to us for their regular activity. In our branch there are,

1. Cash department,
2. GB department & Account department,
3. Foreign exchange department,
4. Credit department and loan section.

<b>Name of Department</b>	<b>Co: Department</b>	<b>Bank Employee</b>
<b>All Department</b>	Monitor all over the Bank.	Mohd. Kawsar Mahmood. Vice president and Head of the branch.
<b>All Department</b>	Monitor all over the Bank.	Sharier Ahmed. Assistant vice president & Manager operation
<b>Credit Department</b>	Authorization of client documents.	Seikh Faisal Ahmed, Senior Executive officer & In charge credit Department.
<b>GB and Account Department</b>	<ul style="list-style-type: none"> <li>➤ Check cash register,</li> <li>➤ Remittance,</li> <li>➤ Batch authorization,</li> <li>➤ Clearing authorization.</li> </ul>	Md. Alauddin Chowdhury, Executive officer In charge. GB & Account Department
<b>Foreign Exchange</b>	<ul style="list-style-type: none"> <li>➤ Letter of credit,</li> <li>➤ Export document,</li> <li>➤ Import document,</li> <li>➤ Clearing authorization.</li> </ul>	Farhana Firoz, Executive officer foreign Exchange Departments.
<b>Credit Department</b>	<ul style="list-style-type: none"> <li>➤ Deal with client information,</li> <li>➤ Bank Guarantee Document,</li> </ul>	Mohammad Nazmus Saqub. Officer

	➤ Batch authorization.	
<b>GB</b>	<ul style="list-style-type: none"> <li>➤ Bank statement,</li> <li>➤ Cheque receives and transfer,</li> <li>➤ Section of bank account,</li> <li>➤ Potential customer interest rescheduling,</li> <li>➤ Batch authorization,</li> <li>➤ Clearing authorization.</li> </ul>	Mr.Rouf Ahmed Sohan, Officer
<b>GB and cash In charge Cash Department</b>	<ul style="list-style-type: none"> <li>➤ Regular value, high value cheque receives and authorization,</li> <li>➤ Batch authorization.</li> </ul>	Mohammad Iman Al Rashid, Officer
<b>Cash Department</b>	<ul style="list-style-type: none"> <li>➤ Regular transaction,</li> <li>➤ Cash Register.</li> </ul>	Istiyak Abdullah Yousuf Mojumder, Cash officer
<b>Cash Department</b>	<ul style="list-style-type: none"> <li>➤ Regular transaction,</li> <li>➤ Cash register.</li> </ul>	Md. Mehrub Abir, Cash Officer

In this part of operation everyone is responsible for their respective work and responsibility. In absent of any employee other employee provide support to the bank regular activity. Our respective Branch manager sir always keep eye on us. If any problem occurs, he supports us in a great way. A huge number of pressures come in many days. Everyone is so busy sometime. Sometime there is normally pressure. It mainly depends on the customer<sup>(4)</sup>.

### 3.6 SWOT:

There are millions purposes of the SWOT analysis is make our competitive advantage more strong. We focus on the competition demands of the background in which company need.

#### **Strength & Opportunity :**

Our strength is mainly our corporate banking system. More than 600 companies have invested in our Bank. Our marketing Policy is better than many other companies.

1. We always follow the ethical banking process.
2. We provide attractive deposit schemes.
3. We provide fast customer service.
4. Our manner is transparent than any other bank.
5. We do not change any hidden cost
6. The customer account is strictly secreting to others.
7. There is no discrimination on grounds of religious, sex, race or many stages (4).

#### **Weakness & Threat:**

We are not fully coordination with our market. There are many strong banks in the market. So some weakness likes.

1. Our compliance is much hard for the customers. We always changed the culture of their transaction.
2. Banking industry environment become more complex. But our instruction comes from the Bangladesh Bank. So, people are always aware about environment with trustable instruction.
3. Other service firm has upgraded technology. But their working system and our working system is not same.
4. Our industry can maintain a great relation with our political party, and then we can get some opportunities.
5. If our rules and regulations are more complex and regulatory that mean we are providing securable monetary part. Therefore, our industry will have more customers. Then our profit will be more.

### **3.7 Steps for meet the challenges and opportunities:**

These part descriptions are given below,

1. We need to introduce new service,
2. Interest rate for loan need to the lower,
3. Internet rate for deposit need to the higher,
4. New technology should be adopting,
5. Focus on online banking,
6. Need to provide fastest service,
7. We need to maintain a good environment for the consumer,
8. Make our services more flexible with high securities,
9. Our marketing policies are simple, so we need to make it more gorgeous,
10. We need more labor; our bank is growing day by day. So, for customer support we need more man power,
11. We do not make our consumer expectation more than our service,
12. We need to maintain our commitment,
13. We need to make a friendly relation with our valuable customer,
14. Try to make them happy with high service,
15. We need to hire some additional employee for the fast services,
16. Like DBBL we need to introduce fast track banking service,
17. We need to focus nonpayment of student bill, university bill, gas bill, electricity bill and many others,
18. We need to maintain additional online operating system for the credit department,
19. We need to maintain the MNC banks standard in our SEBL,

If we don't try to recover our threats then it will become a problem for us. Opportunities don't come always. In Bangladeshi service industry there are opportunities, if other company take those opportunities then they will become stronger<sup>(5)</sup>.

#### **4.0 Internship Experiences:**

After finishing my 120 credit (Booking Knowledge) now, I am come to my practical field of work.

#### **4.1 Position, duties and responsibilities:**

I work in the part of General Banking. Mainly learned things from:

<b>Mohd. Kawsar Mahmood. Vice president and Head of the branch.</b>
<b>Sharier Ahmed. Assistant vice president &amp; Manager operation.</b>
<b>Seikh Faisal Ahmed, Senior Executive officer &amp; In: charge credit Department.</b>
<b>Md. Alauddin Chowdhury, Executive officer In charge. GB &amp; Account Department.</b>
<b>Farhana Firoz, Executive officer foreign Exchange Departments.</b>
<b>Mohammad Nazmus Saquib. Officer.</b>
<b>Mohammad Iman Al Rashid, Officer.</b>
<b>Istiyak Abdullah Yousuf Mojumder, Cash officer.</b>
<b>Md. Mehrub Abir, Cash Officer.</b>

Now my duties responsibilities & contribution to departmental functions are given below,

1. Opening account,	12. Making phone calls,
2. Pay order writing,	13. Provide service related information,
3. Closing any account,	14. Filling up the know your customer part,
4. Composing official items,	15. Distribution of customer's cheque books,
5. Front desk supporter,	16. Register of cheque books,
6. Check issuing,	17. Register of ATM cards,
7. ATM card port,	18. Register marking of Pay order,
8. Boucher Editing and shorting,	19. Posting the bill of entry,
9. Audit,	20. Data Entry.
10. Bank guaranty,	
11. Inward and outward clearing,	

There are many tasks that I can do. But our bank rules do not allow me for any other word. Because there are some formalities in our bank/If any problem occurs the headache will become more for my supervisors. I do not want to give any problem to their regular activities they are in huge pressure always.

- Sometime I go with Mr. Rouf Ahmed, for marketing. I know several marketing policies of SEBL.
- I got training how to handle smartly in many uncertain activities.
- They provide me training on various IT part.
- They provide me some training about credit related and Bank Guaranty.
- They also provide training about giving presentation to some important clients when they come for face-to-face argument.

Normally I got those types of training on my internship period. They always help me in various ways.

## 4.2 Training:

Bank is the busiest place rather than any other service industry .In this part, an employee and internship student both focus on their regular with pressure are equal for any banker.

Mainly I got training from our each and every employee. I got training about.

- Maintain the culture,
- Maintaining the communication with other employee,
- My computer skilled become more strong,
- Both verbal and nonverbal communication become better,
- I got training on general banking activities,
- I got some practical training on remittance,
- Deal with manual bank guarantee.

Normally, I go training all about my regular activities that are profoundly important for my career. All of the bank employees are helpful for me and they are highly friendly. I never feel boring during my internship period. I discover that banking sector have more pressure than any other service industry in Bangladesh. We need to do same work every day<sup>(3)</sup>.

### **4.3 Skills applied and new skills development:**

Those part important points are given below,

- From my BBA program, learned many things about my career life. I almost cover many important subjects that are directly related my career.
- New skill like Learned how to write pay order and cheque. Learned to differ between various cheque and other documents. Learned some practical knowledge about banking. The most important thing is there are many wide spread things that we don't know in our BBA life. For example: From my Banking and Insurance subject Learned about foreign exchange only. But in my internship program Learned many rules and regulation about foreign exchange. From my internship, I also learned about different deposition scheme and other things. So, we should focus on our internship properly.
- In my BBA life, learned many marketing strategies. Those are only in my knowledge. But in my internship period I go with my supervision in many client places. Now I am having a practical knowledge about marketing policy. I know how the consumers will manage more than our work of mouth. Compleitive advantage will gain more properly through proper marketing policy. I also learned some important things about loan and mortgage. In my BBA life we barn some terms and condition about barn and mortgage against loan. But in my internship program learned a loan and mortgage. There are many rules and policy.
- If any student does their internship program attentively, they will learn more than book practical knowledge is more power full.

Those are the points that are mainly associated with my internship period. Mainly my student life bookish knowledge helps me a lot for contributing to SEBL during my internship period.

#### 4.4 Contribution to Departmental Function:

During my internship period I did many with my 2-internship partner .SEBL employees they trained me many things. My contribution to their departmental function is not important. But, I always try my best for learned new thing and serve them. Our SEBL is a famous bank in Bangladesh. Day by day, our bank is becoming more important to our consumer. We have mainly,

- Individual customer,
- Corporate customer,
- NRB customer.

I did many works during my internship period. Mainly i was at the support of our Mr. Rouf Ahmed. I support our customer at many general banking activities.

The most common things that I million tributes during my internship period:

- ❖ I always deal with PO. This one is very much important for our SEBL. Sometime I posted those PO by writing or sometime by typing.
- ❖ Always deal with auditing the vouchers of previous date. Some time I audit more than 200 vouchers in one day.
- ❖ Another Contribution that I can day, I do many important file attachments will all the valid information. The important part is NID verification.
- ❖ Another important Contribution that I can mention, BGN. There are a consumer named ``Sanjana City R.R Rupali printing``. They mainly work for the NCTB. They got many tenders of printing about 50 lacks taka. With the support of Mr. Nazmus Saquib brother, I done this task. This work takes more time than any other work become it is totally a manual work in our SEBL.
- ❖ Another important task from my SEBL credit department is LC. I take look on various companies that they are things to make new business through LC. So they something need the Bank Solvency Certificate``, sometime I also deal with the account information with our LC client.
- ❖ My Contribution to marketing department is so small. Something I go with Mr. Rouf Ahmed Sohan Sohan and Nazmus Saquib brother for marketing. We mainly go to our

potential valuable customer for providing them the most precious offers from our bank. We provide our information and the customer will take decision with our Branch Manager Sir. There are more the 15 customers with on average 200 million investments in our SEBL.

- ❖ 2 of new internship student come from AIUB and NDU in our SEBL Mailbag branch. As a senior intern my responsibility is always support them to their work. I provide them information about our organization culture. Sometime I provide them about:

- ❖ Pay order writing.
- ❖ Pay order register.
- ❖ Cheque receiving and transfer.
- ❖ Cheque issue and register.
- ❖ Scanning some important vouchers.
- ❖ Shorting and auditing vouchers.
- ❖ Find out all accounts in a short way.

Through there are many departments like finance, card division, foreign exchange and cash in our branch<sup>(3)</sup>.

## 4.5 Evaluation and observation:

In my internship program, I have observed some important things of my branch. Those are

- Bank employees are cooperative & friendly,
- They are helpful and patience while they are giving me guidelines for my work,
- They are highly time maintainer, every employee come to office before 10.00 AM,
- Dress code is beautiful in SEBL,
- Our respected manager Sir has a power of managing people very smoothly. He knows how to retired their valuable customer,
- We send gifts for our valued clients on occasions,
- We have free snacks at our leisure period,
- We have a great environment for working.

Some negative thing that I observe;

- Our branch is suffering from man power. We have faces many pressures while any employees are absent. One employee will take two employee responsibilities and it will create lack of motivation.
- We are also suffering from lack of effective advertising and promotion. We have a very little amount of promotion.
- Another problem is our networking problem. We use ``Bank ULTIMUS`` for our regular task. But our server becomes slow sometime. When any customer come from any payment, statement, credit part they face problem. We kill their time.

From my 12 weeks internship period, I observe and evaluate those things. SEBL is one of the most top rated banks in Bangladesh. So they need to consider both of their challenges and opportunities for their progress. Otherwise we will unable to become the market leader in the bank industry. It's our responsibility to make the market easier for our consumer. SEBL is a corporate bank with vision. So making any change in complex situation will be benefitted for us and the consumer.

## **Application of Academic knowledge:**

In my BBA life I cover almost 40 subjects. Some are directly related to my internship period experience. But the practical knowledge is more powerful than any other bookish knowledge. In my internship program some knowledge from my bookish there are:

### **1. International Business:**

I learned many things about foreign exchange and L/C part. There are many rules and procedure on export and import. L/C has many rules and procedures. From my “**International Business**” course, I learned legal rules and compliance for export and import. I also taught international laws that are mandatory for do any international trade procedure or L/C on other things. For example, in our bank if any person want loan for export/import loan we need,

- All valid documents for local area people
- All valid documents for foreign area people,
- TIN number,
- Terms and condition for the loan,

That's one the mainly focusing part of any international trade through our bank. All these rules and regulation are applicable for any branch.

### **2. Finance part:**

In my BBA life I learned things from my Finance related subject. There are following course that I learned:

- Principle of finance,
- Managerial finance,
- Working capital and financial derivative.

From those course I learned some important and some common things that are mandatory for our regular banking part. Our bank has finance department.

There are:

<ul style="list-style-type: none"> <li>➤ Security analysis,</li> <li>➤ Risk management and ratio conversation,</li> <li>➤ Taxation and supply money follow,</li> <li>➤ Investment report,</li> <li>➤ Cast follow income statement,</li> <li>➤ Bit and Bond,</li> </ul>	<ul style="list-style-type: none"> <li>➤ Capital budgeting,</li> <li>➤ Capital asset pricing for deposit,</li> <li>➤ Cash conversion cycle,</li> <li>➤ Debit and debit credit,</li> <li>➤ Axed asset and fair value,</li> <li>➤ Leaves and beverage.</li> </ul>
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Those things are complex in real life. But if any person does it regularly it may become a regular activity .Then it became easier for any employee. If you are willing to seek the guidance of our excellent and hand working members for your finance assignment there are always some deadline.

### 3. **Marketing:**

Marketing is the most interesting subject that I ever learned. From my university I deal with several part of marketing course. In my internship period I learned some practical things about marketing. Some course that I covered in my university:

- 
- |                           |                             |
|---------------------------|-----------------------------|
| ➤ Principle of marketing, | ➤ Integrated communication, |
| ➤ Marketing management,   | ➤ Brand management,         |
| ➤ Consumer behavior,      | ➤ Strategic marketing,      |
| ➤ Service marketing,      | ➤ Marketing research.       |

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Each and every course one important for us. If we do not learned properly it will create many problems in our career life.

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In my SEBL Learned something like:

- Understand the target audience,
  - Deal with powerful campaigns,
  - Deal with clear, millionaire and creative messages,
  - Managing customer rather the compelling them,
-

- 
- Promote the benefits,
  - Service with healthy competition,
  - Invest in yourself and lead the market,
  - Practical application of the promotional activity,
  - Survey and documenting of the market research,
  - Deal with various attitude customers.
- 

At the end of the day, SEBL is the leading bank because they are directly responsible for skilling employees who won the asset of any company. Naturally our all departments deal with excellent marketing. Through determining the key goals and the objectives, identify our potential customer. We always chose the right communication that we can make us more valuable to the job market.

## Marketing Policies of South East Bank Limited:

On this is the way where we can introduce our product to our customer and make profit from the market. We have both potential and present customers. Both customers are important for us. Mainly bank marketing depends on its product, services and customer natures. Almost every bank follows the same pattern of marketing because the working policy is same all the time. So this competition era become more competitive and less durable marketing in a way that no one cannot make a castle.

We have a strong expert team for marketing. Not only marketing us also has expert team for HRM, Finance, accounting information system and several departments for our SEBL <sup>(6)</sup>.

### Marketing:

It is known as the study and management of creating relationship with customer and makes profit from them. It is a long term and short-term process. In this part the customer must have to make happy. It a nonbinding management process also. It is process to get the attention from the customer for my company. It happens through market research, analysis and understanding the ideal customer interests also. There are many steps like development of product; distribution, sales etc. are part of this<sup>(5)</sup>.

### Types of marketing in SEBL:

- Internet marketing,
- Social marketing,
- Print marketing,
- TVC,
- Market Cooperating with Partners,
- Digitalize the operating system,
- Loyal Service marketing,
- Environment marketing,
- Chat bots,
- Embracing insight driven marketing,
- Marketing of bank product,
- Micro moments.

Those descriptions are given below <sup>(4)</sup>,

**Internet Marketing:**

Now this is a common phenomenon for any marketing. Internet marketing is the best way for reach at the greatest number of people in the country. SEBL always provides enough information to the website about the company. More than 80% data about any account, interest is always from the internet. The bank always provides upgrade information to the internet. For example: sometime when people see movies/song/cartoon/drama on YouTube all on a sudden some advertisement comes to the front of your eyes. It is very short video and normally 5/6 second videos are not skipping by the customer. Therefore, in this 5/6 second videos many important information will come in to the screen. Many customers will know from this. So, we can call it effective internet way for the banking and also an important way.

**TVC:**

It is only the ways where you can directly show the emotion of your need. 90% contents are now showed by the video. Social Media is also a part of this. In 2018 mobile video advertise spending is to grow 49% to roughly 18 billion in 2018. Demand for the video is also growing at incredible rate. Best return on investment (ROI) is gain by the South East Bank Limited 24% people say they want more update. It is way for understood in an easy way. From American research we found that in 2025, up to 80% customer would be depend on internet traffic. That is why Facebook, Snap chat and Twitter have enlarged on a massive land for deal with the video content. Mainly we prefer video because,

1. Emotion can create properly,
2. Proper information can provide,
3. Customer can understand the actual meaning,
4. It is more effective,
5. Brand creation is easy,
6. MNC bank use videos for marketing <sup>(6)</sup>.

## **Social Marketing:**

Through social media is a part of internet let now the uses one too many so it now become a segment for marketing. There are,

- |               |               |
|---------------|---------------|
| ➤ Facebook,   | ➤ Pinterest,  |
| ➤ What's app, | ➤ Badoo,      |
| ➤ Twitter,    | ➤ The Dots,   |
| ➤ LinkedIn,   | ➤ You Tube,   |
| ➤ Tumblr,     | ➤ Classmates, |
| ➤ Google+,    | ➤ Xing,       |
| ➤ Skype,      | ➤ Flickr.     |
| ➤ Line,       |               |
| ➤ Snape chat, |               |

More than 230 million people in the world are now relating with the social media. Top celebrities like players, ministers, doctors. Top brands more employee, students etc. are new become freak about the social media. Now people emotion is shared from the social media. They are more hang with the social media. It is now as important as food. Our bank SEBL always tries to maintain the marketing on social media <sup>(6)</sup>.

They Send,

- Monthly reports,
- Statements,
- Offers,
- Upcoming offers,

The customer has too many options, they are now also very much awake and educate about the market. So, we send them proper information about the market. Benefits and security issues are also sent to them. If they feel secure to open bank account in our bank then it is their choice. We do not have the force option. But we tried our best for them. We make profit for our customer and us. They are our way of income.

**Print Marketing:**

Print marketing is an old concept for the marketing. Though it is an old marketing process but it has many effective way for retain new customer and advertising on the newspaper, magazine, newsletters and other printed arterials. In Bangladesh top newspaper like <sup>(6)</sup>.

*Newspapers like,*

- ❖ *The Daily Somakal,*
- ❖ *Prothom Alo.*
- ❖ *Daily Star.*
- ❖ *Daily Sun,*
- ❖ *Noya Diganto,*
- ❖ *Jonokontho,*
- ❖ *The Daily Sun.*

They provide us too many information. Now we always provide advertisement to some newspaper. It is very much effective to the bank. Our bank mainly promotes new offer and credit card system to the newspaper. It almost covers 10% consumer in our country many people come to us, when we ask them from where you find this offer, they tell us the story. Not only our bank but also other banked like Brac Bank Limited, Dhaka Bank Limited, and South Bangla Agriculture Bank Limited is providing that information to the newspaper.

### **Digitalize Operating System:**

It is a common marketing system. It is mainly helpful for consuming time. If we can provide good service through this, our customer will retain more. Brand name will become stronger to the market. It is mainly means the collection of software that directs the computer and banking information. We use (Bank Ultimous) operating system and execution of Programs. In Bangladesh SEBL are investing in a great way on digitalization. We are then for combine the analog customer service into digital customer service. Digital marketing make the market competition easier. Such as customer facing, front desk operation are provide by the digital operation. We are using rapid automation for achieve our goal <sup>(4)</sup>,

The old retail banking is important .we need to cope up with the trend. Where Sonali bank need 30 minutes clear a cheque we take only 2/3 minutes for it. It has an optimize influence on the other sector. Digitalize operating system includes running the application constantly& command the operating system for providing the information to the customer.

Our focus is,

- ❖ Our size,
- ❖ Structure,
- ❖ Technology Foundation,
- ❖ Regulatory System.

### **Loyal Service marketing:**

The most important thing of any Bank is known as trust. Consumer trust is a completed thing. It can be recognizing as the strategy of dealing with risk. It is a way to the relation of society. It is the vast meaning of consumer satisfaction. We gain trust by maintaining our discipline and rules. Now clients are becoming more conscious about the bank's formalities. Loyalty is mainly a faithfulness devotion to any person company. It will provide strong support to the company. Now it is widely use in marketing literature. It is a favorable brand for everyone. In the loyalty there are some behavioral and cognitive

aspects .So it may occur that positive emotional experiences perceived the value experience. Loyalty reduces the cost of bank and cost of customer. In the part of loyalty the management of customer will prove the competitive advantages then others. It works as a partnership among the consumer and Brand <sup>(3)</sup>.

### **Environment Marketing:**

Environment is other marketing tools of our South East Bank Limited. For example: The most reward bank is DBBL, They have lazy customer place. So our place is better than them. It will affect the nature of an individual person or community. A favorable learning environment is a strong component. During my internship period I am satisfied with the environment of the SEBL. It has the positive influence on the emotions and satisfactions. When the environment is good, net and clean the employee can work properly. When the employee can work properly then the customer will become happy. The environment of the bank may sometime change also. Our SEBL always provide both the consumer and the employee a letter environment. Nevertheless, the main part is our bank is environmentally friendly. Both the risk and opportunity are now becoming established elements is looking policies towards the environment. Sometime It refers to the social marketing because for example we put many trees in the road ride of many busy places <sup>(6)</sup>.

1. New technology,
2. New management operation,
3. Communication network,
4. High money transaction,
5. New channel open,
6. Unpleasant consumers,
7. Turn into old from digital,

It is a positive marketing strategy. Sometime people call it green marketing. But I found many reports where those students mention it as a green marketing. It may different from students concept to concept.

## Marketing Research of SEBL:

This is a complex thing; I describe this thing from my knowledge and help of our respectable employees<sup>(3)</sup>.

<p>Marketing research is a study of population of any area where a marketer can find out the minimum result of the questions. This process will make a link between the customer and the bank. In this part mainly we generate and gather many ,</p> <ul style="list-style-type: none"><li>✚ Qualitative data &amp;</li><li>✚ Quantitative data.</li></ul> <p>By research we will get proper data for solve many marketing problems. We can differentiate the other banking policies with our banking policies. Mainly we collect,</p> <ul style="list-style-type: none"><li>✚ Primary information's &amp;</li><li>✚ Secondary Information's.</li></ul> <p>We mainly done this with,</p> <ul style="list-style-type: none"><li>✚ Depth Interview &amp;</li><li>✚ A group of survey.</li></ul>	<p>The main reasons behind the marketing research are,</p> <ul style="list-style-type: none"><li>✚ For better understanding of the customers,</li><li>✚ We need to know more knowledge about the competitors and the approaching of their actions,</li><li>✚ Find out the present and future business oppurtunitis,</li><li>✚ Test the market,</li><li>✚ Business growth,</li><li>✚ Make the risk favorable,</li><li>✚ Create a good promotional area,</li><li>✚ Knowing the place of advertising,</li><li>✚ Make the decission more easy,</li><li>✚ Create an hot image ohrough the banking policy.</li></ul>
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## **The Marketing process of SEBL:**

It is necessary and important tool for every marketer. It will help the institution for many problems solving area. By marketing research in the banking area SEBL mainly collect many information about the competitor and he scope of the business while spending more investment on it. They have specialized marketing researcher from local and foreign part. At some point the marketing professionals need to supervise the both internal and external marketing environment. Our Branch manager is a very exclusive person. He has the abilities of cognitive way promoting our banking. He can handle any types of customer in a very easy way. The surprising thing is that this is one of the first things that any organization cut from their budget only for now the area of more investment. A business is not established for short term relation so research can conduct a good relation with the customer in a long way. So it is very important for any company<sup>(3)</sup>.

The marketing research process is not a very simple way the marketing research process are given below<sup>(6)</sup>.

The marketing process is ,

### **Identify the problem**

#### **❖ Solve the problem**

#### **❖ Objectives of the report**

### **Develop the research plan**

#### **❖ Available information**

#### **❖ Analysis the report**

### **Research Conduction**

#### **❖ Data analysis**

#### **❖ Techniques and methods**

### **Analyze the report findings**

#### **❖ Formulation of data**

#### **❖ Result interpretation**

#### **❖ Recommendation of the problem**

### **Take actions**

#### **❖ Alternative way of take action**

#### **❖ Report execution**

#### **❖ Readjustment of problem**

The Description is given below <sup>(6)</sup>.

**Identify the problem:**

We always consume that there are 2 types of situation,

1. Actual situation,

2. Desired situation. We need o know what is the problem. Some things we need to consider those are;

- Reason behind our thinking,
- What is happening?
- Why it is happening?

**In our SEBL we have an expert team; they always deal with this type of situation. In this part we mainly collect information from the internal and the external environment. We mainly use many materials for identify the problem. Once the problem then we deals with the reason behind the problem. There may be a single reason or many reasons behind the problem. Those problems may occur by the;**

- **Branch employee,**
- **Customers,**
- **Corporate branch employee.**

The problem statement must have to be in written based. In our SEBL almost every problem that occur ,we note down those problem and the most interesting things is that those written things are check by our auditor daily and we do not have a single moment to waste. We spend a very busy time.

Then the bank will not pay attention to the survival area. It may create some threats for our SEBL. In future there will be more competitor then it may become an advantage for the competitor.

In our Bank we consider several things while we make the problem statement. Those are made by our auditor. Those are,

1. Ideal,	2. Proposal,
3. Reality,	4. Customer sequences.

## Developed the research plan:

Before conducting any research, we mainly develop a research plan. The overall purpose will be there and we need to communicate between the internal and external employees of the SEBL. This term is clear by the audit team and the marketing team of SEBL.

### **Why and how:**

In our SEBL if any problem occurs, we first identify the problem then make a research plan. By this we find out our failure reason and try to improve our tools of banking.

- Articulate the reason of problem,
- Use primary and secondary data,
- Analyze the data with internal employee and customer engagement,
- Present those findings,
- Use the chosen findings for make the result better.

### **Primary studies and develop the plan**

The prospect of doing any research in SEBL focusing the loss part of the company and make more profit than competitor in Bangladesh. But it becomes more difficult when the team don't work fluently.

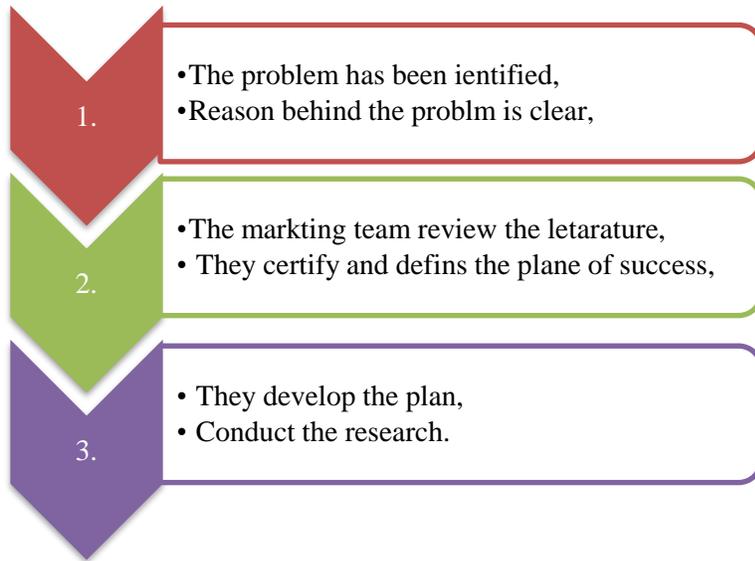
We will discuss how the previous problem is lead into the current findings and how previous deonstatraton will work in this plannng secton.

- 1.The plan should cover the major concern of th problem,
- 2.Plan actions must have to be flexible for customers and employees,
- 3.Each of the major concept that our marketing team want to measure must have to be defined as the essential action for the company.

In our SEBL, for prforming any expiremental work the reerch part is very much important.

**Conduct the research:**

This is the complex part of our marketing research process. The whole marketing becomes more anxious. They provide necessary training to the employee. In this part;



In our SEBL, we take a specific time for this section. This section is very much important and complex. Many time and money are associated with this section. So, if any problem occurs it may create a bad image for our bank and the competitor will find out many competitive advantages. So it may call a breath breaking part of our bank.

Data Collection	Data review	Methods and techniques
<p>Mainly, SEBL deal with 85% data from the secondary sources. Secondary data are collect from,</p> <ul style="list-style-type: none"> <li>➤ Customer interview,</li> <li>➤ Employee interview,</li> <li>➤ Meeting with the golden customers,</li> <li>➤ Previous annual report,</li> <li>➤ Register general of Bangladesh bank,</li> <li>➤ Telecommunication data.</li> </ul>	<p>SEBL mainly focus on the primary data. Normally primary data has lower accuracy then the secondary data. So conducting research is a complex part as we know if any non valid information comes through it, our making team will faces many difficulties.</p>	<p>SEBL use some unique technique in this part,</p> <ol style="list-style-type: none"> <li>1. Talk with including persons,</li> <li>2. Del with the target users,</li> <li>3. Budget time line,</li> <li>4. Major area of changing,</li> <li>5. Bank artificiality,</li> <li>6. Bank beneficiaries.</li> </ol>

**Analyze and report findings:**

This is a very crucial part of marketing team from SEBL. There are many data in this report. From those collection data we mainly make file from them. We present our data after the investigation. In this part we will find out our main purpose of the report.

We will find out our problem after this amazement of the data's.

<p>Sometime our marketing team already stores some data and they will help us for making the sense of the analyzing.</p> <p>There will be some rules before we conduct this,</p> <ul style="list-style-type: none"><li>✓ The place of study must have to be mention,</li><li>✓ Mention the limitation of maintain information,</li><li>✓ Deal with the stakeholders,</li><li>✓ Reason behind the chosen the particular sample,</li><li>✓ What are the methods of collecting the information's?</li><li>✓ Extra time other bank researcher takes when they conduct any marketing research.</li><li>✓ Cost on monetary unit per hour,</li><li>✓ What is new to us?</li><li>✓ What will be new for the customers?</li></ul>	<p>In the findings part we will find out many problem solving areas. Those may be applicable or not applicable. But the most important thing is that not every solution is preferable for our SEBL. So, we will make a brainstorming for the selection .Our auditing team will deal with the financing for marketing in several parts.</p> <p>Findings and analyzing both are very much crucial part for the marketing team of the SEBL.</p>
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From the discussion of this part we can conclude a short point that this crucial part is covering the maximum work for our marketing team. Data will be analyzing here and recommendations are necessary.

### **Take Action:**

The research has been complete. It is time for presenting the report. Now we will start our marketing. Mainly the marketing team will cover the ideas proving in this section. Our bank will give us financial support for take action against the problem. The business environment and trend are changing day by day. So, it is becoming more complex for our SEBL to take rest from the competition. It mainly means that our research will not over. It is a continuous process. Day by day, our challenging will become more. Not only are us the other banks also suffering from this problem. We will analyze the data on regular basis so that we can see the growth of our imperness in the market. We need to know more about the banking industry and the banking market about Bangladesh. In Bangladesh, any types of business can make profit easily but the problem is when any business fall down it will take a long time for touchback in the market. We always wonder about some others bank how amazingly they are targeting their customer and make profit from them. They may have complex rules from us but they have some unique terms that we do not have it is not necessary that every action should take very quickly and together. We work a quick process so if any problem occurs it will become costly for SEBL. The action plan will be diminishing and again we need to finish the process thoroughly.

## **5.0 Recommendation:**

Form my internship period I got some weak point of our SEBL and mine. If they do not solve those, it may hamper our SEBL brand name to the market<sup>(3)</sup>.

### **5.1 Recommendation for improving departmental operation:**

Those points are,

- 1) The process of general banking must have to be deal with at least 4 people In our branch we have 2 people for the front desk and general banking. Unnecessary policies must have to be avoid,
- 2) Make more branch for consumer,
- 3) Make more ATM booth for consumer,
- 4) Online banking should work properly make the networking system stronger,
- 5) We should provide our consumer many choices, we cannot force them,
- 6) Deal with Fast Track service<sup>(3)</sup>.

### **5.2 Recommendation for improve self:**

I also face some problem. It is a threat for me. I need to organize plan and more prioritize to my responsibilities, it will improve my performance,

- 1) I need to set my milestones it will help me for both achieve the personal and professional goal.
- 2) I need to stay focused to my responsibilities and avoid the distraction
- 3) I need to manage the interruptions they may come in different way. If I am able to manage them there my performance will improve,
- 4) I need to do one thing at a time the quality of working will increase
- 5) Do not leave anything unfinished. I need to record every task that I complete
- 6) Know something new every day from the employees
- 7) I need to develop my communication skill more
- 8) It may not sure that my career will be start with any bank job. So I need to take more preparation
- 9) My major courses are from marketing so I need maintain more field work<sup>(3)</sup>.

## **6.0 Conclusion:**

The 3-month long internship at South East Bank Limited (Mailbag Branch) turned out to be a very amazing experience for me, completely opposite to the expectation. Initially; I was a person with no practical knowledge and experience on the corporate life. I was an introvert with a lot of apprehension and lack of confidence within me since it was the first time that I was being associated with an actual workplace. This internship allowed me to overcome my fears, learned and grow to become a more responsible and professional person. The internship taught me valuable lessons that would not only help me in building my future career but would also allow me to grow into becoming a more proficient and detail-oriented hard worker. The development of my interpersonal skills, communication skills, leadership skills and the ability to work under pressure has paved a path for me so that I can pursue a career in my professional sector. All the help and guidance from my internship course instructor and from my supervisor and co-workers at the bank have helped me to learn and grow to become more competent. They have always inspired me to pursue higher studies and to develop myself into a knowledgeable person. Most importantly, the internship experience becomes a supplement to the academic learning that I have acquired from my undergraduate program. The practical experience and knowledge enhanced the theoretical education and made my learning complete. It helped me to realize the importance and necessity of having practical experience of the education that I have acquired in the past 4 years. It also taught me to use this knowledge to my advantage in developing my career. With such a wonderful experience, I look forward to an aspiring career in the future and the prospects that lie ahead<sup>(4)</sup>.

## Appendices:

Dear sir here I am making some questionnaire for getting some information about SEBL. I need your kind participation for finishing my report. Please help me to get the following information (4).

1. What is customer Service from your perspective?
2. Why we always look for corporate customer instead of individual customer?
3. How we treat our Royal and loyal customers?
4. Who is the most valued customer for our bank?
  - Corporate customer,
  - Individual customer.
5. How we measure customer satisfaction?
6. Is there any special training for customer service?
7. Did we follow Islamic rules accordingly for any Islamic account?
8. Did our marketing policies need any change for upcoming threats?
9. Why we still use Traditional way of marketing?
10. How you rate service quality of SEBL?

Good	Very Good	Fair	Poor	Excellent
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