An Internship Report On

Customer Relationship Management of Southeast Bank Limited

Presented by:

Ayesha akter

ID: 211-10-714

Course code: ENG431

Department of English

Daffodil International University

Supervised by:

Ms. Mahinur Akther

Lecturer

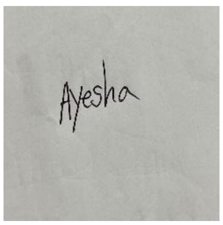
Department of English

Daffodil International University

Date of Submission: 05-12-2024

Student's Declaration

I am Ayesha Akter, hereby affirm that the internship report titled "Customer Relationship Management of Southeast Bank Limited-A Study on Ashulia Branch" has been prepared by me following the completion of three months of work at Southeast Bank Limited. I also confirm that this report has been created solely for academic purposes and not for any other objectives. This report has been exclusively developed to fulfill a partial requirement of my B.A. (Hons) degree and has not been submitted to any other university, institution, or organization.



Ayesha Akter

ID: 211-10-714

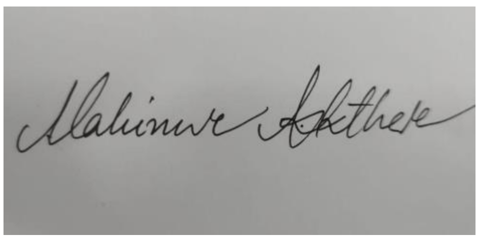
Batch: 19th

Department of English

Daffodil International University

Supervisor's Certificate

I am pleased to confirm that the internship report titled "Customer Relationship Management of Southeast Bank Limited – A Study on Ashulia Branch" conducted by Ayesha Akter, ID: 211-10-714, from the Department of English Administration, has been approved for presentation. Ayesha Akter completed her internship with Southeast Bank Limited. The data and findings presented in this report are the original work of Ayesha Akter. I recommend the report for further academic consideration. I hereby certify that the report was prepared under my supervision and guidance. To the best of my knowledge, it is an authentic piece of work by Ayesha Akter, who upholds a commendable moral character.



Ms. Mahinur Akther

Lecturer

Department of English

Daffodil International University

Acknowledgment

At the very outset, I would like to express my heartfelt gratitude to the Almighty for granting me the strength and perseverance to successfully complete my internship and this report. An internship program is vital for every student to experience real-world scenarios and progress in their professional journey. My acknowledgment begins with extending my sincere thanks to my academic supervisor, Ms. Mahinur, for her valuable suggestions and guidance in preparing this Final Internship Report. I am deeply thankful to her for her generous support and supervision, which instilled confidence in me to achieve the desired outcome of my internship project.

I would also like to convey my heartfelt appreciation to Southeast Bank Ltd., which provided me with extensive information, sufficient data, and full cooperation to successfully accomplish this report. My gratitude extends to each staff member from various departments. I am particularly thankful to Afrin Rahman Ena for her invaluable assistance and guidance, which greatly contributed to the successful completion of my internship report. I completed my internship under her supervision.

Additionally, I am grateful to Sheikh Ariful Islam, Officer Senior Assistant Vice President and Head of Branch, for his support. I am profoundly thankful to Southeast Bank Limited for the opportunity and resources provided. Being a student of the English Department, I am delighted to have successfully completed my internship report on *Customer Relationship Management of Southeast Bank Limited*. Nevertheless, I acknowledge that there might be some limitations or errors in my reporting, and I sincerely apologize for any mistakes.

In this report, I would also like to express my gratitude to my honorable supervisor, Mahinur Akhter, from the Department of English at Daffodil International University. Her guidance enabled me to complete my internship report successfully. I have adhered to her instructions throughout the preparation of this report. Furthermore, the practical experience gained during my internship at Southeast Bank Limited has significantly enriched my knowledge and enhanced my skills.

Preface

As a student of the English Department, I am pleased to have successfully completed my internship report on Customer Relationship Management of Southeast Bank Limited. During this brief period, I have made every effort to gather as much information as possible about the banking practices at Southeast Bank Limited. However, it is worth acknowledging that there may be some errors or shortcomings in my reporting, for which I sincerely apologize. I worked as an intern at Southeast Bank Limited, and the primary objective of my internship program was to gain insights into banking practices.

In this report, I extend my heartfelt gratitude to my esteemed supervisor, Mahinur Akther, from the Department of English at Daffodil International University. Her guidance and support enabled me to successfully complete my internship report. I have diligently followed her instructions throughout the preparation of this report. Additionally, the hands-on experience gained during my internship at Southeast Bank Limited has significantly enhanced my knowledge and skills.

The internship program is designed to bridge the gap between academic knowledge and practical application, offering a blend of theoretical learning and real-world experience. This report is the outcome of a three-month internship program at Southeast Bank Limited. It is structured into 11 chapters to provide a comprehensive understanding of my experience and finding.

Executive Summary

The internship program is designed to bridge the gap between theoretical knowledge and practical experience. It aims to provide hands-on learning while reinforcing theoretical concepts. This report is the outcome of a three-month internship program at Southeast Bank Limited and is divided into 11 chapters.

The first chapter includes the Introduction, Background of the Study, Objectives of the Study, and Limitations of the Report. In the second chapter, I have elaborated on the Methodology of the Study, including the Study Design, Data Collection, Primary Data, and Secondary Data.

The third chapter focuses on the Theoretical Framework of Customer Relationship Management (CRM), where I have explained the concept of CRM, its Functions, and Loyalty Aspects. The fourth chapter delves into the Customer Relationship Management of Southeast Bank Limited, covering the Introduction, Services, Tools, and Functions of CRM employed by Southeast Bank Limited in detail.

The fifth chapter discusses Internship Activities and includes a SWOT Analysis. In the sixth chapter, I have presented my Observations and Findings. The seventh chapter outlines Recommendations, while the eighth chapter details the Skills Acquired during the internship.

The ninth chapter provides the Conclusion, and the tenth chapter lists the References related to Southeast Bank Limited. Finally, the eleventh chapter includes the Appendices.

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Chapter

Introduction

1.1 Introduction:

A bank is a financial institution that plays an important role in developing, monitoring and regulating the economy of any country as a financial intermediary. Indeed, Southeast Bank Limited is a prominent private commercial bank in Bangladesh, known for innovation, quality service and commitment, Corporate responsibility. Established in 1995, SEBL has expanded its network across the country. The bank's mission focuses on providing value added services to customers and fosters a culture of growth and development among its employees. Today's banks are focusing not only on developing the economy but also on best customer service to create loyal customers.

As an English department student, I have no real world experience with banks. As part of my undergraduate program, I worked for three months as an intern in a financial organisation named "Southeast Bank Ltd. Most of that time, I worked in the normal banking department in Southeast Bank Ltd.

Customer Relationship Management. I am making this report focusing on the normal Banking Division of Southeast Bank Ltd. Customer Relationship Management (CRM) plays an important role in the success and sustainability of modern banking. At Southeast Bank Limited, CRM is not just a strategy. It is a comprehensive approach aimed at building lasting relationships with clients and enhancing their overall banking experience. This bank, known for its customer-centric approach, uses CRM to align its services with the unique needs and preferences of its diverse customers. It involves development of marketing strategy through a better understanding of the entire customer base, understanding needs and attitudes of customers, as well as more efficient consideration of profitability and added value that each customer has for the bank.

1.2 Background of the study:

It is essential for all Bachelor of Arts students to complete a mandatory internship lasting at least three months in any organization to acquire practical experience. At the end of this period, students are required to submit an internship report, which serves as the culmination of the structured internship guided by their assigned supervisor. My internship report focuses on the topic, "Customer Relationship Management of Southeast Bank Limited".

I successfully completed my three-month internship at Southeast Bank Limited, Ashulia Branch, Dhaka. The primary objective of this internship was to enhance my skills, learn professional tasks, and acquire knowledge across various areas.

For example, I learned how to effectively communicate with clients, provide excellent customer service, and manage time efficiently.

1.3 Objectives of the study:

The primary aim of my internship report is to provide me invaluable practical knowledge about “General Banking Activities of Southeast Bank Limited (SEBL)” and understand customer relationship management of SEBL. It will also help me to develop my concept of the banking system.

1. To understand the customer relationship management strategies of Southeast Bank Limited.
2. To examine the operations of customer relationship management at Southeast Bank Limited.
3. To assess the element of customer relationship management of Southeast Bank Limited.
4. To build professional relationships with individuals in the banking industry.
5. To analyze the relationship between clients and officers in the banking industry.
6. To improve my skills in communication, teamwork, and time management.
7. To gain knowledge about deposit schemes, opening accounts like savings accounts and FDR.

I have completed my internship under Southeast Bank Limited. Here, Bangla language is commonly used in this bank.Because the bank uses Bengali language to explain their information to customers. Moreover, I have completed my internship at the Ashulia branch of this bank, where people speak Bengali. Moreover, employees occasionally used some English words with customers.like: customer service, savings account, email, message, locker service, loans, fixed deposit, debit card Electricity bill, offer etc.

Chapter-2

Methodology of study

2.1 Methodology of study:

Methodology refers to methods, frameworks, or techniques used to conduct research or solve problems. In any research or project, methodology includes the overall process and the specific methods and techniques chosen to achieve the research objectives. It determines how the data will be collected, analyzed and interpreted, ensuring the reliability and validity of the results.I used primary data,secondary data,observation,interview,survey etc methods to collect data.

2.2 Study design:

The research design is a crucial aspect of any study. There are various methods for gathering information, and this research is carried out using a combination of both primary and secondary data.

2.3 Data Collection:

The data for this study were obtained from both primary and secondary sources.

1.Primary Data

1.Primary data were gathered through interviews with employees.

2.Conversation with the bank's employees and customers.

3.Most of the primary data were obtained from discussions held with the employees.

4.Desk work.

2.Secondary Data

1. Some secondary data were obtained from various academic journals.
2. Secondary information was also sourced from the annual reports of Southeast Bank Limited (SEBL).
3. Previous internship reports.
4. The official website of SEBL.

Chapter-3

Theoretical Framework of Customer Relationship Management

3.1 What is Customer Relationship Management?

Customer relationship management (CRM) is the combination of practices, strategies, and technologies that companies use to manage and analyze customer interactions and data.The main goal of CRM is to enhance relationships with customers, improve customer satisfaction and retention, and ultimately drive business growth.

3.2 Function of Customer Relationship Management:

1.Acquiring & storing information

2.Customer management

3.Communication network

4. Improve Customer Service

1.Acquiring & storing information:

This is one of the most critical functions carried out by Customer Relationship Management (CRM). It gathers and stores data about target customers from the market. The collected data is centrally stored in a database, which can be accessed conveniently from any location at any time. This information is utilized by businesses to analyze customer behavior, ultimately aiding in delivering enhanced customer satisfaction.

2.Customer Management:

Customer management is a key function of CRM. It categorizes and organizes customers into distinct groups based on their behavior and characteristics. Segmenting customers in this way enables businesses to provide more tailored and effective services.

3.Customers will be treated communication network:

Communication Network Offering excellent customer support is another vital function of CRM. A well-structured channel is established to address all customer concerns and inquiries effectively.

4.Improve Customer Service:

CRM systems help employees respond quickly and effectively to customer inquiries, ensuring a positive experience.

3.3 Loyalty of Customer Relationship Management :

Customer Relationship Management (CRM) and loyalty initiatives provide opportunities to expand your customer base, enhance brand reputation, and increase profitability. By understanding customer needs and providing excellent service, businesses can build stronger, long-lasting relationships with their customers. Moreover, by building trust through responsive service and clear communication, banks can increase customer loyalty.

3.4 Customer Relationship Management Process in Banking System:

This picture shows the banking system. For example, it shows how banks provide customer service. Moreover, some banking processes are shown here, such as how a customer deposits money into an account or how money is collected. Then, it is shown here how a banker deals with a customer. Moreover, it is also shown here how the customer withdraws money from the ATM booth.

Chapter-4

Customer Relationship Management of Southeast Bank Limited

4.1 Southeast Bank Limited's Customer Relationship Management:

CRM encompasses strategies, practices, and tools aimed at managing the bank's interactions with both existing and prospective customers. The main objective of CRM at Southeast Bank is to enhance customer satisfaction, foster strong relationships, and boost customer loyalty, ultimately driving business growth and profitability. Southeast Bank operates under a dual-bottom-line approach, where sustainable growth objectives align with social responsibility to contribute to a poverty-free and prosperous Bangladesh. The bank views CRM performance not merely as voluntary or charitable activity but integrates it into its core banking operations consistently to enhance its brand reputation. To ensure its corporate social responsibility (CSR) efforts are structured and well-coordinated, Southeast Bank Limited established the Southeast Bank Foundation in 2002. Overall, the bank's CRM strategies are designed to create a positive customer experience, build trust, and nurture long-term relationships, strengthening its competitive edge in the financial industry.

4.2 Services of Southeast Bank Limited:

1.Conventional banking

2. SEBL cards

3.Locker service

4.ATM service

5.Bill payment service

6.SMS alert

1.Conventional banking :

- Southeast Bank Limited (SEBL) offers various conventional banking products tailored to meet customers' savings and financial goals:
- Fixed Deposit Receipt (FDR): A secure investment option where customers deposit a fixed amount for a specified period, earning a higher interest rate.
- Monthly Saving Scheme (MSS): Encourages regular savings by allowing customers to deposit a fixed amount each month, accumulating a lump sum with interest over time.
- Monthly Income Scheme (MIS): Provides customers with a steady monthly income by investing a one-time deposit for a fixed period.
- Current (CD) Account: A flexible account for business or personal transactions, with no restriction on withdrawals.

2.SEBL cards

SEBL offers various cards for safe and convenient transactions:

- SEBL Credit Card: Enables customers to make purchases up to a certain limit and pay later.
- SEBL Debit Card: Provides easy access to funds in customers' accounts for cash withdrawals or payments.
- SEBL My Remittance Card: A special card designed for individuals receiving remittances, ensuring easy and secure access to funds.

3.Bill payment service:

SEBL simplifies bill payments by offering specialized services:

Electricity Bill Service: Allows customers to pay their electricity bills easily through the bank's platform.

Gas Bill Service: Provides a streamlined process for paying gas utility bills, enhancing convenience for customers.

4.ATM Services:

Southeast Bank Limited (SEBL) provides efficient and accessible ATM services to cater to customers' banking needs.

- Cash Withdrawal: Customers can withdraw cash anytime from SEBL's extensive ATM network across the country, ensuring convenience and security.
- Balance Inquiry: The ATMs allow customers to check their account balance instantly, helping them stay updated on their finances.

4.3 Functions of Customer Relationship Management of the Southeast Bank Limited

1.Proper Communication Network

Integration of a centralized CRM platform that tracks all customer interactions and feedback in real time, allowing the bank to address concerns more proactively. Personalized customer updates via email or app notifications to keep customers informed about relevant products, policy changes, or offers.

2.Customer Management

Providing a dedicated customer portal with features like live chat, video banking, and self-service options to enhance accessibility and convenience. Loyalty Programs, Introducing reward systems for loyal customers, such as cashback offers, tiered benefits, or points redeemable for services.

3.Provide proper service

Expansion of services through digital banking apps, including online loan applications, account management, and instant issue resolution via app integration.

ATM Innovations: Introduction of Smart ATMs with touch interfaces and services like cardless cash withdrawal via QR codes or biometric authentication.

Offering financial literacy programs to help customers make better financial decisions, enhancing trust in the bank's expertise.

4.4 Tools of Customer Relationship Management of Southeast Bank Limited:

1. Gifts

- Eco-friendly Gifts: Providing sustainable gifts like reusable water bottles, tote bags, or plant seeds to align with corporate social responsibility and appeal to environmentally conscious customers.

2. Arranging Seminars

- Webinars and Online Sessions: Hosting virtual seminars for wider accessibility, discussing updates, financial advice, and opportunities to engage with customers globally.
- Workshops: Organizing hands-on workshops to teach customers about digital banking tools, enhancing their experience and understanding of services.

3.Invitations

- Exclusive Events: Inviting top-tier customers to exclusive networking events, creating opportunities to strengthen relationships while offering insights into new services.
- Community Engagement: Partnering with local organizations to host joint events, showcasing the bank's role in supporting the community.

4. Mobile Messaging

- Introducing transactional alerts for better transparency and safety, notifying customers about every banking activity in real time.
- Utilizing personalized SMS marketing for targeted product promotions, ensuring relevant communication.

5.Friendship Relations

- Assigning dedicated relationship managers to high-value customers to provide a more personal banking experience.
- Celebrating customer milestones such as birthdays or anniversaries, with personalized messages or small tokens of appreciation.

6.Offerng

Launching seasonal campaigns with discounts, lower interest rates on loans, or higher deposit rates to attract and retain customers.

4.5 Customer Relationship Management Process of Southeast Bank Limited

1. Front desk services:

- Introduce digital kiosks at front desks for customers to self-check account balances, loan details, or maturity dates of FDRs.
- Assign specialized service desks for corporate clients and high-net-worth individuals for faster resolution.

2. Account opening/closing section:

- Allow customers to initiate account opening via the Southeast Bank mobile app or website, submitting documents digitally before visiting the branch.
- Accounting opening section is responsible for opening new account of the customers.
- If a customer wants to close his/her account in matured date or any other situation they need to contact with account closing section.

3. Investment department:

- Offer a loan pre-approval feature based on customer credit history and income, which customers can check online before visiting the branch.
- Provide customers access to a digital dashboard where they can track loan status, repayments, and interest changes in real-time.

4. ATM Services:

- Cardless Withdrawals: Introduce QR code or biometric-based withdrawals for a faster and more secure experience.
- Multi-Currency Dispensing: Enable selected ATMs to dispense foreign currency for international travelers.
- Cash Deposit Machines (CDMs): Deploy machines for depositing cash directly into accounts without visiting a branch.
- Advanced Features: Offer mini-loan disbursement and loan repayment facilities directly from ATMs.
- Utility payment: Customers can pay their utility bill.

5.Locker Services:

Allow customers to check locker availability and book a locker slot through the bank's website or app. Provide optional insurance for valuables stored in the lockers, offering customers additional peace of mind.

6.Call Center:

Integrate a chatbot into the call center system to handle basic queries and provide instant responses. Introduce video call support for premium customers to discuss their issues directly with a relationship manager. Include automated surveys at the end of calls to gather feedback for continuous service improvement. Use the call center to provide proactive reminders, such as upcoming loan payments, FDR maturity dates, or account-related upda

Chapter-5

Internship Activities

5.1 Activities Undertaken in Opening the Account:

Banker and customer relationship begins with account opening procedure. I faced the customers in my desk regarding their problem. Those who used to come to open an account, I provided them with information regarding the required documents for opening an account. Most of the time, I completed the account opening form. During my three-month internship, I filled out the account opening form almost daily.

5.2 Activities Undertaken on Account Transfer:

On 6 October, 2024 Afrin Rahman Ena Trainee Assistant officer taught me about account transfer and how to transfer an account. First the bank provides the account transfer form to the account holders.

5.3 Activities Undertaken in Cheque:

On 30 September 2024, Afrin Rahman explained to me what a cheque book is, why it is essential for customers, and how to assist in filling out a cheque book if a customer is unable to do so independently. Occasionally, customers approached me with requests to fill out their cheque books, which I did upon their request. Additionally, I completed gas bill books for several customers by collecting the necessary information, filling out the forms, and obtaining their signatures.

5.4 Activities Undertaken in Account Closing:

To permanently close a bank account, customers would visit the bank to inquire about the account closure process. They would then write a formal letter addressed to the branch manager. In the earlier sections, I have already discussed the procedures involved in account closing.

5.5 Activities Undertaken in Cheque Checker:

Afrin Rahman taught me how to verify whether cheques from other banks were authentic using a cheque checker.

5.6 Other Relevant Activities:

I also performed other banking-related tasks, such as data entry, photocopying official documents, and contacting customers. I consistently adhered to the bank's policies and guidelines.

5.7 Skill that I have developed through the Internship program SWOT analysis on myself:

SWOT analysis on myself after completing my internship I have gained a deeper understanding who I am.

During my internship, I have developed several strengths that have greatly contributed to my personal and professional growth. One of my key strengths is punctuality, which has become a valuable habit during this experience. Additionally, I possess the ability to work for extended periods, showcasing my endurance and dedication to completing tasks. I am also highly adaptable, which allows me to adjust to new environments and situations with ease. Furthermore, I have strong customer-handling skills, which enable me to address their needs and concerns effectively.

However, I recognize that I have certain weaknesses that I need to work on. I struggle with speaking confidently in front of higher authorities, which can hinder my ability to express my ideas and opinions effectively. Similarly, I tend to feel less confident when I am in a new place, especially at the beginning, and it takes me some time to adjust. Additionally, when I encounter problems, I find it challenging to communicate them promptly to my supervisors, which can delay resolution.

Despite these weaknesses, I see many opportunities for growth. My strong willpower motivates me to work hard and stay focused on achieving my goals. I also have excellent self-management skills, which help me control my emotions and remain productive even under challenging circumstances. These qualities position me to excel in my professional journey and overcome obstacles.

However, I acknowledge that my lack of confidence poses a significant threat to my personal and professional development. Building my confidence and improving my communication skills will be critical in addressing this challenge and achieving my full potential.

Chapter -6

Observation and Findings

Observation:

During my internship, I had the chance to closely observe and understand different facets of the workplace, including collaborating with staff and overseeing work schedules.

Working with Employees:

The employees I worked with were highly experienced and knowledgeable in their respective fields. This created a challenging environment for me, as I had to perform tasks with precision and professionalism to meet their standards. For example, I was initially tasked with opening accounts, where my colleagues noticed and corrected minor mistakes. Their feedback helped me improve, but it also required me to remain extremely focused and attentive. Additionally, working with experienced employees gave me a unique opportunity to observe their problem-solving methods, time management, and communication styles, which inspired me to adopt better work habits. However, it also meant that I had to step out of my comfort zone and ensure that I was contributing meaningfully to the team.

Working Hours:

The daily work schedule, from 10:00 AM to 2:00 PM with breaks, was initially challenging for me to manage. Adjusting to this routine required discipline and time management. For example, I had to make sure I arrived on time, was well-prepared for the day's work, and remained productive throughout the shift. Short breaks in between were helpful, but required careful planning to ensure they didn't disrupt my workflow. Over time, I observed how other employees managed their breaks and structured their tasks, which helped me adapt to the schedule. Despite the initial difficulties, this experience taught me the importance of maintaining consistency and using time effectively in a professional environment.

Findings:

Since I completed the internship program in SEBL and worked only in Ashulia branch,this report is exclusively based on the performance evaluation of the Ashulia branch. However, there were some challenges in preparing this report, and therefore, the findings are as follows:

- Both the pay order and remittance being handled by the same individual cause customers to wait for an extended period to receive service. Consequently, time management for the requested service is a weak point.
- Limited space for waiting clients in the foreign trade and accounts department creates overcrowding, which often leads to chaos and disrupts the internal atmosphere.
- In the remittance section, customers occasionally become frustrated due to discrepancies between paper records and system information. Since both pay order and remittance tasks are managed by the same person, the workload becomes overwhelming, making it difficult to update everything smoothly in the system.
- In the accounts and clearance department, interns are tasked with auditing pay orders or deposit and withdrawal documents. If any paperwork is lost or there is an audit inconsistency, the responsibility for resolving the issue falls on the intern, which can become burdensome.
- Import business is the primary revenue source for Southeast Bank Limited's foreign exchange operations, accounting for over 50% of the foreign exchange earnings each year.
- The overall service system is not updated consistently, which contributes to growing dissatisfaction among both employees and customers.

Chapter-7

Recommendations and Limitations

Recommendations:

To complete the internship program at SEBL and work exclusively at the Ashulia branch, the report is entirely based on the performance evaluation of the Ashulia branch. However, there were some challenges in preparing this report, and thus the suggestions are as follows:

- Multiple customers arrive at the bank simultaneously, making it impossible to serve them all at once. Due to long lines, customers are forced to wait for service, and waiting can be a tiresome and unpleasant experience. Therefore, offering amenities such as tea or coffee, along with newspapers and magazines, could help occupy customers and ease the monotony of waiting.
- Bank employees should prioritize tasks within their areas of expertise. As such, both pay orders and remittances should not be handled by the same individual.
- To manage the crowd of customers or clients, the bank should provide seating for them to wait until the officer is finished with the previous customer. However, there is insufficient space around the remittance desk for clients to sit, requiring them to find seats at another desk.

Limitation of the study:

There were some limitation that had to be faced in order to prepare this report some limitations are given below:

Although the staff at Southeast Bank Limited were helpful, their busy schedules often limited the time they could devote to assisting with my reporting. Some information related to customer relationship management practices was deemed confidential and could not be shared, limiting the depth of analysis.Key details about Southeast Bank Limited's CRM activities were not readily available on their official website, making it difficult to gather accurate information. The limited duration of my internship did not allow enough time to observe and understand all aspects of CRM activities in detail. As a student with a non-business background, some employees assumed that I did not need to have in-depth technical knowledge of CRM strategies, which limited the scope of information shared with me. Balancing the internship with academic responsibilities left little time to complete additional research or informational tasks. The use of technical terms and concepts in CRM processes sometimes made it difficult to fully understand the practices being explained. Due to limited access to primary information, I had to rely on secondary sources such as online articles and reports, which may not reflect the most current CRM practices.

Chapter-8

Acquired Skills

Acquired Skills:

I got the opportunity to work as an intern at SEBL for three months, and this internship was an opportunity to work in the corporate world. It gave me the opportunity to explore my strengths and weaknesses at work. Through this program, I was able to acquire new skills and improve on the existing ones. Overall, it was a valuable experience that allowed me to grow both personally and professionally.

1. Communication Skills :

When I worked as an intern at SEBL, I had to interact with different types of customers and colleagues. I had to have a good chat with my clients and for opening bank accounts, SB or FDR. Sometimes, I had to talk to my senior officers for random tasks which was a great help in overcoming my fear of communication and improving my fluency. So, it must be said that I developed my communication skills professionally.

2. Time Management:

Time management is very important for everyone in every job. I was not that good, but later while doing this internship, I improved it. Moreover, I had to complete multiple tasks within a certain time. In the beginning, I was overwhelmed, but Finally, I completed all my schedules on time.

3. Multi-Tasking:

Through this internship, I discovered one of my skills which is multitasking. At the bank, I did many things at once, like opening an account, providing a checkbook or debit card, sending, I filled the gas bill book form, then I verified checks from other banks with a check checker machine, then I used a seal to verify the check mark, etc.

4. Teamwork:

Apart from the bank officials, I worked with three other interns. By working with them, I improved my teamwork skills. I learned how to collaborate with fellow members and seniors.

5. Professional Skills:

I acquired the most important skill which is professional skills. As a fresher, I had no idea about the corporate world, professional relationships and skills. Through the internship, I learned how to approach clients and colleagues.

Chapter-9

Conclusion

Conclusion:

Working with Southeast Bank Limited was an incredible experience as an intern. It opened up a new realm of excitement. Through this internship, one gets to understand the work environment and the financial banking system of Bangladesh. This experience is truly invaluable for any intern, as it aids in future career choices and development. I encountered many people who were both welcoming and supportive during my internship. They were instrumental in helping each intern gain valuable experience and train for the role. There was much to learn about service quality management, and I had the opportunity to apply academic knowledge in real-world scenarios. Without practical experience, theoretical knowledge remains unused. The internship program familiarizes each intern with the workplace environment, office culture, and allows us to apply the knowledge gained in university courses to actual practice.

Furthermore, after completing my internship at this bank, I acquired significant knowledge, such as: firstly, I learned how to open accounts, including current accounts, savings accounts, and fixed deposits. Then, I gained insights into loans, ATM services, and utility bill payments, including electricity and gas bills. I also learned about debit and credit cards. Additionally, I worked on customer relationship management, where I learned how to treat customers professionally, provide them with information services, and interact with clients. I acquired skills in check verification. Throughout my three-month internship, I was able to enhance my communication skills. For instance, I was initially hesitant to communicate with clients, but now I can engage confidently. I also learned time management and teamwork.

Overall, I can confidently say that Southeast Bank Limited has significantly contributed to my growth, providing me with new knowledge and skills that I can apply in my future endeavors.

Chapter-10

Reference

Reference:

1. https://search.app/QbRCh27gHTWDXffR6
2. **Southeast Bank - Wikipedia**
3. **https://images.app.goo.gl/xFP7pDSrTGW6TzZcA**
4. **https://search.app/cTWojR6sJwgRJL139**

Chapter-11

Appendices

Picture-1: When I was checking customer's account.

Picture-2: When talking to a customer about opening an account

Picture-3: Registering some data of customer

Southeast Bank PLC.
a bank with vision

Head Office
Eunoos Trade Center
52-53, Dilkusha, Commercial Area
(Level- 2, 3, 4, 6, 13, &16), Dhaka-1000, Bangladesh
PABX : +88 02 47115321, 223385466, 223387439, 223390469
SWIFT : SEBDBDDH

SEBPLC./HO/HRD/2024/4496
September 23, 2024

Please TNA
MO
GB
CASH
Accounts
Credit

The Senior Assistant Vice President
&
Head of Branch
Southeast Bank PLC.
Ashulia Bazar Branch
Dhaka

Dear Sir,

Sub: **INTERNSHIP**

Please refer to your letters # SEBPLC/ASB/GB/2024/557 and SEBPLC/ASB/GB/2024/558 dated September 10, 2024 regarding the above subject.

We would like to inform you that **Ms. Khadiza Rahman Meem** and **Ms. Ayesha Akter,** 2- Bachelor students of Daffodil International University (DIU) are hereby allowed to do their internship program at your Branch for a period of 12 (twelve) weeks commencing from **September 25, 2024.** The topic of study of the students may be decided on mutual discussion.

We would, therefore, request you to engage an officer/executive to guide both the concerned students and extend all sorts of co-operation to them during their internship program at your Branch. Simultaneously, they may be provided with a detail schedule of work during their internship and endorsing a copy of the same to the undersigned.

You are also requested to advise the concerned students to keep confidentiality of all information regarding our Bank which they may come across during their internship program at your Branch and give us a copy of their internship report that they will eventually submit to their organization for our necessary record.

Sincerely yours,

Bilquis Jahan
Senior Executive Vice President &
Head of Human Resources Division

Southeast Bank PLC.
Ashulia Bazar Branch, Ashulia, Dhaka.
25 SEP 2024
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