Thesis Report

on

Human Resource Management Practices of Southeast Bank Public Limited Company

SUBMITTED BY

MASUD RANA

ID: MBA2401031016

Program: Master of Business Administration

Major: Human Resource Management

Department of Business Administration

Faculty of Business

Sonargaon University.

147/I, Green Road, Tejgaon, Dhaka-1215.

SUBMITTED TO

Department of Business Administration

Faculty of Business

Sonargaon University

147/I, Green Road, Tejgaon, Dhaka-1215.

Submitted For the Partial Fulfillment of the Degree of
Master of Business Administration

Date of Submission: 07 January, 2025

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Submitted For the Partial Fulfillment of the Degree of

Master of Business Administration

Date of Submission: 07 January, 2025

LETTER OF TRANSMITTAL

Date: 07.01.2025

Shahnaz Sharmin

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University

Subject: Submission of Internship Report on "Human Resource Management Practices of Southeast Bank Public Limited Company."

Dear Madam,

This is my pleasure that I have completed my internship report and hereby ready to submit my report on "Human Resource Management Practices of Southeast Bank Public Limited Company." According to the instruction I have worked on Human Resource Management Practices of Southeast Bank Public Limited Company. I have really enjoyed the working environment of Southeast Bank Public Limited Company. I have tried my best to present all those things that I have experienced over there while preparing my report.

I have thoroughly enjoyed the overall work during my internship period which is carrying vast description of practical knowledge. This report along with all kinds of necessary information regarding the internship is being submitted to you for your evaluation. I sincerely hope that you will appreciate my effort.

Sincerely yours,

_____

MASUD RANA

Student ID: MBA2401031016

Program : Master of Business Administration

Major : Human Resource Management

SUPERVISOR'S CERTIFICATE

This is certified that, Masud Rana, Student ID: MBA2401031016, Major in Human Resource Management is a regular student of final semester of Master of Business Administration Program, Department of Business Administration, Faculty of Business, Sonargaon University. He has completed an internship program on "Human Resource Management Practices Of Southeast Bank Public Limited Company". Under my supervision which is fulfillment of partial requirement of obtaining MBA degree.

The report has been prepared under my guidance and is carried out successfully.

_____

Shahnaz Sharmin

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University

DECLARATION OF STUDENT

I am Masud Rana, a student in the Master of Business Administration program with ID: MBA2401031016 at Sonargaon University. I want to sincerely state that the report titled **"Internship Report On Human Resource Management Practices Of Southeast Bank Public Limited Company"** has been genuinely created by me. During the preparation of this report, I ensured full compliance with international copy right regulations. I also want to clarify that this report has not been submitted anywhere else for the purpose of obtaining a degree.

_____

MASUD RANA

ID: MBA2401031016
Program: Master of Business Administration
Major: Human Resource Management
Department of Business Administration
Faculty of Business
Sonargaon University.

ACKNOWLEDGEMENT

I wish to acknowledge the immeasurable grace and profound kindness of almighty Allah, the supreme ruler of the universe, who enables me to make my report in reality.

First my grateful appreciation goes to **Southeast Bank Public Limited Company** authority for rendering me their expertise, knowledge and giving me the opportunity of having a practical experience through this internship program.

I acknowledge my immeasurable gratitude to **Shahnaz Sharmin**, Lecturer, Department of Business Administration under Faculty of Business for his helpful supervision, suggestion, guidance and encouragement. In fact, he guided me as my teacher and motivator to make me understand and conduct a complete report like this one. I note his contribution with high dignity.

I am also very much grateful to our Head Department of Business Administration, **Dr. Md. Masud Rana**, our Dean Faculty of Business **Professor Md. Al-Amin Molla** and our Vice-Chancellor **Professor Shamim Ara Hassan** for their scholarly and consecutive suggestions which were of much assistance to prepare the report.

I sincerely express my deepest gratitude to Department of Business administration under Faculty of Business and all the officials of department for their relentless help and caring attitude and to many others whose names I failed to mention here, I thank you all.

EXECUTIVE SUMMARY

This report shows the working background on the Human Resource Management Practices of Southeast Bank Public Limited Company as internship report for MBA Program. The Southeast Bank Public Limited Company expects to set principles as the Banking sector in Bangladesh. It will show that a privately possessed establishment can give effective target of the study is to get learning about the operations of Human Resource Management Practices of Southeast Bank Public Limited Company furthermore to pick up the functional experience of corporate life and view the use of hypothetical information, in actually.

This report divided into the six chapters. In the first chapter there is description about origin, objective, Rationale, Scope and Limitations of the report about Southeast Bank Public Limited Company. This report is prepared partial fulfillment of Master of Business Administration program. The objective of the determine the Human Resource Management Practices of Southeast Bank Public Limited Company.

In the second chapter there is description about Literature Review of the report about Southeast Bank Public Limited Company. Introduction, Recruitment and Selection, Training and Development, Performance Appraisal, Employee Engagement and Retention, Diversity and Inclusion, Compliance and Ethics, Technology in Human Resource Management, Reporting and Evaluation are the topics of discussion in this chapter. This report is prepared partial fulfillment of Master of Business Administration program. The Literature review of the determine the Human Resource Management Practices of Southeast Bank Public Limited Company.

In the third chapter there is description about methodology of the report about Southeast Bank Public Limited Company. Research Design, Sources of Data, Data Collection Methods, Analytical Tools and Techniques, Limitations of the Methodology are the topics of discussion in this chapter. This report is prepared partial fulfillment of Master of Business Administration program. The methodology of the report determine the Human Resource Management Practices of Southeast Bank Public Limited Company.

In the fourth chapter is about overview of the organization of Southeast Bank Public Limited Company. History, Vision, Mission, Strategies, Organizational Structure etc. are the topics of discussion in this chapter. Southeast Bank Public Limited Company was incorporated in Bangladesh as banking company on March 12, 1995. Southeast Bank Public Limited Company was founded by prominent business figures and distinguished industrialists with investments in various sectors of the national economy.

In the fifth chapter contain analysis of the report which is the main part of this report and also Human Resource Management Practices Of Southeast Bank Public Limited Company. Here we have discussed in detail about understand, importance, functions, Human Resource Planning Process, Staffing Method, Training Methods and Development Facilities, SWOT Analysis etc. which will be helpful to understand all the activities of the organization. Human Resource Management Practices Of Southeast Bank Public Limited Company also presents an opportunity to greatly improve overall performance and secure a competitive advantage.

In the sixth chapter findings, recommendations and conclusion of the study which mainly obtained from the study of evaluating Human Resource Management Practices Of Southeast Bank Public Limited Company. I think the recommendations will help to enhance Southeast Bank Public Limited Company performance as well as to decrease their Human Resource Management Practices.

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CHAPTER ONE

INTRODUCTION

1.1 Origin of the Report:

It is said that without theory, practice is blind and without practice theory is meaningless. An internship is designed to bridge the gap between the theoretical knowledge and real application. The prime reason of this report is to learn about human resource management practices of this company. This report has been prepared based on one selected listed conventional private commercial bank in Bangladesh, named Southeast Bank Public Limited Company. The report has been prepared based on the information of this conventional private commercial bank which has been gathered during the internship period. The report titled "Internship Report On Human Resource Management Practices Of Southeast Bank Public Limited Company." No knowledge is fully complete unless it is fully supported by events on ground. Whatever may be the quality of theoretical knowledge, it is not complete without practical implication on ground. This realization is more pronounced in the study of Business Administration where experience on ground plays a dominant role.

Internship program is essential for all MBA students because it helps him/her acquit with real life situation. Conventional private commercial bank is a one of the important financial institutions, so I have selected Southeast Bank Public Limited Company, which is one of the leading Conventional private commercial bank in Bangladesh. For this reason I have prepared my "Internship Report On Human Resource Management Practices Of Southeast Bank Public Limited Company." Throughout the last few years Bangladesh has been experiencing a rapid and significant change in the banking sector. Not only in our country, all over the world the dimension of banking sector has been changing rapidly due to the technological innovation, globalization and deregulation. It has a significant contribution in terms of investment in the economy as Southeast Bank Public Limited Company is participating in the banking sector.

1.2 Objectives of the Report:

The main objective of this report is to acquire practical knowledge about the "Human Resource Management Practices of Southeast Bank Public Limited Company." These can be summarized in the following ways:

1. To evaluate Human Resource Management followed by Southeast Bank Public Limited Company.
2. To examine Systems, Practices and Procedure applied by Southeast Bank Public Limited Company.
3. To prescribe some suggestions regarding Human Resource Management Practices of Southeast Bank Public Limited Company.
4. To identify the current Human Resource Management practices of Southeast Bank Public Limited Company.
5. To compare the Human Resource Management practices of Southeast Bank Public Limited Company Bangladesh with others similar banks in Bangladesh.
6. To suggest suitable recommendations to enhance the Human Resource Management practices of Southeast Bank Public Limited Company Bangladesh.

1.3 Rationale of the Report:

Human Resource Management is the backbone of any organization, driving employee performance, fostering organizational culture and ensuring compliance with policies and regulations. In the context of the banking sector, effective Human Resource practices are even more critical due to the industry's reliance on skilled and motivated personnel to deliver customer-focused services. Southeast Bank Public Limited Company as one of the prominent conventional private commercial banks in the country has a well-structured Human Resource Management system to meet its strategic goals. This study is motivated by the following factors:

1. **Understanding Practical Human Resource Management Practices:** Academic knowledge often provides a theoretical perspective on Human Resource Management, but practical implementation varies significantly across organizations. By focusing on Southeast Bank Public Limited Company's Human Resource practices, this study seeks to bridge the gap between theory and practice, offering insights into the application of Human Resource strategies in a real-world context.
2. **Significance of Human Resource Management in the Banking Sector:** The banking sector is characterized by intense competition, rapid technological advancements and evolving customer expectations. In this dynamic environment, the role of Human Resource in recruiting, training, retaining, and motivating employees is critical for maintaining competitive advantage. This study highlights how Southeast Bank Public Limited Company aligns its Human Resource Management practices with these industry demands.
3. **Exploration of Key Human Resource Functions:** Southeast Bank Public Limited Company's Human Resource functions, including recruitment and selection, training and development, performance appraisal, and employee engagement, are integral to its operational success. Analyzing these functions will contribute to a better understanding of how a leading bank manages its workforce effectively.
4. **Personal and Professional Development:** As part of an internship program, this study provides a valuable opportunity for personal and professional growth. By observing and analyzing the Human Resource practices of a leading bank, the

researcher gains hands-on experience and practical insights, which can be applied in future career endeavors.

5. **Contribution to Organizational Insights:** The findings of this study aim to provide constructive feedback to Southeast Bank Public Limited Company. By identifying strengths and areas for improvement, the report can serve as a useful resource for enhancing Human Resource practices within the organization.

1.4 Scope of the Report:

This report examines the Human Resources Management practices of Southeast Bank Public Limited Company Bangladesh. It gives an overview of the bank's recruitment, selection and training processes, as well last he various policies and procedures in place. It will also discuss the bank's approach towards employee motivation and reward systems and their efforts to create a positive work environment. This report will also provide an assessment of the performance of Human Resources Management in the bank and offer recommendations for any potential improvements. The scope of this report on human resources management practices in Southeast Bank Public Limited Company Bangladesh will include:

1. An over view of the current human resources management practices at Southeast Bank Public Limited Company Bangladesh.
2. An analysis of the strengths and weaknesses of the current human resources management practices at the bank.
3. An assessment of the effectiveness of current human resources management practices at the bank.
4. Recommendations on how to improve the human resources management practices at the bank.
5. An outline of the potential impact of the proposed changes to the human resources management practices on the overall performance of the bank.

1.5 Limitations of the Report:

The main limitation of the study is lack of information provided by the organization. Southeast Bank Public Limited Company was very cooperative with us in making this assignment but due to its company rules and insecurity in the market, we could not overcome this obstacle. Other limitations of this study are given below:

1. It was quite hard to collect accurate information.
2. It does not cover other banks or other types of organizations.
3. It does not cover any changes that have occurred in the past or any potential changes that may occur in the future.
4. It does not cover any other areas of human resources such as recruitment, performance management or employee engagement.
5. It does not cover any external factors such as the legal and regulatory environment or the macroeconomic environment.
6. It does not consider any other factors such as the organization's culture, organizational structure, or the external environment.

CHAPTER TWO

CONCEPTUAL FRAMEWORK

2.1 Introduction:

Human Resource Management in the banking sector plays a vital role in ensuring operational efficiency, employee satisfaction and compliance with regulatory frameworks. The banking industry's competitive and service-oriented nature requires robust Human Resource Management practices to attract, retain and develop skilled professionals. Southeast Bank Public Limited Company, as a key player in the financial services industry, must align its Human Resource Management practices with modern trends to maintain its competitive edge. This literature review examines key aspects of Human Resource Management practices such as recruitment, training and development, performance appraisal and employee engagement, with a focus on their relevance to the banking industry.

2.2 Recruitment and Selection:

Recruitment and selection are fundamental Human Resource functions aimed at attracting the right talent. Research highlights the importance of adopting structured and competency-based recruitment methods to ensure a diverse and qualified workforce. For Southeast Bank Public Limited Company, the challenge lies in balancing traditional recruitment methods with digital platforms like LinkedIn or job portals, which streamline the hiring process.

2.3 Training and Development:

Training and development are critical for enhancing employee performance and preparing staff for leadership roles. Literature suggests that effective training programs in banks improve employee competency, reduce skill gaps, and enhance customer service quality. Southeast Bank Public Limited Company's Human Resource department invests in specialized training programs to equip employees with technical knowledge, compliance awareness, and leadership skills.

2.4 Performance Appraisal:

Performance appraisal systems are essential for evaluating employee contributions and aligning them with organizational goals. Modern Human Resource practices emphasize objective and transparent appraisal methods that incorporate Key Performance Indicators and employee feedback. Southeast Bank Public Limited Company's appraisal practices focus on merit-based evaluations, ensuring employee recognition and motivation.

2.5 Employee Engagement and Retention:

Employee engagement is a pivotal factor influencing retention and productivity. Studies reveal that engaged employees demonstrate higher job satisfaction and contribute significantly to organizational success. Southeast Bank Public Limited Company utilizes surveys, recognition programs, and employee development initiatives to foster engagement. Competitive compensation packages and career progression opportunities further enhance retention.

2.6 Diversity and Inclusion:

Diversity and inclusion have become critical in Human Resource Management, particularly in fostering innovation and teamwork. Literature underscores the need for banks to adopt inclusive policies to attract talent from varied backgrounds. Southeast Bank Public Limited Company has made strides in promoting gender diversity and creating an inclusive workplace culture through specific policies and awareness programs.

2.7 Compliance and Ethics:

Human Resource Management practices in the banking sector must align with regulatory requirements and ethical standards. Studies emphasize the role of compliance in fostering a culture of accountability and trust. Southeast Bank Public Limited Company adheres to labor laws, anti-harassment policies, and ethical frameworks, ensuring that its Human Resource practices meet regulatory and societal expectations.

2.8 Technology in Human Resource Management:

The integration of technology in Human Resource Management has transformed the way banks manage human resources. Human Resource software, data analytics, and digital on boarding tools enhance efficiency and decision-making. Southeast Bank Public Limited Company leverages these technologies to optimize Human Resource functions, streamline processes, and maintain accurate records.

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2.9 Reporting and Evaluation:

Transparent reporting mechanisms in Human Resource Management ensure accountability and continuous improvement. Regular audits and reporting on Human Resource Management metrics like turnover rates, training Return on Investment and employee satisfaction provide insights into policy effectiveness. Southeast Bank Public Limited Company's Human Resource reports reflect its commitment to operational excellence and stakeholder transparency.

CHAPTER THREE

METHODOLOGY OF THE REPORT

3.1 Research Design:

The study adopts a qualitative approach to explore the human resource management practices at Southeast Bank. Both primary and secondary data were collected to ensure a comprehensive understanding of the organization's human resource operations.

3.2 Sources of Data:

1. **Primary Data:**
    i. Observations made during the internship period.
    ii. Face-to-face interviews and informal discussions with human resource personnel, department heads and other employees.
    iii. Participation in human resource activities such as recruitment, training sessions, and performance evaluations.
2. **Secondary Data:**
    i. Review of internal documents like human resource policies, training manuals and performance appraisal forms.
    ii. Analysis of company reports, previous studies and other relevant publications about Southeast Bank Public Limited Company.
    iii. Information from the bank's official website and public disclosures.

3.3 Data Collection Methods:

1. **Interviews:** Structured and unstructured interviews were conducted with human resource executives and staff to understand the strategies, challenges, and effectiveness of human resource practices.
2. **Observation:** Day-to-day activities in the human resource department were observed, with specific attention to employee interactions, work culture, and human resource processes like recruitment and employee engagement programs.
3. **Document Review:** Internal records and policy documents provided by the bank were reviewed to gather factual data and understand standard human resource protocols.

3.4 Analytical Tools and Techniques:

1. Qualitative insights from interviews and observations were categorized and thematically analyzed.
2. Data from documents and reports were cross-verified with observations to ensure accuracy.
3. No statistical tools were applied, as the focus was on descriptive and qualitative analysis.

3.5 Limitations of the Methodology:

1. Limited access to confidential or sensitive human resource records restricted the depth of analysis.
2. Time constraints during the internship period impacted the scope of data collection.
3. Potential bias due to reliance on observations and self-reported information from employees.

CHAPTER FOUR

OVERVIEW OF THE ORGANIZATION

4.1 History of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company is a second-generation Bank that was established in 1995 with a vision to bring efficient and professional banking services to the people and the business community of Bangladesh. It aims to contribute significantly to the growth of the national economy.

The Bank's glorious journey began as a Public Limited Company on March 12, 1995 through receiving the certificate of Commencement of Business from the Registrar of Joint Stock Companies and Firms on that date. Its Banking License from the Bangladesh Bank was received on March 23, 1995. The Authorized Capital of the Bank today is BDT 15,000 million. Its Paid-Up Capital and total regulatory capital reached BDT 12,859.58 million and 45,940.17 million respectively as of December 31, 2023. The Bank has 3,125 Staff of whom 327 were Executives, 2,233 were Officers and 565 were other Staff as of December 31, 2023.

Southeast Bank Public Limited Company was founded by prominent business figures and distinguished industrialists with investments in various sectors of the national economy. The current Chairman of the Bank is Mr. Alamgir Kabir, Fellow Chartered Accountant and a professional Chartered Accountant. Southeast Bank Public Limited Company's Board members comprise eminent individuals with expertise in industry, finance, and operations. The Board consists of 11 members, including 2 independent Directors and a Managing Director. The Bank's Managing Director is Mr. Nuruddin Md. Sadeque Hossain, a seasoned and distinguished banker in the country with 33 years of banking experience to his credit.

A team of efficient professionals manages the Bank. They create and foster an environment of trust and discipline that encourages everyone in the Bank to work together to achieve the objectives of the Bank.

It has a diverse array of products and services tailored carefully to cater to the needs of all segments of customers. The Bank's operational strategies are structured to address the special and often complex needs of the customers. In the growth graph, the Bank has generated profit of BDT 2,133.83 million after provision and income tax in the year 2023. The curve keeps soaring upward everyday making it one of the leading and most successful banking institutions in Bangladesh with a total asset base of BDT 510,864.24 million as of December 31, 2023.

Name of the Company: Southeast Bank Public Limited Company

Legal Status: Public Limited Company

Date of Incorporation: March 12, 1995

Company Registration Number: C-27985 (1831)/95

Date of Opening of First Branch: May 25, 1995

Authorized Capital: BDT 15,000 million

Paid Up Capital: BDT 12,859.58 million

Tax Payer Identification Number: 555495486932

VAT Registration Number: 000000248-0002

Chairman: Alamgir Kabir, FCA

Vice Chairman: Md. Akikur Rahman

Chairman, Executive Committee: Md. Akikur Rahman

Chairman, Audit Committee: Syed Sajedul Karim

Chairman, Risk Management Committee: Nasir Uddin Ahmed

Managing Director: Nuruddin Md. Sadeque Hossain

Auditors: Pinaki & Company, Chartered Accountants

Corporate Governance Compliance Auditor: Syful Shamsul Alam & Co., Chartered Accountants

Tax Consultant: M/S. Akhter Abbas Khan & Co., Chartered Accountants

Credit Rating Agency: Credit Rating Information and Services Limited

Year of Initial Public Offer: 1999

Number of Employees: 3,125

Number of Branches: 135

Number of Islamic Banking Branches: 05

Number of Ladies Branches: 02

Number of Off-Shore Banking Units: 02

Number of Sub-Branches (Uposhakha): 22

Number of Agent Banking Outlet: 100

Number of ATM Booth: 543

Number of Foreign Correspondents: 633

Number of Outstanding Shares: 1,285,958,066

Face Value per Share: BDT 10.00

Stock Details: Dhaka Stock Exchange Public Limited Company

Symbol: SOUTHEASTB

Category: A

Listing Date: April 12, 2000

Stock Details: Chittagong Stock Exchange Public Limited Company

Symbol: SOUTHEASTB

Category: A

Listing Date: April 24, 2000

Registered Office: Eunoos Trade Centre (Level 2, 3, 4, 6, 16 & 17), 52-53, Dilkusha Commercial Area, Motijheel, Dhaka-1000, Bangladesh

Phone: +88 02 47115321

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SWIFT: SEBDBDDH

E-mail: info@southeastbank.com.bd

Website: www.southeastbank.com.bd

Investors' Enquiry: Investors' Relation Department Eunoos Trade Centre (Level-2), 52-53, Dilkusha Commercial Area, Motijheel, Dhaka-1000, Bangladesh

E-mail: irdsebl@southeastbank.com.bd

Phone: +88 02 223387271

Mobile: +88 01700706532

Name of the Bank's Subsidiaries: Southeast Bank Capital Services Limited & Southeast Exchange Company (South Africa) Proprietary Limited.

4.2 Vision of Southeast Bank Public Limited Company:

A vision statement is an organization's declaration of its mid-term and long-term goals, stating what they want to become in the future. Vision statements act as a goal for a company to strive toward. Vision statements are often confused with mission statements. Mission statements focus on the present, giving a statement that declares what continually dives a company forward. Mission statements can be thought as how a company will achieve their vision statement. Our Vision is the keys to the philosophy on which we base ourselves on, what we do and what we want to be. To be a premier banking institution in Bangladesh and contribute significantly to the national economy.

4.3 Mission of Southeast Bank Public Limited Company:

A mission statement is a short statement of why an organization exists, what its overall goal and the goal of its operations: what kind of product or service it provides, its primary customers or market, and its geographical region of operation. It may include a short statement of such fundamental matters as the organization's values or philosophies, a business's main competitive advantages, or a desired future state—the "vision". A mission statement aims to communicate the organization's purpose and direction to its employees, customers, vendors, and other stakeholders. A mission statement also creates a sense of identity for employees. Organizations normally do not change their mission statements over time, since they define their continuous, ongoing purpose and focus. Our Mission is the keys to the philosophy on which we base ourselves on, what we do and what we want to be. The missions of Southeast Bank Public Limited Company are given below:

1. High quality financial services with state-of-the-art technology.

2. Customer Service Excellence / Prompt Customer Service.
3. Sustainable growth strategy.
4. High ethical standards in business.
5. Steady return on shareholders' equity.
6. Innovative banking at a competitive price.
7. Attraction and retention of quality human resource.
8. Commitment to Corporate Social Responsibility.

4.4 Strategic Objectives of Southeast Bank Public Limited Company:

Strategies Objectives of Southeast Bank Public Limited Company. Here are some common strategies for The Premier Bank Public Limited Company is given below:

1. Maintaining a high-quality assets portfolio to achieve strong and sustainable returns and to continuously build shareholders' value.
2. Maintaining adequate capital in line with risk appetite of the Bank.
3. Strengthening trust and partnership with customers by focusing on the Bank's core values of quality customer service, professionalism, teamwork and integrity.
4. Hiring professionals with strong background and knowledge.
5. Strengthening technologies that reduce operational risks and promote the implementation of best practices in the industry.
6. Developing innovative products and services that attract our targeted customers and market segments.
7. Exploring new avenues for growth and profitability.

8. Practicing efficient risk management principles in line with all six core risks in banking operation, green banking and environmental risk management.

9. Practicing efficient corporate governance and compliance processes through meeting all regulatory requirements and disclosures in line with national and international best practices by ensuring best internal control monitoring practices.

10. Upholding Bank's brand image as a customer friendly Bank through efficient and prompt customer service, product diversification with a view to establishing a long-term profitable relationship with our customers.

11. Serving the society as part of our CSR by giving stipends to poor students, distributing warm clothes to winter-hit people, providing financial assistance to disadvantaged people and contributing to different relief funds. We also contribute to the society by paying taxes to the national exchequer timely.

12. Extending banking services to the un-banked people as financial inclusion for meeting socio-economic requirements.

4.5 Priorities followed in 2023 of Southeast Bank Public Limited Company:

Priorities followed in 2023 of Southeast Bank Public Limited Company are given below:

1. Achieving Growth through Sustainable Financing.

2. Ensuring Strong Capital Management for Regulatory Compliance.

3. Digitizing Banking Products for Customer- Friendly Banking Experience.

4. Diversifying Client Base In Terms of Sector Wise Portfolio.

5. Elevating Importance of Risk Management.

6. Enhancing Financial Inclusion Programs.
7. Enhancing Protection of Customer Privacy.
8. Increasing Customer Centricity for Better Business Relationship.
9. Ensuring Internal Control and Regulatory Compliance.
10. Ensuring Operational Efficiency.
11. Extending Community Engagement through CSR Activities.
12. Focusing on Earning High Risk-Adjusted Returns on Assets and Equity.
13. Increasing Operational Efficiency.
14. Prioritizing Financing of Renewable Energies and Environment-Friendly Projects.
15. Retention of Quality Workforce with Diversity of Leadership.
16. Strengthening IT Security and Alternative Delivery Channel.
17. Upgrading Digital Experience for Customer.

4.6 Organizational Structure of Southeast Bank Public Limited Company:

An organizational structure defines how activities such as task allocation, coordination, and supervision are directed toward the achievement of organizational aims.

Organizational structure affects organizational action and provides the foundation on which standard operating procedures and routines rest. It determines which individuals get to participate in which decision-making processes, and thus to what extent their views shape the organization's actions.

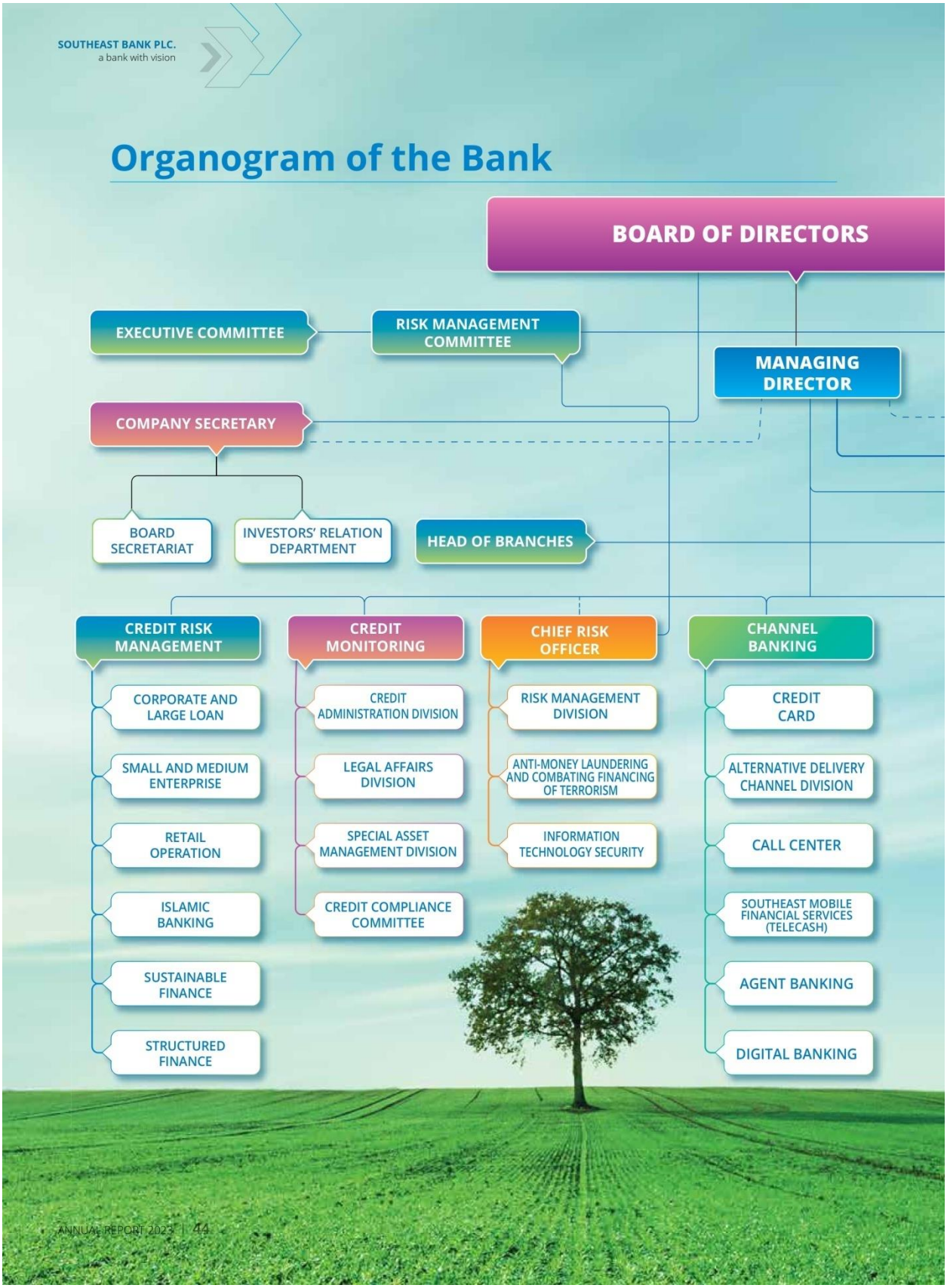
Organizational structure can also be considered as the viewing glass or perspective through which individuals see their organization and its environment.

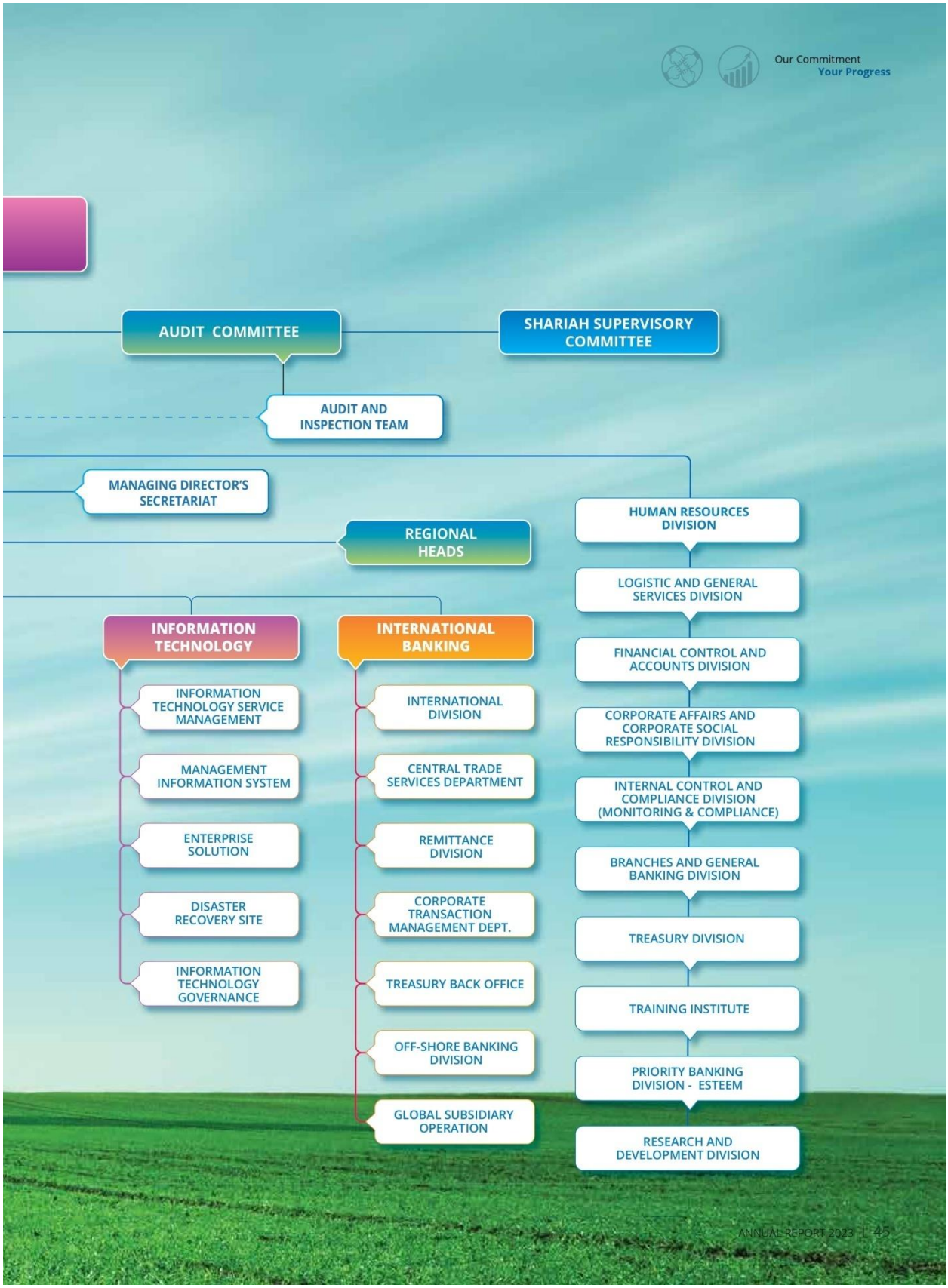
An organization can be structured in many different ways, depending on its objectives. The structure of an organization will determine the modes in which it operates and performs. Organizational structure allows the expressed allocation of responsibilities for different functions and processes to different entities such as the branch, department, workgroup, and individual.

Organizations need to be efficient, flexible, innovative and caring in order to achieve a sustainable competitive advantage.

The Organizational Structure of Southeast Bank Public Limited Company is given below:

Organogram of the Bank




Our Commitment
Your Progress
AUDIT COMMITTEE
SHARIAH SUPERVISORY COMMITTEE
AUDIT AND INSPECTION TEAM
MANAGING DIRECTOR'S SECRETARIAT
REGIONAL HEADS
INFORMATION TECHNOLOGY
INFORMATION TECHNOLOGY SERVICE MANAGEMENT
MANAGEMENT INFORMATION SYSTEM
ENTERPRISE SOLUTION
DISASTER RECOVERY SITE
INFORMATION TECHNOLOGY GOVERNANCE
INTERNATIONAL BANKING
INTERNATIONAL DIVISION
CENTRAL TRADE SERVICES DEPARTMENT
REMITTANCE DIVISION
CORPORATE TRANSACTION MANAGEMENT DEPT.
TREASURY BACK OFFICE
OFF-SHORE BANKING DIVISION
GLOBAL SUBSIDIARY OPERATION
HUMAN RESOURCES DIVISION
LOGISTIC AND GENERAL SERVICES DIVISION
FINANCIAL CONTROL AND ACCOUNTS DIVISION
CORPORATE AFFAIRS AND CORPORATE SOCIAL RESPONSIBILITY DIVISION
INTERNAL CONTROL AND COMPLIANCE DIVISION (MONITORING & COMPLIANCE)
BRANCHES AND GENERAL BANKING DIVISION
TREASURY DIVISION
TRAINING INSTITUTE
PRIORITY BANKING DIVISION - ESTEEM
RESEARCH AND DEVELOPMENT DIVISION
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4.7 Our Values, Core Values, Core Strengths, Core Competencies of Southeast Bank Public Limited Company:

Our Values, Core Values, Core Strengths, Core Competencies of Southeast Bank Public Limited Company is given below:

Our Values- Our Values serve as a compass for our action and describe our direction.

Core Values-

1. Integrity.
2. Respect.
3. Fairness.
4. Harmony.
5. Team Spirit.
6. Courtesy.
7. Commitment.
8. Service Excellence.
9. Insight and Spirit.
10. Enthusiasm for work.
11. Business Ethics.

Core Strengths-

1. Professionally Strong Board of Directors.
2. Strong Capital Base.
3. Transparent and Quick Decision Making.
4. Efficient Team of Performers.
5. Satisfied Customers.
6. Effective Internal Control.
7. Proper Risk Management.
8. Focus on Diversification.
9. Quality Customer Service.
10. Unique Corporate Culture.
11. Clean divergence Between Board and Management Functions.
12. Strong Asset Base.

Core Competencies-

1. Knowledge.
2. Experience and Expertise.
3. Customer Orientation and Focus.
4. Transparency.
5. Determination.
6. Zeal for Improvement.
7. Pursuit of Disciplined Growth Strategies.
8. Reliability.

4.8 Operational Areas of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company is a finished administration Bank with a different cluster of comprehensive scope of suspiciously custom-made monetary administrations and client amicable straightforward managing an account items and administrations intended for the requirements of all clients portions. Southeast Bank Public Limited Company activities comprise of:

1. Real Time Line Banking.
2. Credit Card.
3. Debit Card.
4. ATM.
5. International Trade Finance.
6. Commercial Banking.
7. Investment Banking.
8. Retail Banking.
9. Foreign Remittance.
10. Project Finance.
11. Mortgage Loan.
12. Hire Purchase.

4.9 Distribution Network: Branches and Sub Branches of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company has 159 branches in the country. Divisional distributions are given below:

1. DHAKA DIVISION

Aganagar Branch (Rural) Hassan Market (1st Floor), Mouza: Zinjira, Union: Aganagar, Thana: Keranigonj, Dhaka Phone: 01713081524	**Agargaon Branch** Plot # E-4/B (1st Floor), Agargaon Administrative Area, Shere-e-Bangla Nagar, P.S. Mohammadpur, Dhaka - 1207 Phone: 02-222218251, 222218252-5	**Ashulia Bazar Branch** "Shahid Sona Mia Plaza", Bangabandhu Road, Village: Ashulia Bazar, Union: Ashulia, Thana: Ashulia, Dhaka Phone: 01732332411
Ashulia Branch (Rural) Helim Shopping Complex, (Opposite Fantasy Kingdom), Ashulia, Dhaka Phone: 01730013449	**Ati Bazar Branch (Rural)** Mouza: Ati, Union: Sakta Thana: Keranigonj, Dhaka Phone: 01730781275	**Balivadra Branch (Rural)** Vhandari Latif Super Market, Balivadra Bazar Mouza: Ganakbari, Union: Damsona Thana: Ashulia, DhakaPhone: 02-996689994
Balla Branch (Rural) Mouza & Union: Balla P.S.: Kalihati, Tangail Phone: 01705403798	**Banani Branch** Plot #71, Block #B, Kamal Ataturk Avenue, Banani, Dhaka Phone: 02-55034188,02-55034171, 02-55034151, 02-55035158	**Banasree Branch** Twin Tower, Plot No. 13, Block No. C, Banasree Main Road, Banasree R/A, Rampura, Dhaka -1219 Phone: 88 - 02-8399141, 8399142
Bandura Branch (Rural) Puraton Bandura Bazar, Mouza: Puraton Bandura, Union: Bandura, Thana: Nawabgonj, Dhaka Phone: 01730-781278	**Banglamotor Branch** "Rupayan Trade Centre" 114, Kazi Nazrul Islam Avenue (1st & 2nd Floor), Dhaka Phone: 02 222221229, 222222121	**Bangshal Branch** 14/3, North South Road, Dhaka Phone: 02-223353243, 02-223353342, 02-47114002, 02-47113998
Bashundhara Branch Plot#142, Block# B, Bashundhara R/A,Baridhara, Dhaka -1212 Phone: 8431034-5, 8431031, 8431032	**Bhulta Branch (Rural)** Bhulta Bus Stand, Union: Golakandail, Thana: Rupgonj, Narayanganj Phone: 01755-637195	**Corporate Branch** Eunoos Trade Centre (Ground Floor) 52-53, Dilkusha C/A, Dhaka-1000 Phone: 02-223358692, 223385201, 2223387764, 2223353355
Dakhin Khan Branch "Faisal Mansion" Shah Kabir Mazar Road Village: Moshair, Mouza: Uttar Khan Union: Dakhin Khan Adarsha Union Parishad Thana: Dakhin Khan, Dhaka Phone: 02-58954922, 02-48953299, 02-48953290	**Dhanmondi Branch** Navana New Berry Place, 1st floor, 4/1/A, Mirpur Road, Sobhanbag, Dhaka Phone: 58150104, 48112193, 58151242, 48111808, 48111832	**Dhanmondi Ladies Branch** "Rupayan Khan Plaza" Plot # 500/A (Old) /18 (New) Road # 7, Dhanmondi R/A Dhaka Phone: 02-41060895-7
Donia Branch "Chowdhury Complex" (1st & 2nd Floor) 440-441, Noyapara, Donia, Jatrabari, Dhaka - 1236 Phone: 02-223348055, 02-223341534, 02-223348122	**Faridpur Branch** Nilima Tower - Khaleque Tower, Holding # 80-81, Mujib Sarak, Upazila: Faridpur Sadar, Faridpur Phone: 01708481079	**Ghior Branch (Rural)** Mouza+Union: Ghior, Upazila: Ghior Manikganj Phone: 01705403799

Gopaldi Branch (Rural) Gopaldi Bazar, Union: Sadasadi Thana: Araihazar, Narayanganj Phone: 01755-637194	**Gulshan Branch** "Otobi Center" (2nd Floor), Plot # 12, Block # Cws (C), Gulshan-1, Dhaka-1212 Phone: 8802-222283401-5, 8802-222283491-5, 8802-222295012	**Hasnabad Branch (Rural)** "Roky Tower", Hasnabad, Mouza: Ekuria Union: Subatta, Thana: Keranigonj, Dhaka Phone: 01730-781277
Hemayetpur Branch (Rural) Hemayetpur Super Market (2nd Floor), Hemayetpur, Mouza: Kulashur, Union: Tetuljora, Thana: Savar, Dhaka Phone: 44073057, 44073059-62	**Imamganj Branch** Bhuiyan Market, 163/2, Metford Road, Dhaka Phone: 02-57316644, 57316423, 57314801, 57318567, 57317626	**Islampur Branch** Royal Tower, 2nd floor, 4, Ahsan Ullah Road, Islampur, Dhaka Phone: 0257394538, 0257394589, 0257396174, 0257394570, 0257396175
Joydebpur Branch Holding # 235, Block # K, Shib Bari More, BIDC Road, Ward # 3, Gazipur Pauroshova,Thana: Joydebpur, Gazipur Phone: 224423550-1	**Joypara Branch** Begum Aysha Shopping Complex (1st Floor), Holding # 222, Joypara Pourasava, Thana - Dohar, Dhaka Phone: 01794060673	**Kakrail Branch** "Toma Tower", Holding No:-77/1, Anjuman Mofidul Islam Road (VIP Road), Kakrail, Dhaka Phone: 02-222226115, 02-222226116, 02-222220852-53
Kalibari Branch (Rural) Sobur Market, Duptara Adorsha Bazar Sattabhandi Bhuiyan Para (Kalibari) Mouza & Union: Duptara, Thana: Araihazar Narayanganj Phone: 01934448901	**Kamrangirchar Branch** "Elham Square", Rony Market Road, Mouza: Char Kamrangirchar, Union: Sultangonj, Thana: Kamrangirchar, Dhaka Phone: 02-55160209-11	**Kapasia Branch (Rural)** Akter Market Kapasia Main Road Mouza : Banarhowla Union : 9 No. Kapasia Thana : Kapasia, Gazipur Phone: 01766-673597
Kawran Bazar Branch Jamuna Bhaban (1st Floor) 2, Kawran Bazar C/A, Dhaka-1215 Phone: 9136112, 8189738-40, 9137276, 8189737	**Konabari Branch** Plot # A-147/148, BSCIC I/R, Union: Konabari, P.S. - Joydebpur, Gazipur Phone: 01730097296	**Le Meridien Branch** Le Meridien Hotel, Level-1, Airport Road, 79/A, Nikunja-2, Dhaka-1229 Phone: +88-02-55098217-8, 55098215
Madanpur SME / Krishi Branch Ekata Samabay Super Market (2nd Floor), Mouza: Chandpur, Union: Madanpur, Thana: Bandar, Narayanganj Phone: 01730-727289	**Madhabdi Branch** Mouza: Par Kashipur, Madhabdi Pauroshava, Thana: Narsingdi, Narsingdi Phone: 02-224457235	**Malibagh Branch** ABN Tower, 45, Siddheswari Circular Road, Dhaka Phone: 02-2258315275, 9330738
Mawna SME / Krishi Branch 1497, Mawna Bazar Road, 1st Floor, Sreepur Pauroshava, Thana: Sreepur, Gazipur Phone: 01730-727286	**Mirpur Branch** Simpletree, Plot # 01, Road # 08, Block-C, Section-06, Mirpur Housing Estate Pallabi, Dhaka Phone: 02-48039200	**Moghbazar Ladies Branch** "Hall Mars", 66 (Old) Outer Circular Road 05 (New) Shahid Sangbadik Salina Parvin Sarak Boro Mogbazar, Dhaka Phone: 0241032896, 0241032796
Mohakhali Branch "Bay's" (1st Floor), 50 Mohakhali C/A, Dhaka Phone: 02222282527, 02222285710, 02222285711	**Mohammadpur Branch** Axis Delvista (1st Floor), 7/1, Block - A, Aurongajeb Road, Mohmmadpur Housing Estate, Mohammadpur, Dhaka Phone: 02-41022736, 41022535	**Monipur Bazar Branch (Rural)** "Isha Chowdhury Tower, PS.: Gazipur Sadar, Gazipur. Phone: 01934-448920

Motijheel Branch (Islamic Banking) 125, Motijheel C/A, (1st Floor), Thana - Motijheel, Dhaka - 1000 Phone: 223387286, 223387202, 223387701, 223387262	**Mouchak Branch** Karnaphuli Point (1st Floor), 70 Shaheed Sangbadik Selina Parveen Sarak, Malibagh, Dhaka-1217 Phone:8333676, 8333678, 8333679, 8333347	**Munshigonj Branch** "B. M Complex" (1st Floor), House # 55, Jubillee Road, Thana: Munshigonj, Munshigonj, Phone: 02-997732791, 997732992
Narayanganj Branch 26-29, S.M. Maleh Road, Tan Bazar, Narayanganj Phone: 02-224438200, 224438201, 224438202, 224438203	**Narsingdi SME / Krishi Branch** "Islam Plaza" (1st Floor), 1, Maddha Kanda Para, Sadar Road, Thana: Narsingdi Sadar, Narsingdi Phone: 02-224452080, 224452081, 224452082	**New Elephant Road Branch** Kazi Bhaban 39, New Elephant Road, (1st & 2nd Floor), PS. : Dhanmondi, Dhaka Phone: 02-223364326, 223364325, 223366327, 223364588
New Eskaton Branch Chowdhury Center, 23/Ka, New Eskaton Road (1st Floor), Ramna, Dhaka-1000 Phone: 02-48320953, 222220796, 48310176, 222220001	**Offshore Banking Unit, DEPZ** Zone Service Building No.1, Room No. 77 (3rd Floor), Dhaka EPZ, Ganak Bari, Savar, Dhaka Phone: +88 02 996688628, +88 02 996688629	**Pragati Sarani Branch** The Pearl Trade Center, Cha-90/3 (1st Floor), Pragati Sarani, Badda, Dhaka Phone: 02-58810705, 58810706, PABX: 58810707-9
Principal Branch 1, Dilkusha C/A, Dhaka - 1000 Phone: 02-223355295-97 02-223355314-15	**R. K. Mission Road Branch** Nir Chhayabithi, 53, 53/1, R. K. Mission Road, Dhaka Phone: 02-57165223, 57165224;	**Rajbari Branch** "Saleha Akkas Tower" 237, Binodpur (College Road), Thana: Rajbari Sadar, Rajbari Phone: 02-478807784
Rokeya Sarani Branch "Kusholi Bhaban", 238/1, West Kafrul Rokeya Sarani, Sher -e-Bangla Nagar, Mirpur, Dhaka Phone: 02-9103246-47, 02-9103249	**Rupnagar Branch** "Rangan", Plot # 14, Road # 11, Rupnagar Residential Area, Mirpur Housing Estate, Mirpur, Dhaka Phone: 02-48038879, 02-58052045	**Sarulia Branch** Samsul Haque Nilu Shopping Complex, Union : Sarulia, Thana : Demra, Dhaka Phone: 02-223302918-19
Satmasjid Road Branch ADC Empire Plaza (1st & 2nd Floor), Plot#183 (Old) 91 (New), Road# 22 (Old) 12/A (New), Satmasjid Road, Dhanmondi, Dhaka Phone: 02-41021193-97	**Savar Branch** Plot # A -109, Bazar Road (1st Floor), PS.: Savar, Dhaka Phone: 02-224443690-3	**Shyamoli Branch** ASA Tower (2nd Floor), 23/3 & 23/14, Bir Uttam A. N. M. Nuruzzaman Sarak, Shyamoli, Mohammadpur, Dhaka Phone: 02-58157155
Singair Branch (Rural) Singair New Market, 2/2, Kansha Road, PS.: Singair, Manikganj Phone: 02-996617081	**Tangail SME / Krishi Branch** Noor Plaza, 263, Main Road, Tangail Sadar, Tangail-1900 Phone: 02-997752949	**Tongi Branch** 8/B, Anarkoli Road (1st Floor), Tongi Bazar, Gazipur Phone: 224411316-18, 224411320-21

Uttara Branch
Arhams, Plot No-79, Sector-7, Dhaka-Mymensingh Main Road, Uttara C/A, Dhaka
Phone: 58952538, 8932026, 58953680, 58953591

2. CHATTOGRAM DIVISION

Abutorab Branch (Rural) "Kazi Market", Mouza: Modho Moghadiya,Union: 11 No. Moghadiya, Upazila: Mirsharai, Chattogram Phone: 01769023032	**Agrabad Branch** Faruk Mahal Avenue, 93, AgrabadCommercial Area, Chattogram. Phone: 02333313094-97	**Baraiyarhat Branch** "Alam Tower" (1st Floor), 139 (1)/139, MashjidRoad, Upazila: Mirsharai, Chattogram Phone: 01713034413
Bashurhat Branch Ayesha Motaleb New Market, 428, Main Road, Bashurhat Pauroshava,Thana: Companyganj, Noakhali Phone: 02334494415, 02334494430, 02334494461	**Brahmanbaria SME / Krishi Branch** Sikder Plaza, 1001, Dr. Faridul Huda Road, Brahmanbaria Pourashava, Brahmanbaria Phone: 01713081613	**CDA Avenue Branch (Islamic Banking)** Ali Villa, 1640/1861 (New), CDA Avenue, Asian Highway, East Nasirabad, Thana - Panchliash, Chattogram Phone: 0241355714-17
Chakaria Branch "Society Jame Mosque Complex", Mouza: Chiringa, Chakaria Pauroshova, Thana: Chakaria, Cox's Bazar Phone: 01755594195	**Chhagalnaiya Branch (Islamic Banking)** Mir Shopping Complex (1st Floor), Chhagalnaiya Bazar, PS.: Chhagalnaiya, FeniPhone: 02334476302-02334476323	**Chowdhury Hat SME / Krishi Branch** "Halim Mansion", (1st Floor), Chowdhury Hat,Mouza: Chikandandi, Union: Fateyabad, Thana: Hathazari, Chattogram Phone: 01730727288
Chowmuhani Branch Hossain Market, Holding # 276-284, D.B Road, Chowmuhani Pauroshava, Thana: Begumganj, Noakhali Phone: 01713065929	**Companigonj Branch (Rural)** "Saudia Manjil" (1st & 2nd Floor), Mouza: North Tirish, Union: 15 No. Nobipur (West), Nabinagar Road, Thana: Muradnagar, Cumilla Phone: 02334409804	**Cox's Bazar Branch (Islamic Banking)** Asha Shopping Complex 430-431, Bazar Ghata (1st Floor), Cox's Bazar Phone: 01819342871, 01769023064
Cumilla Branch 359/328, Jhawtala, 1st Kandir Paar, Thana: Kotwali, Cumilla Phone: 02334400322	**Fatikchari Branch (Rural)** "Mir Jahanara Complex", (1st Floor), College Road (Bibirhat), Union:Dhurung, Thana: Fatikchari, Chattogram. Phone: 01730727284	**Feni Branch** Surma Sadan, (1st and 2nd Floor), 176,177 and 178 Trunk Road, P.S.: Feni Sadar, Feni Phone: 02334474362, 02334474004
Gunabati Branch (Rural) Mouza: Gunabati, Union: 12 No. Gunabati P.S.: Chouddogram, Cumilla Phone: 01709633280	**Haidergonj Branch (Rural)** Gazi Super Market Haidergonj Bazar, Mouza : Char Ababil Union : Char Ababil, Upazila : Raypur Laxmipur Phone: 01766673599	**Halishahar Branch** House # 03, Block - G, Port Connecting Road, Halishahar Housing Estate, Halishahar, Chattogram Phone: 02333329239-40, 02333316826, 02333317949
Hathazari SME / Krishi Branch S. A. Shopping Complex Hathazari Bus Stand, Rangamati Road, Mouza: Fatika,Union: Fatehpur, Thana: Hathazari, Chattogram Phone: 02334460168	**Jubilee Road Branch** Haji Golam Rasul Market, 96 Jubilee Road, Chattogram Phone: 02333355265	**Khatunganj Branch** 410/411, Khatunganj, Chattogram Phone: 02333363594, 02333350517, 02333351934
Kotwali Branch Equity Anitri" (1st Floor) Holding # 32, Shahid Sohrawardy Road, Thana: Kotwali, Chattogram Phone: 02333352750-53	**Lohagara SME / Krishi Branch** Mostafa City Center, Mouza: Amirabad, Thana: Lohagara, Union: Amirabad, Chattogram Phone: 02334459044	**Madambibir Hat Branch (Rural)** Madambibir Hat Union, Bhatiary, P.S.: Sitakunda, Chattogram Phone: 02333398024
Miabazar Branch (Rural) Haji Siraj Mansion Mouza: Ashrabpur, Union: 2 No. Ujirpur Thana: Chauddagram, Cumilla. Phone: 01766665140	**Momin Road Branch** "Equity Central", 42-43, Momin Road,Chattogram. Phone: 0233350203	**Off-Shore Banking Unit, CEPZ** Zone Service Complex (1st Floor), East Wing North Chattogram EPZ, Chattogram Phone: 02333340779-80

Oxygen More Branch Holding 405, Kulgaon Chattogram City Corporation Oxygen More, Thana: Bayezid Bostami, Chattogram Phone: 02411380061, 02411380062	**Pahartali Branch** Hajrat Taiyabia Complex, Holding # 801(New), D.T. Road, Alongkar Mour, Abdul Alir Hat, Pahartoli, Chattogram Phone: 0243151001	**Parshuram Branch (Rural)** "Mazumder Market", 161, Main Road, Ward # 05, Pourasava: Parshuram, P.S.: Parshuram, Feni Phone: 02334475975
Potherhat Branch (Rural) "Khaiz Ahmed Shopping Centre" (1st Floor) Mouza: Noapara P.O: Gujra Noapara, Thana: Raujan, Chattogram Phone: 01713065910	**Shebarhat SME / Krishi Branch** Shebarhat Bazar, Mouza: Razarampur, Feni,Chowmuhani Sarak (1st Floor), Thana Shenbag, Noakhali. Phone: 01713-065972	**Silonia Bazar Branch (Rural)** "Razzak Market", Feni-Maizdi Road, Union: Joylaskar, P.S.: Dagonbhuiyan, Feni Phone: 01708481074
Sonagazi SME / Krishi Branch Holding # 431, Mouza: Char Ganesh Pauroshava & Thana: Sonagazi, Feni Phone: 02334476677, 02334476687	**Teknaf Branch** Alo Shopping Complex, PC-177, K K Para, Main Road Ward No.: 03, Pourashova: Teknaf, Thana: Teknaf, Cox's Bazar Phone: 01934448900	

3. RAJSHAHI DIVISION

Baneshwar Branch (Rural) Al-Haj Amzad Hossain Market, Mouza : Shibpur, Union : Baneshwar Thana :Puthia, Rajshahi Phone: 01766673596	**Bogura Branch** Bhandari Monzil, (2nd Floor), 776-777 Barogola, Bogura Phone: 02589903362-64	**Chapainawabganj Branch** Boro Indara More, PS: ChapainawabganjSadar, Chapainawabganj Phone: 02588893716-18
Ishwardi Branch "Adib Rana Plaza" 994/930 &1017, Station Road, Thana: Ishwardi Pauroshava, Ishwardi, Pabna Phone: 02588847677, 01787678778	**Naogaon Branch** Kazi Habibur Rahman Market, Old Hospital Road, (Bridge Mour), Thana: Naogaon Sadar, Naogaon Phone: 02588883397, 02588881274	**Natore Branch** "Lily Plaza", 838, Kanaikhali, PS: Natore Sadar, Natore Phone: 01934448916
Pabna Branch "Khairul Tower" 116, Mawlana Mohammed Ali Road (Narikel Bagan Road), Thana: Pabna Sadar, Pabna Phone: 02588845059, 02588845027	**Rajshahi Branch** Plot # 447, Mangol Bhaban, Alupatti Mour, PO. Ghoramara, PS: Boalia, Rajshahi Phone: 0247812203-7	**Sirajganj Branch** Basak Plaza 947-948, ShaheedSuharawardy Road Sirajganj Phone: 02588831843-6

4. KHULNA DIVISION

Chuadanga Branch "Brothers Tower", 686-06, Thana Road, PS: Chuadanga Sadar, Chuadanga Phone: 02477787703-04	**Dumuria Branch (Rural)** Sazzad Super Market, Shahid Shiraj Sorok, Dumuria Bazar, Union: 11 No. Dumuria PS.:Dumuria, Khulna Phone: 01705403796	**Jashore SME / Krishi Branch** 11, R.N. Road, Thana: Kotwali, JashorePhone: 02477766695
Khulna Branch Haji Hanif Complex (1st Floor),12 & 13, Khan Jahan Ali Road, Khulna. Phone: 0862456603, 0862456208	**Kushtia Branch** Aneek Tower, 295, Nowab Sirajuddoula Road, PS.: Kushtia Sadar, Kushtia Phone: 01709633284	**Rupdia Bazar Branch (Rural)** Bhowmik Super Market", Mouza: Zirat Union: 12 No. Norendrapur PS.: Jashore Sadar, Jashore Phone: 01709633282

Satkhira SME / Krishi Branch Palash Pole (1st Floor), Shahid Nazmul Sarak (Satkhira Bus Stand), Thana: Satkhira, Satkhira Phone: 01730727287	**Sir Iqbal Road Branch** "Noor Jahan Plaza" 155, Sir Iqbal Road, Khulna. Phone: 08624-724471	

5. BARISAL DIVISION

Barishal Branch 54, Sadar Road (1st Floor), Kotowali, Barishal. Phone: 02478866164-67, 02478864382.

6. SYLHET DIVISION

Bandar Bazar Branch (Islamic Banking) Karim Ullah Market, (1st Floor), Bandar Bazar, Sylhet Phone: 01700706527	**Beanibazar SME / Krishi Branch** "Panchakhanda Haragovinda High School Market", Beanibazar - Sylhet Road, Thana: Beanibazar, Sylhet. Phone: 01713081527	**Biswanath SME / Krishi Branch** Haji Monir Uddin Market (1st Floor), NatunBazar, Biswanath, Sylhet. Phone: 01713081566
Charkhai Branch (Rural) Anisha Complex, Thana: Beanibazar, Sylhet. Phone: 01766-665141	**Chouhatta Branch** Manru Shopping City, 4953/4943 (1st Floor),Chouhatta Mirboxtola Road, Chouhatta, Sylhet Phone: 0821729247, 0821729276	**Hetimgonj Branch (Rural)** Khoyruganj Jame Masjid Market Complex (1st Floor), Hetimgonj Chourasta, Thana: Golapgonj, Sylhet Phone: 01711826451
Kulaura Branch (Rural) Aziz Roushan Shopping Center and Garden City, Holding No: 334, Pouroshova: Kulaura, Thana: Kulaura, Moulvibazar Phone: 02996684508	**Laldighirpaar Branch** Mubarak Tower, 1794/1788, New Market, Sylhet Phone: 01713081562	**Moulvibazar Branch** Jarif Tower 199/2, M. Saifur Rahman Road, Thana - Moulvibazar, Moulvibazar Phone: 086153727-9
Pathantula Branch Haque Mansion of Modina Market, Holding No. 704, Thana; Jalalabad, Sylhet. Phone: 01713300165	**Shahjalal Uposhahar Branch** Plot # 07, Block# D, Main Road, Shahjalal Uposhahar, Sylhet Phone: 02996634052	**Tazpur SME / Krishi Branch,** Tazpur Bazar, Mouza: Boraya, Union: 8 no Tazpur, Thana: Balagonj, Sylhet Phone: 01713065904

7. RANGPUR DIVISION

Dinajpur Branch Ganesh Tola Jail Road, Dinajpur Municipal Corporation, Ward # 3, Thana: Dinajpur Sadar, Dinajpur Phone: 02589922025-26	**Rangpur Branch** RDRS Complex Hodling # 9416, Jail Road, Radhaballab, RangpurPhone: 02589964379, 02589964372, 025889964778

8. MYMENSINGH DIVISION

Muktagacha Branch Rabeya Momtaz Tower (1st Floor), Mymensingh-Tangail Main Road (Old Bus Stand), Pourashova: Muktagacha Upazila: Muktagacha, Mymensingh Phone: 02996672957-8	**Mymensingh Branch** "Minar Complex", Holding # 09 Mukti JoddhaSarani (Choto Bazar), Thana: Kotwali Sadar, Mymensingh Phone: 02996662830, 02996662916	**Sherpur Branch** Muslim Market Holding # 166, Shahid Bulbul Sarak Munshi Bazar, Pourasava: Sherpur Thana: Sherpur Sadar, Sherpur Phone: 02997781774

9. UPOSHAKHAS

Adabor Uposhakha PC Culture Housing Society, Holding No-13, Road No-06, Block-Kha, Thana-Adabar, DhakaPhone: 0248118239	**Banti Bazar Uposhakha** Araihazar, Narayanganj Phone: 01313002586	**Green Road Uposhakha** R H Home Center 74/B/1, Green Road, DhakaPhone: 0244815270
Gulshan North Avenue Uposhakha 1st Floor, Navana Nasrin Casabella, Plot # 2-A, North Avenue, Gulshan, Dhaka Phone: 02-58816833	**Hatirpool Uposhakha** Jahanara Bhaban, 59, Bir Uttam CR Datta Road, Hatirpool, Dhaka Phone: 02-44612486	**Khilgaon Taltola Uposhakha** Kopotakkha JF Tower Holding-551/C, Khilgaon Taltola, Khilgaon, Dhaka, Phone: 01313355303
Merul Badda Uposhakha Orchid Jamshed Tower, Holding-Kha-216,Merul Badda, Dhaka Phone: 01769023038	**North Shahjahanpur Uposhakha** Manama FR Heights, Holding-202, North Shahjahanpur, Dhaka Phone: 01313355302	**Rabindro Sarani Uposhakha** Shahazadi Plaza, House # 39, Road # 18,Sector # 3, Uttara, Dhaka Phone: 02-41090967
Rampura Uposhakha Ali Tower, Holding-17/2, DIT Main Road, East Rampura, Dhaka Phone: 02-58313600	**Shipahibag Bazar Uposhakha** Holding-288/1 and 288/1/A, ShipahibagBazar (North Goran), Khilgaon, Dhaka Phone: 01769023041	**West Mothertek Uposhakha** Bondhon Tower, Holding No-97/A, 97/A-1, West Madartek, Shabujbag, Dhaka Phone: 01313002589
Academy Road Uposhakha Afzal Plaza, Academy Road, Feni Phone: 01313355319	**Akbarshah Uposhakha** Subarna Heaven, Holding-A/39, Road-01, CDA Akbarshah, Chattogram Phone: 01313355304	**Anderkilla Uposhakha** K.B. Orchid Plaza, Anderkilla (Laldighir Uttar Par), Kotwali, Chattogram Phone: 01769023042
Chawkbazar Uposhakha KB Plaza, Holding # 172/232, Chatteshwari Road, Chawkbazar, Chottogram Phone: 031-2333355537	**Halishahar Housing Estate Uposhakha** Holding-6, Road-1, Block-A, Lane-6, Halishahar Housing Estate, Halishahar, Chottogram, Phone: 02333327978	**Keramotia Bazar Uposhakha** Tanjir Fashion Market, 2nd Floor, 125, Main Road, Kachari Pukur, Sonagazi, Feni, Phone: 01313002584
Patenga Uposhakha Noorjahan Complex, Holding # 1690/24/13, Katgar More, Patenga, Chottogram Phone: 02333300300	**Rahattar Pul Uposhakha** Forid Mansion, K. B Aman Ali Road, Chanda Pukur Par, Rahattar Pul, Chattogram Phone: 01313355305	**S S K Road Uposhakha** Star Market, 2nd Floor, 941-943, Shahid Shahidullah Kaisar Road, Feni Phone: 01313002583

Abdul Hamid Road Uposhakha
2nd Floor, 256, Abdul Hamid Road,Ward # 02, Pabna Pauro-shava, Thana: Pabna Sadar, Pabna
Phone: 02-588846204

4.10 Awards & Recognitions of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company has won many awards and recognitions in its 29 years of history. It has won some notable awards and recognitions in recent times which are described in detail below:

1. **Southeast Bank Public Limited Company won the MasterCard Excellence Awards 2023**

   Southeast Bank Public Limited Company won the MasterCard Excellence Awards 2023 in two categories- for Excellence in "MasterCard Prepaid Business (International)" and for "MasterCard Online Acquiring Business".

   Mr. Nuruddin Md. Sadeque Hossain, Managing Director of Southeast Bank Public Limited Company received the trophies from Helen LaFave, Charge D'Affairs at the US Embassy in Dhaka who was the guest at the event.

   Dr. Atiur Rahman, Former Governor of Bangladesh Bank and Professor Emeritus, University of Dhaka; Helen LaFave, Charge D'Affairs at the US Embassy in Dhaka; Guest of Honor, Md. Sharafat Ullah Khan, Director of the Payment Systems Department at Bangladesh Bank; Md. Motasem Billah, Director, Payment Systems Department, Bangladesh Bank; Md. Sarwar Hossain, Director, Foreign Exchange Policy Department, Bangladesh Bank and Syed Mohammad Kamal, Country Manager, MasterCard Bangladesh were present in the ceremony. The event drew the participation of senior Management from banks, fintech, merchants, and various industry leaders, making it a significant and memorable occasion.

2. **Southeast Bank Public Limited Company receives 'Excellence in Product Innovation' Award from VISA**

   Southeast Bank Public Limited Company recently obtained a Visa award for 'Excellence in Product Innovation' at the 'VISA Leadership Conclave 2023′ ceremony. The award was presented to Mr. Nuruddin Md Sadeque Hossain, Managing Director of Southeast Bank Public Limited Company. By Mr. Motasim

Billah, director of Bangladesh Bank's Payment Systems Department. Mr. Abidur Rahman Chowdhury, Deputy Managing Director, Southeast Bank Public Limited Company, Mr. Soumya Basu, VISA Country Head and other senior executives from both the organizations were also present at the ceremony.

3. **Dhaka WASA awarded Southeast Bank Public Limited Company.**

   Southeast Bank Public Limited Company achieved "Third Position" amongst 40 banks for collecting Dhaka WASA's bill in the Financial Year 2021-2022. Mr. Nuruddin Md. Sadeque Hossain, Managing Director of Southeast Bank Public Limited Company has received the Certificate and Crest from the Chief Guest Mr. Md. Tazul Islam, Former Member of Parliament, Former Minister, Ministry of Local Government, Rural Development and Cooperatives. Engr. Taqsem A Khan, Managing Director & Chief executive officer of Dhaka WASA was also present as Chair.

CHAPTER FIVE

ANALYSIS & EVALUATION

5.1 Human Resources Management:

Human Resources are a term used to refer to the people in an organization who are responsible for the recruitment, management and development of the organization's workforce. This includes processes such as recruiting, training, compensating, and evaluating employees. Human Resources are also responsible for creating and maintaining a safe and healthy work environment, and for providing guidance and support to employees.

5.2 The importance of a Human Resources department in a Southeast Bank Public Limited Company:

A Human Resources department plays a vital role in any organization. It is responsible for recruiting, selecting, and on boarding new employees, as well as developing and managing employee relations, employee benefits, and compensation. The Human Resources department is responsible for ensuring that the company follows applicable labor laws, and they are also responsible for developing and implementing policies, procedures and programs that support employee development and productivity. An effective Human Resources department ensures that the organization has the right people in the right roles and that employees understand their roles and responsibilities. The Human Resources department also helps to create an environment of trust and respect between management and employees, as well as helping to resolve employee issues in a timely and effective manner.

5.3 Human Resources Management and Development of Southeast Bank Public Limited Company:

Policies relating to recruitment, promotion, transfer, disciplinary action and punitive measures, human resource development etc. and service rules are framed with the approval of the Board. The Chairman or any Director in no way involves himself or interferes into or exercises influence over any administrative affairs including recruitment, promotion, transfer and disciplinary measures as conducted under the set service rules. No member of the Board of Directors is included in the selection

committee for recruitment and promotion to different levels. Recruitment, promotion, transfer and punishment of the official's immediate two tiers below the Chief Executive Officer, however, rest upon the Board. Such recruitment and promotion are done complying with the service rules i.e., policies for recruitment and promotion.

The Board focuses its special attention on the development of skills of Bank's staff in different fields of its business activities, the adoption of modern electronic and information technologies and the introduction of effective Management Information System. The Board gets these programs incorporated in Bank's annual work plan. The Board reviews the work of the Asset Liability Committee on a regular basis.

5.4 Human Resource Planning Process of Southeast Bank Public Limited Company:

Planning of human resources is the life -blood of the firm. Without the right people in the right place at the right time, the firm could go out of business. In Southeast Bank Public Limited Company, the human resource planning process goes through many factors. To ensure proper planning, the process starts with the branch managers who internally assesses by themselves through their knowledge and requirements based on worker volume, performance standard sand amount of work in the particular branch about how many man power is needed. Then they inform the Human Resource division at the Head Office of their labor shortage. The department then goes on to assess further based on the branch's performance and thus, through a series of steps determined the amount of labor needed in order to avoid any shortage or surplus.

5.5 Staffing Method of Southeast Bank Public Limited Company:

The prime concern of the staffing function in the management process is the timely fulfillment of the manpower requirements within an organization. Human resource department mainly focus on few step that are following:

1. **Recruitment:** The success of a conventional private commercial bank depends largely on choosing the right person in right job. Recruitment means searching for prospective job candidates and stimulating them to apply for jobs in the organization.

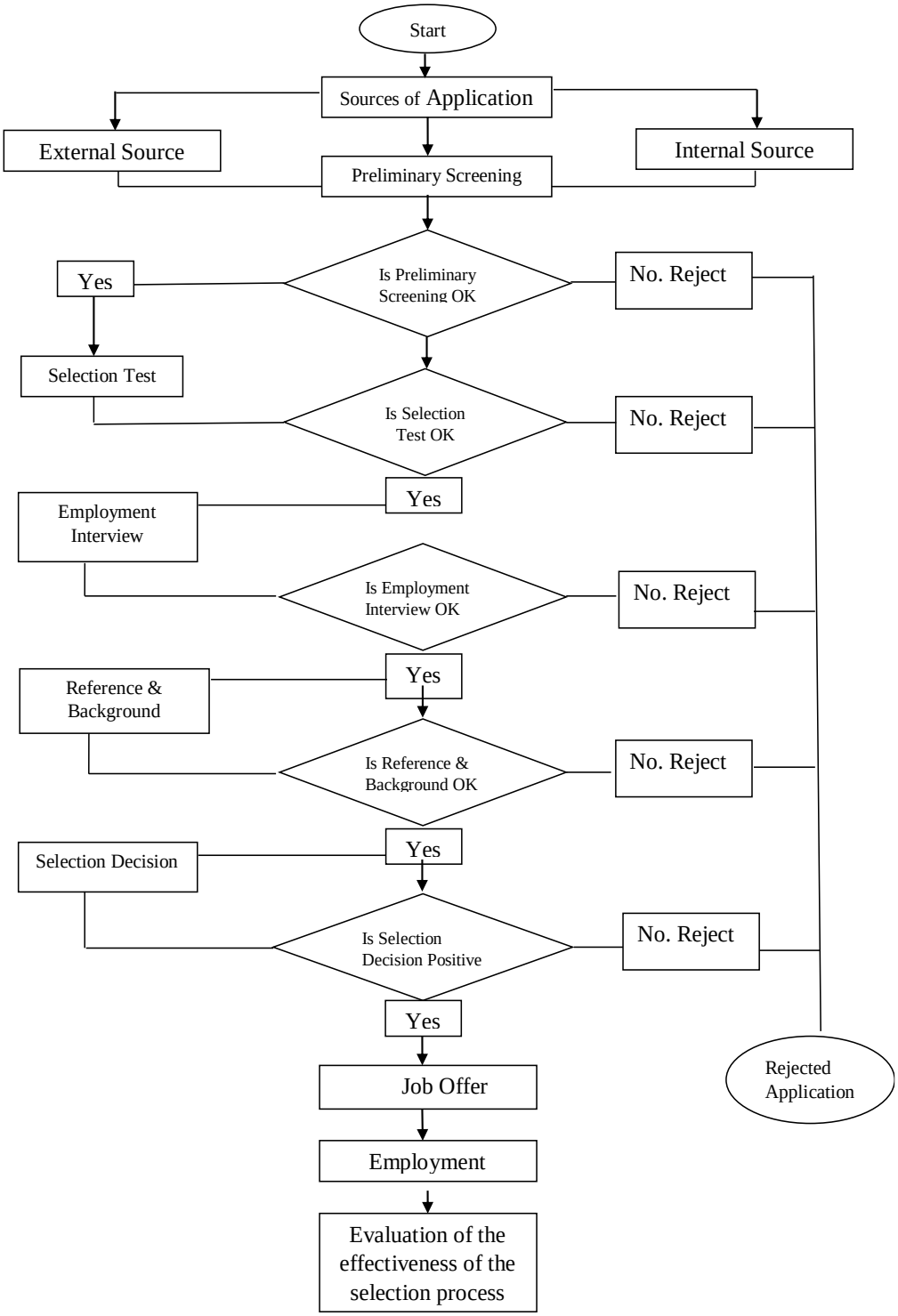
Southeast Bank Public Limited Company required positions are filled up from within the organization or from outside.

a) Internal sources are mainly from the internal job watch. This means that existing employees of the Bank itself are recruited through promotions or transfers from one branch to another. Nowadays, the company also recruits those who have completed their internship from Southeast Bank Public Limited Company with the recommendation of the Branch Manager.

b) External sources are quite plenty. One way to recruit externally is through communication with job posting sites such as BdJobs.com and CareerJet.com where job vacancies are published on behalf of the bank. The bank also has its own career page on the Internet where postings are published directly. Job applicants are also attracted through newspapers and other press releases.

When recruiting candidates, the organization takes into consideration Equal Employment Opportunity Compliance into account so as to eliminate any kind of discrimination.

2. **Employee testing and Selection:** Southeast Bank Public Limited Company believes that employee testing and selection is very important to ensure that the company is choosing the right person for the job. Testing of candidates occurs in two dimensions, that is, the process depends on whether the candidate is a fresh graduate or an experienced worker. However, both are tested mainly for their knowledge, skills, abilities and potentials. The tests are IQ tests, aptitude tests, behavior and personality tests, and writing capability tests. For this purpose, Southeast Bank Public Limited Company take the help of outside experts such as IBA, Dhaka University or similar institutes for setting the questions, supervising the examination work, examining and marking the answer scripts and preparing a merit list of the candidates. A candidate must secure minimum 60% mark in the tests to be eligible for VIVA/Interview. The appointment will be made according to requirement on the basis of a panel to be prepared in order of merit by the Recruitment Committee and after approval of the competent authority. All people to be appointed by the bank have to undergo a medical test by the Bank's approved Physician/Medical Officer so as to ascertain that they are physically and mentally in sound health. Selection is the process of choosing from among candidates, from within the organization or outside, the most suitable person for future positions. Selection activities typically follows:



Southeast Bank Public Limited Company does not actually conduct work samples and simulations to the examinees, but they surely do perform background checks and reference checks before selection employees. This process of checking has been made a mandatory rule by the Bangladesh Bank to ensure that the organization selects lawfully sound employees. Bangladesh Bank hold the 'Corporate Memory Management System' which holds all the information about previous employees of

banks and it is through this system that Southeast Bank Public Limited Company conduct their background and reference checks.

3. **Orientation and Placement:** After successfully passing all the recruitment and selection stages, the employee now has to undergo another phase where he or she is made acquainted with the company. This is the orientation phase which takes place for 2 to 7 days. The employee is given a brief presentation about the company and is introduced to his superiors, subordinates and the colleagues. He is taken around the workplace and given the charge of the job for which he has been selected.

5.6 Training Methods and Development Facilities of Southeast Bank Public Limited Company:

Training methods and development facilities depend on the company and industry and may include on-the-job training, formal classroom instruction, online training, mentoring and workshops. On-the-job training is often the most cost-effective and efficient method for providing employees with the skills and knowledge needed for their job. Formal classroom instruction provides employees with a structured environment to learn news kills and understand the concepts behind their job. Online training allows employees to study and learn at their own pace. Mentoring provides employees with a more personal approach to learning in which they are guided and supported by a more experienced mentor. Workshops are interactive events that provide employees with hands-on experience in a specific area of their job. Development facilities may include computer labs, libraries and other physical areas designed to allow employees to practice their skills. Southeast Bank Public Limited Company Bangladesh may offer a combination of these methods and facilities to its employees to enhance their professional development.

5.7 Methods of Training in Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company Bangladesh provides arrange of training programs for its employees. The following are some of the training methods used by the bank:

1. **Classroom Training:** This involve straining sessions conducted in the bank premises and typically cover topics such as banking policies and procedures, customer service, compliance and regulations, and product knowledge.
2. **On-the-job Training:** This involves employees learning and practicing job-related skills on the job. This type of training allows employees to gain experience in the role and gain knowledge about banking policies and procedures.
3. **E Learning:** This involves using technology such as web and video conferencing, online courses, and webinars to deliver training materials. This type of training allows employees to learn at their own pace and enables employees to access the training materials wherever they are.
4. **Mentoring:** This involves experienced employees mentoring and guiding new employees in the bank. This type of training allows new employees to learn from experienced staff and gain valuable insights into the banking industry.
5. **Internal Seminars and Workshops:** This involves conducting seminars and workshops within the bank to educate employees on topics related to banking, customer service, and compliance.

5.8 Performance Standard of Southeast Bank Public Limited Company:

Performance standards are measures of performance that are used to assess the amount of work done, the quality of work, or the efficiency of work. Performance standards are used in many different industries and organizations and they can be used to measure performance in terms of quantity, quality, time, cost or any combination of these. Performance standards can be set at the individual, team, organizational or industry level. They can also be used to measure progress over time, allowing organizations to track progress and identify areas of improvement. By Performance Appraisal Southeast Bank Public Limited Company identifies the following things:

1. Determine who is to be promoted, demoted, transferred and terminated.
2. Identify employee's strengths and weaknesses.
3. Assesses training and development needs.
4. Review and set salary and bonus levels.
5. Provide feedback to employees on their performance.
6. Foster better communication between managers and employees.

7. Identify and reward top performers.
8. Encourage employees to strive for greater achievement.
9. Provide a basis for making decisions about pay increases, promotions, transfers and layoffs.
10. Evaluate job performance, productivity and efficiency.

5.9 Measuring training Effectiveness with Performance Standard of Southeast Bank Public Limited Company:

Measuring training effectiveness with performance standards involves evaluating the degree to which employees are performing their tasks in a way that meets or exceeds the standards set by the organization. The performance standards can be used to determine if the training has been successful in helping employees acquire the necessary skills and knowledge to perform their job duties efficiently and effectively. Common performance standards include rate of accuracy, speed of task completion, quality of customer service, adherence to safety protocols, and overall job performance. Organizations can use a variety of methods to measure training effectiveness, including pre- and post-assessment tests, surveys, and observation of job performance. Southeast Bank Public Limited Company can actually Measure four basic categories of training outcome with the performance standard. They are following:

1. **Knowledge and Skills:** This is the ability to understand and apply the knowledge and skills learned from training. It can be measured in terms of the number of correct answers on a test or other assessment of knowledge and skills.
2. **Attitude and Behavior:** This relates so the way in which individuals think and behave in relation to the training. It can be measured by observing or surveying participants to determine their attitudes and behaviors before and after training.
3. **Productivity and Efficiency:** These measures how effectively the training translates in to improved performance in the work place. It can be measured by comparing productivity and efficiency metrics before and after training.
4. **Retention:** This measure shows much of the training is retained overtime. It can be measured by administering follow-up assessments to test retention of the material.

5.10 Financial and Non-Financial benefits of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company believes in providing efficient service as well as sufficient benefits to the employee at their satisfaction. The benefits and facilities provided by the banks to its employee are as follows:

1. **Competitive salaries and bonuses:** Banks provide salaries that are competitive and often higher than other industries. They also provide bonuses and other incentive-based compensation to their employees.
2. **Comprehensive health insurance:** Banks provide comprehensive health insurance plans that cover major medical expenses, such as doctor visits and hospital stays.
3. **Retirement benefits:** Banks provide retirement benefits, such as 401(k) plans and pension plans, to their employees.
4. **Education assistance:** Banks offer educational assistance programs to their employees, such as tuition reimbursement and student loan repayment assistance.
5. **Paid time off:** Banks provide paid vacation and sick leave for their employees.
6. **Flexible work arrangements:** Banks offer flexible work arrangements, such as telecommuting and flex-time, to their employees.
7. **On-site amenities:** Banks often provide amenities such as cafeterias, fitness centers and other recreational facilities for their employees.
8. **Professional development:** Banks provide professional development opportunities, such as seminars, workshops, and conferences, to their employees.

5.11 Financial benefits of Southeast Bank Public Limited Company:

Southeast Bank Public Limited Company believes in providing efficient service as well as sufficient benefits to the employee at their satisfaction. The Financial benefits provided by the banks to its employee are as follows:

1. **Salary and wage:** Salaries and wages depend on the job role and experience of the employee. The bank offers competitive wages and salaries that are based on the industry standards. Salaries and wages may also vary from one location to an-other.

2. **Bonus:** Bonuses for Southeast Bank Public Limited Company Bangladesh employees may include:
    a) **Performance based bonuses:** These may be awarded to employees who go above and beyond their job requirements and contribute significantly to the success of the bank.
    b) **Referral bonuses:** These may be given to employees who refer potential new customers to the bank.
    c) **Anniversary bonuses:** These may be awarded to employees who have been with the bank for a certain number of years.
    d) **Special recognition awards:** These may be given to employees who have achieved excellence in customer service or other areas of their job.
    e) **Profit sharing bonuses:** These may be awarded to all employees based on the bank's overall profitability.
    f) **Two festival bonuses:** Mainly Muslim employees are got two Eid bonuses which are equal to basic salary.
    g) **One in centive bonus:** Every year employees get incentive bonuses which is based on their performance and only when they achieve a set goal.
3. **Gratuity:** The gratuity policy for employees of Southeast Bank Public Limited Company Bangladesh is as follows:
    a) All employees are entitled to a gratuity equal to fifteen days of basic salary for every completed year of service.
    b) A maximum of thirty days of gratuity can be paid to any employee upon completion of ten years of service.
    c) In case of death of an employee, the spouse is entitled to receive a gratuity equal to fifteen days of basic salary for every completed year of service.
    d) In case of retirement, the gratuity will be equal to thirty days of basic salary for every completed year of service.
    e) In case of resignation, the gratuity will be equal to fifteen days of basic salary for every completed year of service.

    This is a benefit scheme of the employees of Southeast Bank Public Limited Company for their security after they leave the institution on retirement or otherwise. The Board of Director Of Southeast Bank Public Limited Company have framed the "Gratuity" rules in exercise of power under article 128 of the article 128 of the article of association of the company. The benefit is paid to the

nominee or heir in case of the death of the employee. However, employees with the following characteristics are not entitled to this benefit:

i. Employees, who are dismissed from the service of the bank on account of any misconduct, breach of discipline.
ii. Employees who resign or discontinue the service without permission.
iii. Employees appointed on contract basis.
iv. Employee appointed on temporary basis.

4. **Provident Fund:** Southeast Bank Public Limited Company provides a provident fund scheme for its employees in order to provide financial security to them and their families. Under the scheme, the Bank contributes an amount equal to 8.33% of the employee's basic salary every month and the employee contributes an amount equal to 10% of the basic salary every month. The Bank deducts the employee's contribution from his/her salary and deposits the same in the employee's provident fund account. The Bank's contribution is credited to the employee's account once in every quarter. Employees are eligible to withdraw the entire balance in their account at the time of retirement or after completion of five years of service, whichever is earlier. The Bank also allows partial with drawl for specific purposes like marriage, medical treatment, purchase of land or house etc.
5. **Staff house building and car loan:** Southeast Bank Public Limited Company offers a host of benefits to its employees, including a house building and car loan. The house building loan al lows employees to purchase a house or build a new home. The loan covers up to 95% of the total cost of the building or purchase and offers low-interest rates. The car loan is also available for employees of Southeast Bank Public Limited Company. The loan covers up to 90% of the cost of the car and offers competitive interest rates. The loan also offers flexible repayment options and a low down payment.

5.12 Non-Financial benefits of Southeast Bank Public Limited Company:

These benefits give psychological satisfaction to employee seven when financial benefit is not available. Such benefits are:

1. **Recognition and Appreciation:** Show ingratitude and appreciation to employees for the job they have done is a great way to boost morale and motivation.
2. **Flexible Scheduling:** Allowing employees to choose their own work hours or work remotely can help them to better manage their personal and professional life.
3. **Work-Life Balance:** Offering programs such as sabbaticals, paternity leave and flexible working hours can help employees to better balance their work and personal life.
4. **Professional Development:** Offering employees the chance to attend seminars, workshops and trainings helps them to further develop their skills and knowledge.
5. **Team Building Activities:** Hosting team building activities are a great way to boost morale and camaraderie among employees.
6. **Open Communication:** Encouraging an open and honest communication between employees and management can help to build better relationships.
7. **Health and Wellness Programs:** Offering health and wellness programs such as gym memberships, health screenings and stress management classes can help employees to stay healthy and productive.

5.13 Human Resource by Demographics of Southeast Bank Public Limited Company:

We believe that the beauty of age diversity in the workplace lies in the fact that every generation brings a different set of skills, experiences, expectations, and styles which improve our overall performance and brand value. Our efforts for our employees to understand different cultures, backgrounds, experiences, and enable to build an equitable and inclusive workplace, and support our commitment to attract, develop and retain a diverse workforce. We believe that diversity at all levels of our organization, from entry-level to senior management, is essential to our sustainability. We consider that an age-diverse team is useful for the generation of innovative ideas and solutions.

Our approach is to maximize the performance of the Bank with the right blend of youth and experienced workforce. Our current workforce covers a wide range of ages, representing 4 generations. We value different generations of the workforce with differ-

ent behaviors and attitudes as we believe that vast experience and youth energy can bring new ideas for the betterment of the Bank.

Age Group	Total	(%)
Below 30	262	8.38
30-39	1,383	44.26
40-49	942	30.14
50 and above	538	17.22
Total	3,125	100.00

5.14 New Employment of Southeast Bank Public Limited Company:

We believe that the success of the organization depends on the qualified employees and on boarding outstanding talent remains a key priority for the Bank to further enhance our capabilities. We employ fresh and lateral talents from diverse disciplines in every year to consolidate the existing pool of qualified workforce. Our approach for new employment is to equal opportunity without regard to race, color, national origin, sex, religion, etc. In the year 2023, the Bank employed 169 employees of different grades, out of which 134 were fresh entrant and 35 were lateral entrant.

Besides, as part of our commitment to the community in the field of education, we offer internship opportunities to students who have completed their academic journey or wish to pursue higher education after gaining some hands-on experience. Internships provide students with a critical link between academic knowledge and real-world situations, providing them with a chance to apply it through practical experiences as it creates a strong foundation for one's career. Our approach helps the students to get to work on soft skills and personal skills that are just as crucial for success in their careers. Our internship program is designed to give students a true insight into a career and experience our inclusive culture. At Southeast Bank Public Limited Company 313 graduate and postgraduate students of different universities completed their internship program in the year 2023.

5.15 Human Resource Accounting of Southeast Bank Public Limited Company:

We consider the cost of human capital as an investment with potential future benefits. We believe that the investment in human capital increases the knowledge, skill, competencies, and capabilities which become key strategic drivers of productivity, competitiveness, and growth of the organization. Our approach is to invest in developing and supporting our employees throughout their careers, and we strive to maintain a work environment that fosters professionalism, excellence, high standards of business ethics, diversity, teamwork, and cooperation. Our Human Resource Accounting provides useful information about the cost and value of human capital which helps in planning and making the right decisions about human resource management. An overview of Human Resource Accounting for last five years (2019 to 2023) is given below:

(BDT in Million)

Particulars	**2019**	**2020**	**2021**	**2022**	**2023**
Employee (Person)	2,885	2,859	2,890	3,084	3,125
Operating cost per employee	1.82	1.88	2.03	2.27	2.49
Investment in Training per employee (excluding sub-staff)	0.0020	0.0005	0.0004	0.0008	0.0009
Operating profit per employee	3.10	2.86	2.96	3.34	2.78
Salary cost as % of operating profit	24.05	25.10	25.59	29.49	32.25

5.16 Gender Diversity of Southeast Bank Public Limited Company:

At Southeast Bank Public Limited Company, all employees are treated and compensated fairly and enjoy equal opportunities in all aspects of employment regardless of their gender. We believe that gender diversity in the workplace brings different backgrounds, experiences and skills to come together as a team which can foster innovation and improve decision-making. In our diverse workforce, both the male and female employees often have different experiences and approaches to solve the problem, and both can lead to better outcomes for the Bank. We create a diverse and inclusive workplace for employees where they feel valued and respected for their unique contributions. Our aim is to promote equal opportunities and bringing more female talents within the Bank. In

2023, female accounted for 19.84% of our total workforce. Gender diversity of the employees for last five years (2019-2023) of the Bank is given below:

	2019		2020		2021		2022		2023	
	Number of Employees	%	Number of Employees	%	Number of Employees	%	Number of Employees	%	Number of Employees	%
Male	2,371	82.18	2,330	81.50	2,334	80.76	2,499	81.03	2,504	80.16
Female	514	17.82	529	18.50	556	19.24	585	18.97	620	19.84
Total	**2,885**		**2,859**		**2,890**		**3,084**		**3,125**	

5.17 Report on Human Capital and Human Resource Accounting of Southeast Bank Public Limited Company:

We consider our human resources to be the most valuable assets of the Bank. We have an environment where employees unleash their full potential and are empowered to work together to continuously enhance the Bank's sustainable performance culture. Our employees are playing a pivotal role in preserving the trust of our stakeholders. To ensure our growth objectives, the Bank evolves a proper manpower planning approach in determining the movement of the Bank from its current manpower position to the optimum position, ensuring the right number and right kind of people at the right time. We believe that a vibrant and inclusive workplace makes employees thrive because they have room to learn, collaborate and essentially make a difference for our customers.

We support our employees throughout their careers. We strive to maintain a work environment that fosters professionalism, excellence, high standards of corporate ethics, diversity and teamwork that enriches their personal lives. At Southeast Bank Public Limited Company, each employee feels welcomed, respected, and treated fairly to grow. We strive to attract, engage, and retain talented & skilled employees who are mutually focused on achieving sustainable business growth and operational excellence. Our strength and success in the banking arena are the quality, dedication, determination, and collaboration of our human capital, which enables us to compete effectively in our businesses, serve our clients, stakeholders, shareholders, etc.

We create a congenial work environment, offer comprehensive professional development programs, competitive compensation package & benefits, and care for our employees. We maintain equal opportunity for all employees and do not discriminate on gender, age, ethnicity, or other such factors in the aspects of recruitment, promotion, and rewards. The total staff strength of the Bank was 3,125 at the end of December 2023, representing 1.33% increase on the position at the end of December 2022.

In the year 2022, our Human Resources Division received the prestigious ISO 9001:2015 Certification, having successfully implemented the Human Resources Management as per International Standards. This recognition affirms the ability to consistently develop and manage human capital of the Bank to achieve the Bank's vision, mission, and objectives. This certification demonstrates the strength of Southeast Bank Public Limited Company's robust policies and procedures designed to guide and govern Human Resource practices across the Bank.

We believe that training and development enhance employee's competitiveness and adaptability to a changing environment. Our approach for re-skilling of the existing workforce and continuous skill up- gradation to meet personalized development goals and grow their careers. Our aim is to improve skills, knowledge, and new perceptions for employees. Our own Training Institute blends multiple approaches for learning professionals, including regulatory compliance, customized topics and others through online and live classroom training for the employees.

As part of capacity building of the human resources, in addition to the own training institute, the Bank sent 56 officials of different grades to Bangladesh Institute of Bank Management, 101 officials to Bangladesh Bank Training Academy, 84 officials to different institutes at home and abroad to take part in different training/workshop/seminar during the year 2023.

5.18 SWOT Analysis of Southeast Bank Public Limited Company:

SWOT Analysis is a strategic planning method used to evaluate the Strengths, Weakness, Opportunities and Threats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favorable and unfavorable to achieving that objective. SWOT Analysis of Southeast Bank Public Limited Company is given below:

1. **Strengths:** Strengths are things that your organization does particularly well, or in a way that distinguishes you from your competitors. Strengths Analysis of Southeast Bank Public Limited Company are given below:
    1) Eminent and experienced Board of Directors.
    2) Strong brand value.
    3) Robust financial position, liquidity and capital base.
    4) Good corporate governance practices.
    5) Widespread branch network.
    6) Diverse product mix and services.
    7) Robust digital banking ecosystem.
    8) Decentralized business model.
    9) Best compliant Bank.
    10) Competent and experienced workforce.
    11) Satisfactory and steady credit rating position.
    12) Banking support from anywhere.
2. **Weaknesses:** Weaknesses stop an organization from performing at its optimum level. Weaknesses Analysis of Southeast Bank Public Limited Company are given below:
    1) Limited exposure in retail and SME sectors.
    2) Interest rate sensitivity impacting spreads.
    3) Increasing deposit costs.
    4) Regulatory Compliance Challenges.
3. **Opportunities:** Opportunities are a combination of different circumstances at a given time that offer a positive outcome, if taken advantage of Opportunities Analysis of Southeast Bank Public Limited Company are given below:
    1) Government initiatives for development.
    2) National economic growth.

3) Focus on digital banking for the unbanked.
4) Expansion into Islamic banking and Agent Banking.
5) Introduction of innovative products and services.
6) Large market for foreign remittance.
7) Embracing green/sustainable finance.

4. **Threats:** Threats include anything that can negatively affect your business from the outside, such as supply-chain problems, shifts in market requirements or a shortage of recruits. Threats Analysis of Southeast Bank Public Limited Company are given below:
    1) Increased competition.
    2) Economic challenges and inflation.
    3) Impact of a dollar crisis on import business.
    4) Foreign currency fluctuations.
    5) Cyber security risks.

CHAPTER SIX

FINDINGS, RECOMMENDATIONS & CONCLUSION

6.1 Findings:

Its means the Results section in an empirical research paper describes what the researchers found when they analyze their data. After analyzing the "Human Resource Management Practices of Southeast Bank Public Limited Company." The following further findings are identified. They are given below on the basis of Human Resource Management Practices of Southeast Bank Public Limited Company:

1. The Bank cannot practice proper Human Resource Management guidelines. The Human Resource Management has some objectives but cannot follow all of them.
2. For the training and development sector, there are several on-the-job and off-the-job training techniques that the bank cannot follow.
3. In the recruitment sector, Banking Sector of Bangladesh cannot follow the proper guideline of Human Resource Management.
4. To evaluate employee's performance, Banking Sector of Bangladesh cannot provide employee's performance properly.
5. The orientation process, the bank cannot follow of those processes.
6. There are several ways of employee's rewards, such as intrinsic versus extrinsic rewards, financial versus non-financial rewards and performance- based versus membership rewards, but the bank can't provide all of the system.

6.2 Recommendations:

During my short time of internship period, it is not very easy to recommend the organization to improve in some issues but from my observation and from the survey's analysis I could give some suggestions to the organization so that it would help them to become more attractive in their service. Recommendations are given below:

1. The Bank should practice proper Human Resource Management guideline. The purpose of Human Resource Management is to improve the productive contribution of people to the organization ways that are strategically, ethically, and socially responsible.
2. To get effective and efficient employees the Bank should arrange proper training and development programs.
3. To motivate the employee's the bank should follow proper guideline of Human Resource Management.
4. The entire Human Resource department should be well informed regarding their goals and objectives.
5. Job satisfaction and motivating instruments are needed for the bank.
6. Job description should be clarified and proper training should be important to improve the performance to bottom level management.
7. To evaluate employee's performance the bank should follow promotion policy properly.

6.3 Conclusion:

Human resource the administrator draws on various hotspots for its theories and practices. Sociologists, clinicians and the official's researchers, especially, have contributed a predictable stream of new and reconsidered musings. They offer theoretical bits of information and rational assistance with locales of people the administrators, for instance, selection and assurance, execution estimation, bunch synthesis and legitimate arrangement. A noteworthy number of their thoughts have been composed into increasingly broad strategies which have added to the administrators thinking in various periods and finally the improvement of Human Resource Management. Banking business is astonishing from various associations. Back up plans don't sell thing yet they offer assurance to pay or compensate on future date for a named probability banking industry is a pool to which the people from the protecting open contribute by strategy for transaction and from which the incidents suffered by a couple are repay. On account of this it contrasts from various business relationships in various respects including affirmation of advantage, examination of dissolvability, etc. Protection organization charges esteem front completed while the case movement/settlement is on some future date. Protection organizations are right now of a sort to the degree their affirmation of pay; costs, liabilities and advantages are concerned. In this way, from this examination of protection organization can get the signs on which of the issues they have to give more thought to do the Human Resource activity and to take a gander at the propelled Human Resource approach in banking Industry of Bangladesh. The assurance business has earned pervasiveness in Bangladesh because of its improvement where as people are getting progressively aware of banking diploma course of action. Banking sector game plans give various types of properties in return and exchange similarly as open property. Unfortunately if Southeast Bank Public Limited Company can hold their strong relationship with their clients, one day this significant relationship will have extra ordinary result for long stretch decision and technique.

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