

Sonargaon University

Internship Report
On

Financial Performance Analysis of Southeast Bank Limited, Rupnagar Branch.

Submitted by

Minhaz Mahmud

ID: BBA1801013106
Program: BBA (Major In Accounting)

Semester: Summer 2023

Submitted to

Department of Business Administration
Sonargaon University (SU)
Dhaka-1215

Submitted for the partial fulfillment requirement of the degree

of Bachelor of Business Administration

Date of Submission: 05/09/2023



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Supervised by:

Nowshin Mahmood Tahiya
Lecturer
Department of Business Administration
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Letter of Transmittal

05/09/23

Nowshin Mahmood Tahiya

Lecturer

Department of Business Administration

147/I Sonargaon University. Dhaka

Subject: Submission of Internship Report

With due report, The study would like to inform you that, The study had completed my internship report on topic: **"Financial performance analysis of Southeast Bank Limited",** Rupnagar Branch of Bangladesh.

The study have collected information from all available sources in a realistic way. while preparing report . I tried to follow your instruction based on systematic manner.

I sincerely hope that this meets your approval and also expects that the study will get your kind consideration regarding acceptance of this report.

Your Sincerely,

Minhaz Mahmud

Id: BBA1801013106

Department of Business of Administration

Major: Accounting

Sonargaon University (SU)

Certificate of Supervisor

This is clarify that the internship report titled " Financial Performance Analysis of Southeast Bank Limited" has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by Minhaz Mahmud, bearing ID: BBA1801013106 under my supervision. The report or the information will not be used for any other purpose.

.....

Nowshin Mahmood Tahiya

Lecturer

Department of Business Administration

Sonargaon University (SU)

Student Declaration

I am Minhaz Mahmud a student of Bachelor of Business Administration ID: BBA1801013106 from Sonargaon University would like to solemnly declare here that this report on "**Financial Performance Analysis of Southeast Bank Limited"** Rupnagar Branch has been authentically prepared by me. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Sincerely Yours

.....

Minhaz Mahmud

Id: BBA1801013106

Program: BBA

Major: Accounting

Semester: Summer 23

Approval Certificate

This is clarify that Minhaz Mahmud, ID:BBA1801013106, is a regular student of Department of Business Administration, Faculty of Business, Sonargaon University (SU) ,147/I Panthopath, Dhaka-1215. He has successfully completed his internship Program at **South East Bank Limited** and has prepared this internship report under my direct supervision. His assigned internship topic is **"Financial Performance Analysis of South East Bank Limited".** I think that the report is worthy of fulfilling partial requirements of BBA program. I also declare that the study has been prepared for academic purpose only and this paper may not be used in actual market scenario.

I have gone through the report and found it a well written report. He has completed the report by himself. I wish his every success in life.

.....

Nowshin Mahmood Tahiya

Lecturer

Department of Business Administration

Sonargaon University (SU)

Acknowledgement

The research would not have been able to complete the enormous task of putting together this report Without the assistance of the almighty Allah, to whom I must express my deepest gratitude and submission.

I might want to express my profound feeling of gratefulness toward one of my madam **Nowshin Mahmood Tahiya,** Lecturer, Department of Business Administration, Faculty of Business , **Sonargaon University (SU)** for allowing me a chance to finish my internship report on truth, no one can accomplish immaculateness without the assistance of a researcher. Thus, an understudy can never be immaculate without assistance of a decent instructor. A decent instructor might be a milestone for any understudy. The study extraordinary obligated to unequivocal my profound feeling of thankfulness toward one of my supervisor, **Nowshin Mahmood Tahiya,** Lecturer Department of Business Administration, Business faculty, Sonargaon University Dhaka-1215 for allowing me the chance to finish my internship report and her proposals and rules were extremely and extraordinary assistance to me.

Particularly, the study additionally appreciative to who allowed me the chance to permit me is his hierarchical field. The study might likewise want to express my heart full gratitude to all officers and furthermore my completion and senior sibling for their fantastic help and appropriate direction in finishing my entry level position report.

Executive Summary

The broad objective of study is to evaluate the financial performance analyzed of Southeast Bank Limited. The study is conducted using Ratio analysis. The financial performance of Southeast Bank Limited is analyzed by evaluating the liquidity ratio, asset utilization ratio, debt utilization ratio, profitability ratio of Southeast Bank Limited. The study has been conducted on the basis of secondary data. The data are collected for the period of four years from 2014 to 2018. Ratio analysis in form of trend and comparative analysis is conducted to analyze the financial performance of Southeast Bank Limited. The result of the study shows a fluctuating trend in both current ratio and networking capital of SEBL. Total asset turnover showed decreased trend from 2014 to 2018. Total loans and advances increased from 2014 to 2018. Profit before provision decreased from 2014 to 2015 but it increased from 2016 to 2018. Profit after tax decreased from 2014 to 2017 but increased in 2018. Earnings per share increased from 2014 to 2018 but decreased in 2018. Return on assets decreased from 2014 to 2017 but increased in 2018. Total capital to risk weighted assets ratio decreased from 2014 to 2015 and 2016 to 2017 but increased in 2018. Return on assets decreased from 2014 to 2017 but increased in 2018. Bank management should try to maintain an adequate amount of liquidity by carefully maintain its assets in relative to its current liabilities because excess liquidity by could affect its profitability. The Bank should try to maintain its performance in managing its assets and deposits, which in turn will assist the Bank to generate more income. The Bank should try to minimize its operating cost to generate more profit.

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Chapter –1

Introduction

1.1 Introduction

A country is developed when its economy is flourishing and a country's economy is based on money. Money circulates flawlessly through Bank. So, bank is the backbone of a nation's development. A bank is a financial institution that accepts deposits and channels those deposits into lending activities either directly by loaning or indirectly through capital markets. It is a financial intermediary for the safeguarding, exchanging, or lending of money. Banks borrow money by accepting funds deposited on current accounts, by accepting term deposits, and by issuing debt securities such as bank notes and bonds. Banks lend money by making advances to customers on current accounts, by making installment loans, and by investing in marketable debt securities and other forms of money lending. The income of the bank comes from the difference between the interest on deposits and the interest on loans.

There are two types of banking system in Bangladesh. One is conventional banking system and the other is Islamic banking system. Conventional Banking System is based on interest and Islamic Banking System is based on profit-loss sharing. And currently 60 scheduled banks are operating in Bangladesh under full control and supervision of Bangladesh Bank which is empowered to do so through Bangladesh Bank Order, 1972 and Bank Company Act, 1991. Scheduled Banks include6 state owned commercial banks, 3 specialized banks, 42 private commercial banks and 9 foreign commercial banks. Among 42 private commercial banks, there are 8 Islami Shariah-Based private commercial banks and 34 conventional private commercial banks. There are also 5 non-scheduled banks and 34 Non-Bank Financial Institutions which are regulated under Financial Institution Act, 1993 and controlled by Bangladesh Bank. Commercial banks mainly receive deposits, give loans, and finance the trade of a country. These banks play the most important role in modern economic organization.

Southeast Bank Limited is a conventional private commercial Bank. Conventional private commercial banks perform the banking functions in conventional fashion i.e. interest based operations.

1.2 Background of the Study

Learning becomes perfect when it is associated with theory & practice. For that organization attachment is required. After completion of BBA program of faculty of Business department of Business Administration, Sonargaon University. Three months organization attachment is must. So, the preparation& submission of this report is a partial requirement for the completion of Bachelor of Business Administration (BBA). This report is the outcome of a three-month long internship program conducted in SEBL at Dhaka Rupnagar

Branch. This report is designed on the topic of "Financial Performance of Southeast Bank Limited.

1.3 Scope of The Report

The report will be limited to the level of financial performance of SEBL. The focus of this report will be on financial performance analysis of SEBL. The report is developed based on working indifferent desk and evaluates the performance of SEBL Rupnagar Branch. Despite limitations, I also got some facility to complete my internship report. The employees who have held a responsible post in the entire department helped me a lot. My university internship supervisor also helped me a lot. She gave me a guideline on how to prepare my report that was more attractive and perfect. The scope of this part is limited to the overall scenario of the organization. This part has covered the different divisions of Southeast Bank, the products offered by Southeast Bank Limited and the major functional areas of the bank. The present scenario of the banking industry is also covered in this part. A financial analysis of Southeast Bank Limited is also covered in this part

1.4 Objective of the Report

The broad objective of this report is to analyze the financial performance of Southeast Bank Limited. The study also covers following specific objectives:

- To measure the ability of Southeast Bank Limited to meet its short-term obligation over the years.
- To analyze the debt position of Southeast Bank Limited over the years.
- To evaluate the profitability of Southeast Bank Limited over the years.
- To examine the financial performance of Southeast Bank Limited within the banking industry.

1.5 Methodology

Methods followed to conduct the research are called methodology. The following methodology was adopted to prepare this report.

1.5.1 Research Design

This report is descriptive in nature, which focuses on the financial performance of Southeast Bank Limited.

1.5.2 Secondary Data

The study has been conducted based on secondary data. The annual report of SEBL was the major secondary source in this regard. The data has been collected for the period of five years from 2014 to 2018. Data of industry average are collected from annual report of Bangladesh Bank. The data is also collected from the website, book and my branch.

1.5.3 Instruments for used data analysis

The ratio analysis is used to analyze the financial performance of SEBL. Different types of computer software such as Microsoft Word and Microsoft Excel are used for analyzing and reporting purposes of the study. The ratio is conducted in the form of trend analysis and comparative analysis.

- Trend Analysis:

Trend analysis is the analysis of a firm's performance over the time using rations. This analysis informs us whether a company's financial condition is improving.

- Comparative Analysis:

Comparative analysis is a comparison of a bank's performance with the industry average. The study compares the profitability of the bank with the industry average.

1.6 Limitations of the study

In my internship period, I have found some barriers to completing the work in a conductive way within a shorter period. These are given below:

- To continue studying in such a visit area requires a big deal of time. As an internee I had only three months' time, which has not enough.
- Another limitation of this report is to collect information required, I faced difficulty because of the excessive nature of confidentially maintained by the officials of Southeast Bank.
- Sometimes Employees were so much busy with their work, and they did not have enough time to provide information
- Difficulty in gaining access to financial sector, bank software and confidential documents.
- Shortage of written materials.

Despite all the limitations I have put the best effort as far as possible to develop the study.

Chapter – 2

Literature Review

2.1 Literature Review

Roozbeh Kangari (1992) Business failure in the construction industry is an important research issue for forecasting the financial status of a company. The construction industry in the United States has several unique characteristics that sharply distinguish it from other sectors of the economy. These characteristics contribute in many ways to the high rate of business failure in the industry. Analysis of major financial ratios to predict performance of a company is one method of failure analysis. Models developed for the manufacturing industry are not appropriate for the construction industry. This paper presents a quantitative model based on financial ratios to assess the financial performance and grade of a construction company, and its chances of business survival. The following financial ratios are used for developing the model: Current ratio, total liabilities to net worth, total assets to revenues, revenues to net working capital, return on total assets, and return on net worth. The model also considers characteristics of various trades in the construction industry and the impact of the company size. The model is developed for the following six groups: general contractors, operative builders, heavy construction, plumbing, heating and air-conditioning, electrical works, and other specialty trades.

Juha Uotila (2008) The literature suggests that established firms need to balance their exploration and exploitation activities in order to achieve superior performance. Yet, previous empirical research has modeled this balance as the interaction of orthogonal activities. In this study, we show that there is a trade-off between exploration and exploitation and that the optimal balance between exploration and exploitation depends upon environmental conditions. Using a novel methodology to measure the relative exploration versus exploitation orientation, we find an inverted U-shaped relationship between the relative share of explorative orientation and financial performance. This relationship is positively moderated by the R&D intensity of the industry in which the firm operates.

Dr Ahmed Arif Almazari (2012) This study attempts basically to measure the financial performance of the Jordanian Arab commercial bank for the period 2000-2009 by using the DuPont system of financial analysis which is based on analysis of return on equity model. The return on equity model disaggregates performance into three components: net profit margin, total asset turnover, and the equity multiplier. Arab bank is one of the largest financial institutions in the Middle East and is ranked amongst the largest international financial institutions. The bank witnessed a continuation of challenges brought on by the global financial crisis. It was found that the financial performance of Arab Bank is relatively steady and reflects minimal volatility in the return on equity. Net profit margin and total asset turnover exhibit relative stability for the period from 2001 to 2009.The equity multiplier also show almost stable indicators for the period from2001-2005 and the ratios declined from 2006-2009 which indicates that the Arab bank had

less financial leverage in the recent years, which means the bank is relying less on debt to finance its assets.

Michelle Dewi Wantah, (2014) The purpose of this research is to investigate whether the commitment of companies to their stakeholders has a relationship with better financial results and also to establish the extent and pattern of corporate disclosure in the top listed companies in the ASEAN region. This research found that there is a moderate to strong positive correlation between all the variables when analyzed as a whole. However, the correlation result varies when broken down into individual countries and sectors. There is an increasing awareness of CSR disclosure in the top listed ASEAN companies.

Fatihudin, Didin (2018) Financial performance is the achievement of the company's financial performance for a certain period covering the collection and allocation of finance measured by capital adequacy, liquidity, solvency, efficiency, leverage and profitability. Financial performance, the company's ability to manage and control its own resources. Cash flow, balance sheet, profit-loss, capital change can be the basis of information for corporate managers to make decisions. It is important to understand fundamental analysis and technical analysis, it is necessary to learn finance to understand the company's financial behavior through economics, financial management and accounting. Key words: Financial Performance, Financial Report, Financial Study.

Juan Manuel de la (2003) This paper reviews the empirical literature analyzing the relationship between corporate reputation and financial performance. It points out the progress made and the new trends that have become apparent, reflects on the gaps that have been left in our knowledge and speculates on possible future studies that will allow us to enlarge our knowledge of this relationship.

Marc Orlitzky (2003) Most theorizing on the relationship between corporate social/environmental performance (CSP) and corporate financial performance (CFP) assumes that the current evidence is too fractured or too variable to draw any generalizable conclusions. With this integrative, quantitative study, we intend to show that the mainstream claim that we have little generalizable knowledge about CSP and CFP is built on shaky grounds. Providing a methodologically more rigorous review than previous efforts, we conduct a meta-analysis of 52 studies (which represent the population of prior quantitative inquiry) yielding a total sample size of 33,878 observations. The meta-analytic findings suggest that corporate virtue in the form of social responsibility and, to a lesser extent, environmental responsibility is likely to pay off, although the operationalization's of CSP and CFP also moderate the positive association.

Chapter 3

Company Profile

3.1 Background of Southeast Bank Limited

Southeast Bank Limited is a scheduled Bank under private sector established under the ambit of bank Company Act, 1991 and incorporated as a Public Limited Company under Companies Act, 1994 on March12, 1995. The Bank started commercial banking operations effective from May 25, 1995, by the Principal Branch located at the Annex Building, 1Dilkusha Commercial Area, Motijheel, Dhaka. The Head Office of the Bank is also located at the same address on the 3rd floor of Annex Building. The Bank started with an authorized capital of Tk. 500 million and paid-up capital of Tk. 100 million. During this short span of time the Bank was successful in positioning itself as a progressive and dynamic financial institution in the country. The Bank had been widely acclaimed by the business community, from small entrepreneurs to large traders and industrial conglomerates, including the top-rated corporate borrowers for forward-looking business outlook and innovative financing solutions. Thus, within this very short period it has been able to create an image for itself and has earned a significant reputation in the country's banking sector as a Bank with vision. Presently it has thirty branches in operation.

The emergence of Southeast Bank Limited at the junction of liberation of global economic activities, after the URUGUAY ROUND has been an important event in the financial sector of Bangladesh. The experience of the prosperous economies of Asian countries and of South Asia, has been the driving force and the strategies behind operational policy option of the Bank. The Company Philosophy – **"A Bank with Vision"** has been preciously the essence of the legend of bank's success. Southeast Bank Limited has been awarded license by the Government of Bangladesh as a Scheduled Bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank within a period of 10 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh bank.

3.2 Objectives of Southeast Bank Limited

The primary objective of this part of the report is to make the reader familiar with the overall scenario of the banking sector as well as the organization itself. One of the major objectives of this part is to give an extensive view of the financial performance of the Southeast Bank Limited (SEBL). Mainly the objectives are:

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

3.3 Core values

- Integrity
- Respect
- Fairness
- Harmony
- Team Spirit
- Courtesy
- Commitment
- Service Excellence
- Insight and Spirit
- Enthusiasm for Work

3.4 Core Strength

- Transparent and quick decision making
- Efficient team of performers
- Satisfied Customers
- Internal control
- Skilled Risk Management
- Diversification

3.5 Core Competencies

- Knowledge
- Experience and Expertise
- Customer Orientation / Focus
- Transparency
- Determination
- Zeal for improvement
- Pursuit of disciplined growth strategy and reliability

3.6 Philosophy of Southeast Bank Limited

The philosophy of the bank is “A Bank with Vision” that indicates its sincerity, integrity as well as the strength of mind to cope with the global competitiveness and advancement.

3.7 Corporate profile of Southeast Bank Limited

Registered name of the company	Southeast Bank Limited
Legal Status	Public Limited Company
Date of Incorporation	May 25, 1995
Registered Office	Eunoos Trade Center, 52-53, Dilkusha C/A, Dhaka-1000, Bangladesh
Chairman	Alamgir Kabir, FCA
Vice Chairman	Ragib Ali
Managing Director	Shahid Hossain
Company Secretary	Muhammad Shahjahan
Line of Business	Banking (both Conventional and Islamic Banking)
Paid up Capital	BDT 10,544.93 million
Authorized Capital	BDT 15,000 million
Date of Opening of First Branch	May 25, 1995
Year of Initial Public Offer	1999
Stock Exchange Listing	April 10, 2000 (DSE) & April 24, 200 (CSE)
Company Auditors	Howladar Yunus & Co. & Syful Shamsul Alam & Co.

No. of Foreign Correspondents	664
Official Logo	
Number of Employees	2797
Number of Branches	135
Total Booth of Branch	117
Slogan	"A BANK WITH VISION"
Fax	9550086, 95631028,9567273 & 9550093
SWIFT Code	SEBDBDDHXXX
Email	info@southeastbank.com.bd
Website	www.southeastbank.com.bd

Name of Bank's Subsidiaries

- Southeast Bank Capital Services Limited
- Southeast Financial Services (UK) Limited
- Southeast Financial Services (Australia) Pty Limited
- Southeast Exchange Company (South Africa) Pty Limited

3.8 Product for Service Offered by SEBL

Southeast Bank gives a wide assortment of managing as account items and administration to various class of client because of their need of managing account. They have grouped the item and administrations into a few sections which are coordinated and worked by free divisions. Every item and administration have various run directions, term-conditions, expenses charges and unmistakable attributes. For effortlessness and pertinence, I am skirting those specific parts which can be seen on the web or handouts.

- **Conventional Banking:**

- Savings Account (SB)
- Current Account (CD)
- Short Notice Deposit (SND)
- Fixed Deposit Receipt (FDR)
- Monthly Savings Scheme (MSS)
- Monthly Income Scheme (MIS
- Pension Savings Scheme (PSS)
- Double Benefit Scheme (DBS)
- Millionaire Deposit Scheme (MDS)
- Multimillionaire Gold Deposit Scheme (MGDS)
- Wage earners Pension Savings Scheme (WEPSS)

- Super Benefit Scheme (SBS)

- **Islamic Banking:**
- Mudaraba Savings Account
- Al-Wadiah Current Deposit Account
- Mudaraba Short Notice Deposit Account
- Mudaraba Monthly Savings Scheme
- Mudaraba Monthly Income Scheme
- Mudaraba Pension Savings Scheme
- Mudaraba Double Benefit Scheme
- Mudaraba Millionaire Deposit Scheme

- Mudaraba multimillionaire Gold Deposit Scheme
- Mudaraba Term Deposit Receipt
- Hajj Sanchay Prokalpo
- Mudaraba Mohor Savings Scheme

- **Loans and Advances Products:**
- SME & Agri. Loan
- Southeast Agri. Loan Corporate Loan
- Working Capital Finance
- Term Finance
- Project Finance
- Syndication & Club Finance
- Work Order Finance
- Real Estate Finance
- Trade Finance
- Commercial Finance
- Export Finance
- Loan to NBFI and off Shore Banking

- **Treasury Operations and Services:**

The treasury operations had long been considered as an important avenue of income generation for the Bank. The foreign banks operating in Bangladesh earn a considerable amount of their profit through treasury operations. With automated Reuters Terminal, the Bank has been able to develop its infrastructure capabilities for treasury dealings. The Bank has taken necessary steps for treasury dealings more adequately for meeting the demands of the customers.

- Fixed-income Investment Portfolio Service (Individual and Corporate)
- Foreign Exchange Fund Management (Spot, Forwards, SWAPS)
- Treasury Auction Management (Primary Dealer)
- Bank's Liquidity and Fund Management
- Export/Import Fund Management

- **Retail Banking Services**
- SEBL Home Loan
- SEBL Personal Loan
- SEBL Car Loan

- **CARD Services**
- SEBL VISA Credit Card
- SEBL Debit Card- My Card
- SEBL VISA Platinum Credit Card
- SEBL My Remit Card
- SEBL Dual Currency VISA Credit Card
- SEBL VISA Virtual Card

- **Value Added Services**
- Student File
- Locker Service
- Insurance Coverage Deposit Scheme
- Senior Citizen Scheme
- Passport Endorsement
- Individual Remittance (Inward & Outward)
- Internet Banking Service

- **Services:** The bank provides some direct services to its customers

- **ATM Services:** Southeast Bank Limited is a member of the E-cash shared ATM Network. E-Cash has a network of 185 ATM's located in strategically important locations through out the country. SEBL issue ATM cards against SB, CD & STD Account and taka 500 for annual renewal fee.
- **Dual Currency Visa Credit Card:** SEBL visa (Dual) credit card has unique feature of allowing limits both for local and international usage in a single card. However one may opt for separate cards if he/she find the same convenient for

  him/her. SEBL Visa (Dual) Credit Card is accepted at any merchant locations or payment counters displaying Visa logo in any part of the world.
- **Locker Services:** Southeast Bank has locker facilities. A client must have a CD or STD or SB or any type of account in the respective branch where they wants to avail the locker service.
- **Loans and Advances:** The Bank continued is expansion of loans and advances portfolio throughout the year 2015 by prudent selection of borrowers. The Bank tool advantage of the opportunities and challenges in the socio-economic and business scenario of the country and expanded credit in all segments including priority sectors

of Government of Bangladesh like SME and Agriculture. The bank expanded in SME business operation in 2015 with top most priority.

- **Guarantee Service:** The bank issued guarantees amounting to TK. 11,916.74 million during the year 2015 compared to TK. 15,072.99 million recorded in the previous year. The guarantees were issued in favor of different Govt. Authorities, Ministries, Autonomous Bodies, Corporations, Private Companies, Individuals and Multinational Companies, etc. on behalf of the valued clients of the Bank.
- **Club Finance:** Southeast Bank is one of the pioneers in the banking arena of the country for Syndicated/ Club Financing of corporate houses for new project establishment, BMRE of existing operations and working capital facilities.

Credit Card service

Credit card is going to designed to be a privileged card for anymore to enjoy benefits to make the best of their lifestyles. This will not just a credit card, it is going to be the most modern solution for financial that gives you prestige and respect for every transaction you make with this card.

A monthly card account statement is generated if there is any outstanding in card account.

If the entire amount is repaid within the payment due date as shown on statement no interest will be charged and thus the cardholder has the option of enjoying a free credit

Facility from 20 to 50 days depending on the date of transaction. However, this condition is not applicable for cash withdrawal.

Example:

Transaction Date	Statement Date	Payment Due Date	Interest free period
19/10	18/11	07/12	50
29/10	18/11	07/12	40
18/11	18/11	07/12	20

A late payment fee will be charged if the minimum payment amount as shown on the statement is not received within the payment due date.

If payment is made partially but not less than the minimum payment amount within the payment due date, no late payment fee will be charged and thus one can revolve the credit.

Cardholder can pay cash at any SEBL branch. However, one can also send cheque, draft at Card Division, Head Office. Cheque, draft should reach Card Division at least 7 days before the payment due date. Please ensure all cheques are crossed and payable to SEBL. Ensure to write card number and full name on the reverse of the cheque.

Sufficient balance is to be maintained in nominated SEBL account if auto payment instruction is given.

Debit card service

Debit card is a remarkable competitive move against the competitors in 2016 which was actually introduced late but was prudent to do. As SEBL likes to see it self a high profit generating market oriented, corporate focused bank, it was a demand of time to get some market share of debit card in local market. The way SEBL operates in the market, it was very important to introduce this service as it tries to stay focused on corporate and individual client. Apparently, major portion of SEBL's income asset revenue, profit comes from corporate banking or clients but they are driven by meticulous business insight which allowed them act competitively in the marketplace. Most of the customers are job holder as their short-term financial need is greater than the business man or any professionals and so 60% of the cardholders are living on salaried income.

Offshore Banking Service

Southeast Bank started its Offshore Banking operations in Dhaka EPZ from 30th December, 2009. In order to cater to the finance and banking needs of 100% foreign owned industries in Dhaka Export Processing Zone (EPZ), the non-resident Bangladeshis working abroad and the non-resident foreign institutions, Our OBU aims to provide banking products such as Savings / Current / Term Deposits/ Loans and Advances (Working Capital Finance) and Export Bills discounting facility subject to approval from Bangladesh Bank.

Mobile Banking Services- Telecash

The Bank is providing Mobile Financial Services (MFS) to its customers under the brand name of TeleCash. TeleCash is providing Utility Bills (i.e. DESCO, DPDC, Dhaka WASA, BGDCL, KGDCL, Rajshahi WASA, Chapainawabganj Pouro Water Bills and Pabna Cable Vision) and Tuition Fees Collection Services other than traditional Cash-in, Cash-out and Fund Transfer services. TeleCash service is available in around 10,000agent points at 278 Thana out of 595. TeleCash has recently launched cash collection service in favor of corporate clients by using its distribution channel network.. It has already started a pilot

project for micro-credit disbursement and repayment through Mobile Financial Service (MFS) in favor of Micro Finance Institutions (MFI) under the supervision of Palli Karma Sahayak Foundation (PKSF). TeleCash has initiated a project to facilitate the customers to recharge their prepaid smart utility (especially DESCO and DPDC) meters. It has also taken a development task for integration with the Core Banking System (CBS) of the Bank to link between mWallet account and general banking account of the customers. TeleCash is working with the objective to introduce innovative product/service in the market as well as to achieve customer satisfaction by ensuring instant and secured transaction

Chapter – 4

Theoretical Aspects

4.1 Financial Performance Analysis

Financial performance is a subjective measure of how well a firm can use its assets from business and generate revenues. Financial performance terms are also used as a general measure of a firm's overall financial situation over a given period and can be used to compare with similar firms across the same industry or to compare industries or sector sin aggregation. Financial performance analysis refers to an assessment of the viability, stability and profitability of a business, sub-business or project. It is performed by professionals who prepare reports using ratios that make use of information taken from financial statements or other reports. These reports are usually presented to top level management as one of their bases in making business decisions. Based on these reports ,management may take a decision.

4.1.1 Balance Sheet

In financial accounting, a balance sheet or statement of financial position is a summary of the financial balance of a sole proprietorship, a business partnership or a company. Assets, liabilities and ownership equity are listed as of a specific date, such as the end of the year. A balance sheet is often described as snapshot of a company's financial condition of the four basic financial statements, the balance sheet is the only statement which applies to a single point time of a business calendar. A standard company balance sheet has three parts assets, liabilities and ownership equity.

4.1.2 Income Statement

Income statement also referred as profit and loss statement, earnings statement, operating statement or statement of operations is a company's financial statement that indicates howthe revenue is transformed into the next income. It displays the revenues recognized for a specific period and the cost and expenses charged against these revenues, including write-offs (e.g, depreciation and amortization of various assets) and taxes. The purpose of the income statement is to show managers and investors whether the company made or lost money during the period being reported.

4.2 Ratio Analysis

A tool used by individuals to conduct a quantitative analysis of information in a company's financial of information in a company's financial statements. Ratios are calculated from the current year's numbers and are then compared to previous years, other companies, and the industry. The basis inputs to ratio analysis are the bank's income statement and balance sheet. There are many standard ratio analyses are the bank'sincome statement and balance sheet. There are many standard ratios used to try to evaluate the overall financial condition of a corporation or other organization. Financial ratio may be used by managers within a firm, by current and potential shareholders (owners) of a firm and by a firm's creditors.

4.2.1 Significance of Using Ratios

The significance of a ratio can truly appreciate when:

- It is compared with other ratios in the same set of financial statements.
- It is compared with the same ratio in previous financial statements (trendanalysis).
- It is compared with a standard of performance (industry average).

4.2.2 Types of Ratio Comparisons

Ratio analysis is not merely the application of a formula to financial data to calculate a given ratio. More important is the interpretation of the ratio value. To answer sucha question as is it too low. It is good or bad, two types of ratio comparisons can be made:

- **Time-series Analysis**: Time-series analysis evaluates the performance over time. Comparison of current to past performance, using ratios, allows the firm to determine whether it is progressive as planned. Additionally, time-series analysisis often helpful in checking the reasonableness of a firm's projected financial statement.
- **Cross-Sectional Analysis:** Cross-sectional analysis evaluates performance of different firm's financial rations at the same point in time.

. **Combined Analysis:** The most informative approach to ratio analysis is one that combines cross-sectional and time-series analysis. A combined view permits assessment of the trend in the behavior of ratio in relation to the trend for the industry.

4.2.3 Caution About Ratio Analysis

Before discussing specific ratios, we should consider the following cautions:

- A single ratio does not generally provide sufficient information from which to judge the overall performance of the firm.
- Be sure that the dates of the financial statement being compared are the same.
- It's preferable to use audited financial statements for ratio analysis.
- Be certain that the data being compared has all been developed in the same way.

4.3 Group of Financial Performance

Financial ratio can be divided into some basic groups or categories that are shown below-

- Liquidity Ratio
- Asset Utilization
- Debt Ratio
- Profitability Ratio
- Market Ratio

Each ratio of the above category is used to explain the overall financial performance of a firm. Liquidity, asset utilization, credit quality debt ratios primarily, profitability ratio and market ratio measure return.

4.3.1 Liquidity Ratio

The liquidity of a business firm is measured by its ability to satisfy its short-term obligations as they come due. Liquidity refers to the solvency and of the firm's overall financial position.

Current Ratio: One of the generally and frequently used of these liquidity ratios is the current ratio. Organizations use the current ratio to measure the firm's ability to meet short-term obligations.

Current Ratio = Current Asset/ Current Liabilities

Net Working Capital: Net working capital, although not actually a ratio, is a common measure of a firm's overall liquidity. A measure of liquidity is calculated by subtracting total current liabilities from total current assets.

Net Working Capital = Current Asset-Current Liabilities

4.3.2 Asset Utilization Ratio

Activity ratios measure the speed with which accounts are converted into sale or cash. Regarding current accounts, measures of liquidity are generally inadequate because differences in the composition of a firm's current accounts can significantly affect its true liquidity.

Total Asset Turnover = Revenue or Operating Income/ Total Asset

4.3.3 Debt Ratio

The debt position indicated the amount of other people's money being in attempting to generate profits. In general, the modern debt a firm uses in relation to its total assets, which generates its financial leverage.

Debt Ratio: The debt ratio measures the proportion of total assets provided by the firm's creditors.

Debt ratio = Total Liabilities/ Total Asset

Debt to Equity Ratio: This ratio assesses the firm's capital structure. It provides a measure of risk to creditors by considering the fund invested by creditor (Debt) and investors (Equity). The higher percentage of debt is greater the degree of risk to any creditor.

Debt to Equity Ratio = Total Liabilities/ Shareholder Equity

4.3.4 Profitability Ratio

These measures evaluate a bank's earnings with respect to a given level of sales, a certain level of assets. The owner's investment or share value. Without profits, a firm could not attract outside capital.

Net Profit Margin: The net profit margin measures the percentage of each sales dollar remaining after all expenses.

Net Profit Margin = Net Profit After Tax/ Total Income

Cost Income Ratio: The cost income ratio is an efficiency measure similar to operating margin. Unlike the operating margin, lower is better, the cost income ratio is mostcommonly used in the financial sector.

Cost Income Ratio = Total Operating Expenses/ Total Operating Income

Return on Asset (ROA): An indicator of how profitable a company is relative to its total assets. ROA gives an idea as to how efficient management is at using its assets to generate earnings. ROA is displayed as a percentage. Sometimes this is referred to as "Return on Investment".

Return on Asset (ROA) = Net Profit After Tax/ Total Asset

Return on Equity (ROE): The Return on Equity (ROE) measures the return earned on the owner's investment. Generally, the higher this return, the better off the owners.

Return on Equity (ROE) = Net Profit After Tax/ Shareholders Equity

4.3.5 Market Ratio

Market Ratio is the ratio to find the value of a company by comparing the book value of a firm to its market value. Book value is calculated by looking at the firm's historical costor accounting value. Market is determined in the stock market through its market capitalization.

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Price / Earnings Ratio: The P/E ratio of a stock is a measure of the price paid per share relative to the income or profit earned by the firm per share.

PE Ratio = Market Price Share / Earning Per Share

Chapter – 5

Performance Analysis

5.1 Liquidity Ratio:

Liquidity Ratio attempts to measure a company's ability to pay off its short-term debt obligation. This is done by comparing a company's most liquid assets (or those that canbe easily converted to cash). It is short term liabilities.

5.1.1 Current Ratio:

It measures the bank's ability to cover its short-term obligations. The higher the current ratio is, the better the liquidity position of the company be.

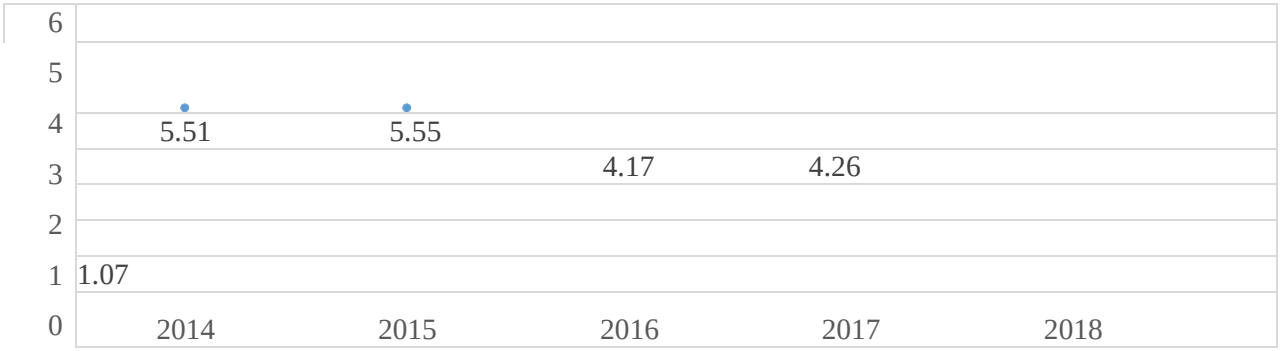
Current ratio = Current Asset / Current Liabilities

Table4.1: Current Ratio

Year	2014	2015	2016	2017	2018
Current Asset (BDT in million)	244,521.40	268,603.26	300,745.17	348,609.85	390,912.98
Current Liabilities (BDT in million)	44,218.97	48,377.95	72,124.94	81,923.53	366,313.11
Current Ratio (Times)	5.51	5.55	4.17	4.26	1.07

Source: SEBL Annual Report 2014-2018

Figure 4.1.1 Current Ratio



Interpretation:

The graph shows the Current Ratio of SEBL. The current ratio of SEBL was 5.51 in 2014, 5.55 in 2015, 4.17 in 2016, 4.26 in 2017 and 1.07 in 2018. Here current ratios decreasedin recent years. It indicates that the capacity of the bank to cover its short-term obligations decreased over the years of analysis.

5.1.2 Net Working Capital:

Net working capital represents current assets financed from long-term capital sources that do not require near payment. It is the difference between the firm's current liabilities.

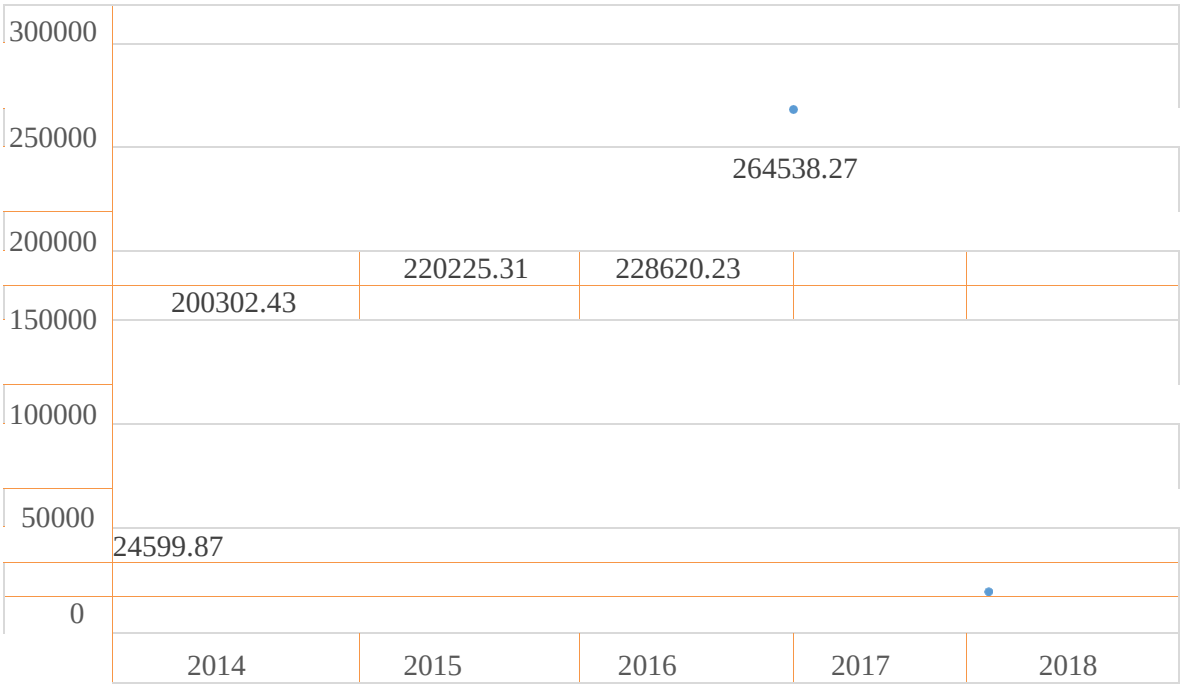
Net Working Capital = Current Asset – Current Liabilities

Table 4.1.2 Net Working Capital

Year	2014	2015	2016	2017	2018
Current Asset (BDT in million)	244,521.40	268,603.26	300,745.17	348,609.85	390,912.98
Current Liabilities (BDT in million)	44,218.97	48,377.95	72,124.94	84,071.58	3,66,313.11
Net Working Capital (BDT in million)	2,00,302.43	2,20,225.31	2,28,620.23	2,64,538.27	24,599.87

Source: SEBL Annual Report 2014-2018

Figure 4.1.2 Net Working Capital



Interpretation:

The graph shows the Net Working Capital of SEBL has fluctuated over the years. The NWC of SEBL was TK 2,00,302.43 million in 2014, TK 2,20,225.31 million in 2015, TK 2,28,620.23 million in 2016, TK 2,64,538.27 million in 2017 and it decreased TK 24599.87 million in 2018. Here NWC of SEBL decreased from TK 2,00,302.43 million in 2014 to TK24599.87 million in 2018. So, the bank management should be more concerned about managing net working capital property.

5.2 Total Asset Turnover:

Activity ratio measures how effectively the bank is using the assets employed. In other words, it measures the speed with which various accounts are converted into sales or cash inflows. The total asset turnover indicates the efficiency with which the firm can use its entire assets to generate sales.

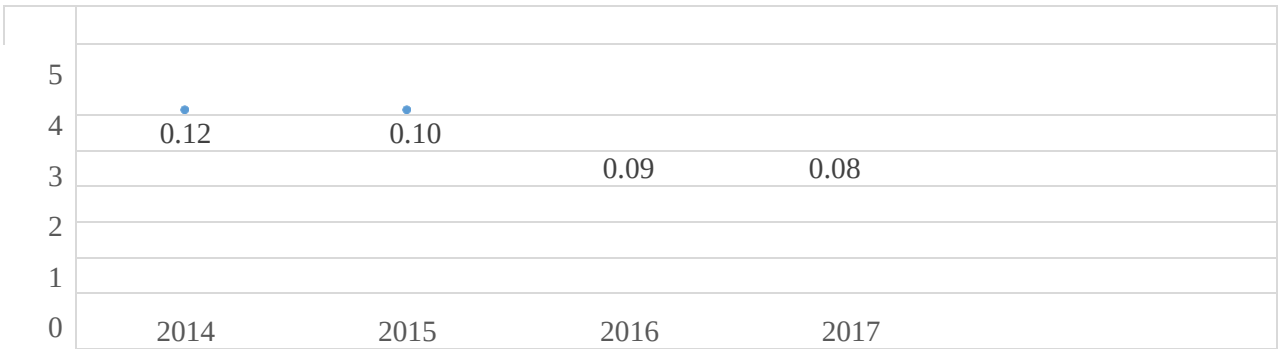
Total Asset Turnover = Revenue or Operating Income / Total Asset

Table 4.2.1 Total Asset Turnover

Year	2014	2015	2016	2017	2018
Total Income (BDT in million)	27,667.10	26,260.72	25617.57	27,305.90	33,739.81
Total Asset (BDT in million)	236608.40	260718.03	291798.01	339288.05	381575.68
Total Asset Turnover (Times)	0.12	0.10	0.09	0.08	0.09

Source: SEBL Annual Report2014-2018

Figure4.2.1Total Asset Turnover



Interpretation:

The graph shows the total asset turnover of SEBL has fluctuated over the years. The total asset turnover of SEBL was 0.12 in 2014, 0.10 in 2015, 0.09 in 2016, 0.08 in 2017 and it

increased to 0.09 in 2018. It indicates that the bank was not efficient in using its assets properly.

5.3 Credit Quality Ratio (NPL):

5.3.1Classified Loan Ratio:

Classified loan ratio measures how much of total loan could not be recovered. Classified loan is any bank loan that is in danger of default.

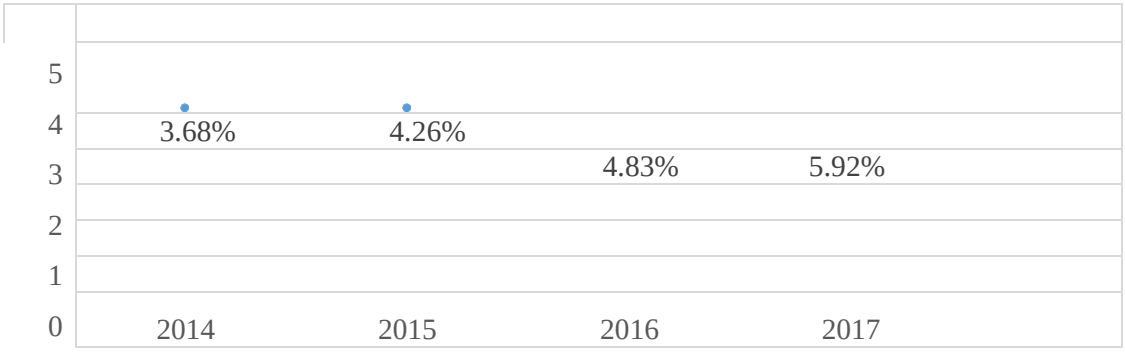
Classified Loan Ratio = Classified Loan/ Total Loan & Advances

Table 4.3.1 NPL

Year	2014	2015	2016	2017	2018
Classified (BDT in million) Loan	5,387.74	7,193.82	9,257.79	13,878.53	15,558.85
Total Loan &Advances (BDT in million)	147,070.81	168,878.46	191,865.59	234,316.72	267,671.63
Classified Loan Ratio	3.66%	4.26%	4.83%	5.92%	5.81%

Source: SEBL Annual Report 2014-2018

Figure 4.3.1 NPL



Interpretation:

The graph shows that the NPL of SEBL has increased over the years. The NPL ratios of SEBL was 3.68% in 2014, 4.26% in 2015, 4.83% in 2016, and 5.92% in 2017 and it again decreased slightly to 5.81% in 2018. It indicates that the recovery performance of SEBL was poor over the years.

5.4 Debt Ratio:

The debt position indicated the amount of other people's money being in attempting to generate profits. In general, the modern debt a firm uses in relation to its total assets the greater its financial leverage, a term used to describe the magnification of risk and return introduced through the use of fixed cost of such as debt and preferred stock.

5.4.1 Debt Ratio:

The debt ratio measures the proportion of total assets provided by the firm's creditors.

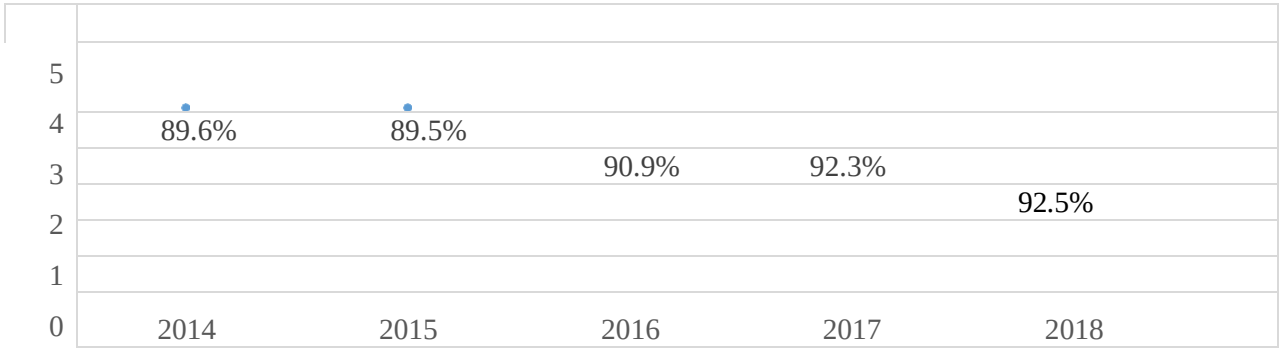
Debt ratio = Total Liabilities / Total

Asset Table 4.4.1 Debt Ratio

Year	2014	2015	2016	2017	2018
Total Liabilities(BDT in million)	212,054.99	233,501.95	265,264.45	313,454.36	353043.58
Total Asset (BDT in million)	236,608.40	260,718.03	291,798.01	339,288.05	381,575.68
Debt Ratio (%)	89.6%	89.5%	90.9%	92.3%	92.5%

Source: SEBL Annual Report 2014-2018

Figure4.4.1 Debt Ratio



Interpretation:

The graph shows that the debt ratio of SEBL has increased over the years. Debt ratio of SEBL was 89.6% in 2014, 89.5% in 2015, 90.9% in 2016, 92.3% in 2017 and 92.5% in 2018.

5.5 Profitability Ratio:

These measures evaluate a bank's earnings with respect to a given level of sales, a certain level of asset and the owner's equity or investment or share value.

5.5.1 Net Profit Margin:

The net profit margin measures the percentage of each sales TK remaining after all expenses, including taxes have deducted. The higher the company's net profit, the better the profit margin.

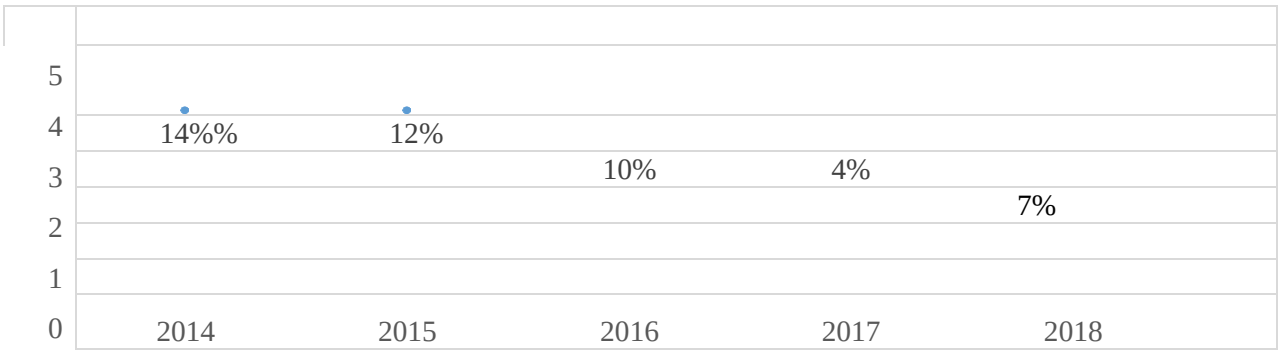
Net Profit Margin = Net Profit after Tax / Total Income

Table 4.5.1 Net Profit Margin

Year	2014	2015	2016	2017	2018
Net Profit After Tax(BDT in million)	3,836.94	3,069.42	2,435.07	1,168.63	2,473.21
Total Income (BDT in million)	27,667.09	26,260.72	25,617.57	27,305.90	33,739.81
Net Profit Margin (%)	14%	12%	10%	4%	7%

Source: SEBL Annual Report 2014-2018

Figure4.5.1 Net Profit Margin



Interpretation:

The graph shows that the SEBL's net profit margin ratio decreased over the years. The net profit margin ratio has decreased from 14% in 2014, 12% in 2015, 10% in 2016, and 4% in 2017 then it has increased 7% in 2018. This indicates that profitability position of the bank has decreased, and it has increased its expenses compared to income, thusdecreasing its net profit margin.

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5.5.2 Return on Asset (ROA):

Return on Asset ratio of a bank gives us an idea of how efficiently a bank is using its assets to generate profit. Return on Asset (ROA) is calculated by annual earnings of a bank by total assets, so it can be said that the formula of ROA is.

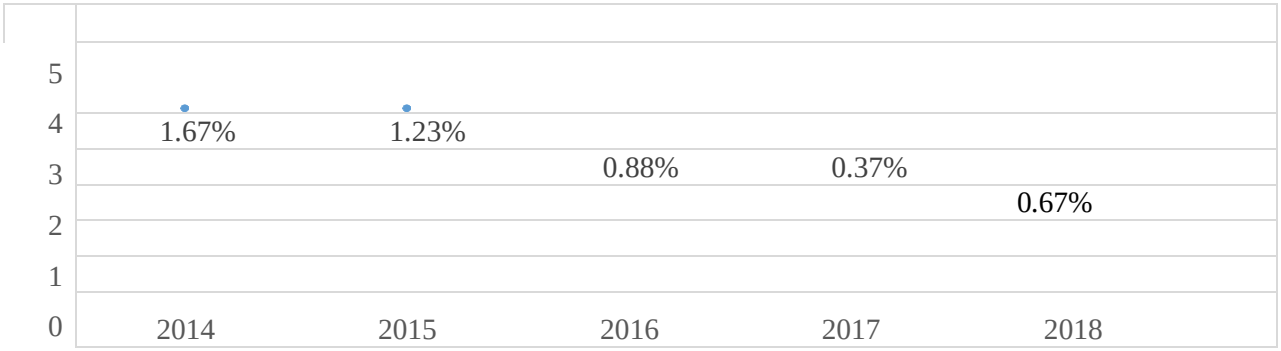
Return on Asset (ROA) = Net Income / Total Asset

Table4.5.2 Return on Asset (ROA)

Year	2014	2015	2016	2017	2018
Net Profit after Tax (BDT in million)	3,836.94	3,069.42	2,435.07	1,168.63	2,473.21
Total Asset (BDT in million)	236,608.40	260,718.03	291,798.01	339,288.05	381,575.68
Return on Asset(%)	1.67%	1.23%	0.88%	0.37%	0.69%

Source: SEBL Annual Report 2014-2018

Figure4.5.2 Return on Asset (ROA)



Interpretation:

The graph shows that the Return on Asset (ROA) has decreased over the year. The return on assets was 1.67% in 2014, 1.23% in 2015, 0.88% in 2016, and 0.37% in 2017 and it again increased by 0.67% in 2018. This indicates that the assets are not well utilized by the bank effectively to generate income.

5.5.3 Return on Equity (ROE):

Return on equity ratio measures a company's profitability by revealing how much profit a company generates with the money share holders have invested. It is calculated by the following formula.

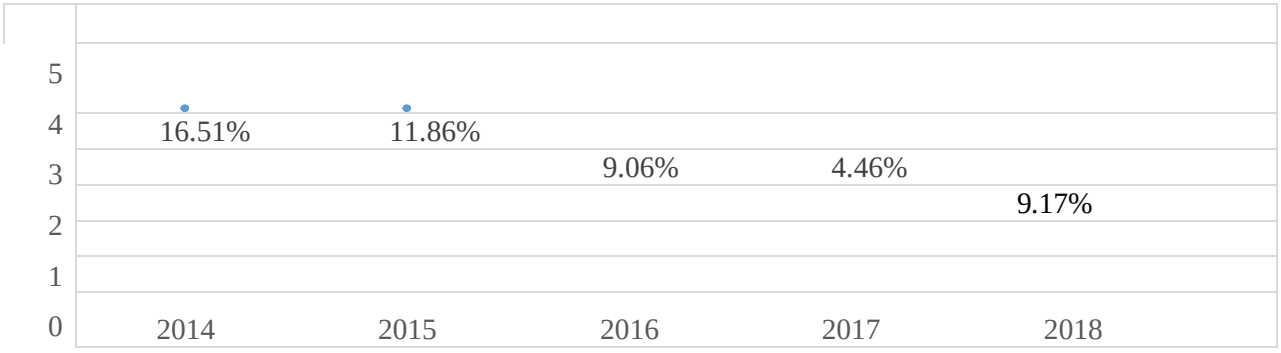
Return on Equity = Net Income / Shareholder's Equity

Table4.5.3 Return on Equity (ROE)

Year	2014	2015	2016	2017	2018
Net Profit after Tax(BDT in million)	3,836.94	3,069.42	2,435.07	1,168.63	2,473.21
Shareholder's Equity(BDT in million)	24,543.21	27,206.66	26,523.56	25,823.65	28,116.66
Return on Equity(%)	16.51%	11.86%	9.06%	4.46%	9.17%

Source: SEBL Annual Report 2014-2018

Figure4.5.3 Return on Equity (ROE)



Interpretation:

The graph shows that the Return on Equity (ROE) has decreased over the year. The returnon equity was 16.51% in 2014, 11.86% in 2015, 9.06% in 2016, and 4.46% in 2017 thenit increased to 9.17% in 2018. This indicates that the return of the bank has been decreased against equity of SEBL

5.5.4 Earnings Per Share (EPS):

The organizational EPS of interest is present or prospective stockholder and management. The earnings per share represent the number of TK earned on behalf of each outstanding share of common stock.

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EPS = Earnings available for common stockholder / Number of Common Stock

Table 4.5.4 Earnings Per Share (EPS)

Year	Taka
2014	4.18
2015	3.35
2016	2.66
2017	1.11
2018	2.35

Source: SEBL Annual Report 2014-2018

5.5.5 Cost to Income Ratio:

The cost income ratio measures the efficiency of the management in controlling expenses.

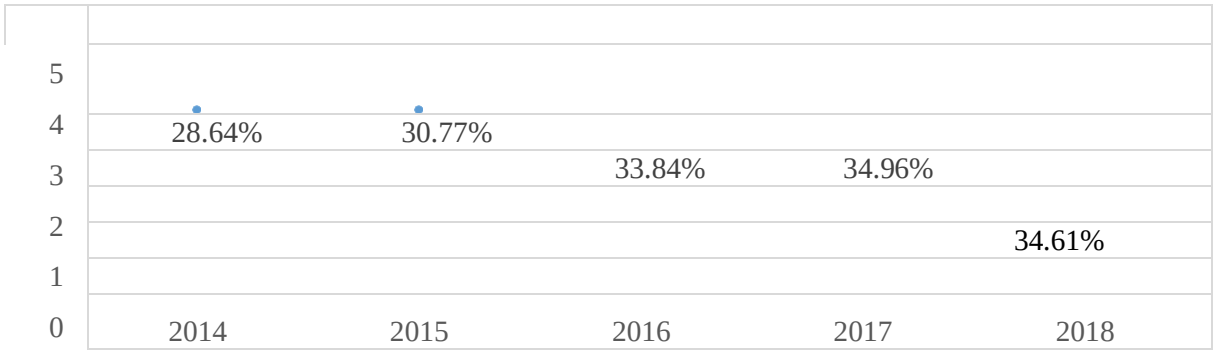
Cost Income Ratio = Total Operating Expense / Total Operating

Income Table 4.5.5 Cost to Income Ratio

Year	2014	2015	2016	2017	2018
Total Operating Expense (BDT in million)	3,327.43	3,570.11	4,349.23	4,870.74	5,178.92
Total Operating Income (BDT in million)	11,617.19	11,604.39	12,852.45	13,933.04	1,4961.92
Cost to Income Ratio	28.64%	30.77%	33.84%	34.96%	34.61%

Source: SEBL Annual Report 2014-2018

Figure4.5.4 Cost Income Ratio



Interpretation:

The graph shows that the cost income ratio increased over the year. The cost income ratio of SEBL's was 28.64% in 2014, 30.77% in 2015, 33.84% in 2016, and 34.96% in 2017

and it decreased to 34.61% in 2018. It indicates that the bank was not able to reduce its costs relative to income.

5.6 Market Ratio:

5.6.1 Price Earnings Ratio:

Price earnings ratio (P/E) is commonly used to assess the owner's appraisal of share value. The P/E represents the amount investors are willing to pay for each time of the firm's earnings.

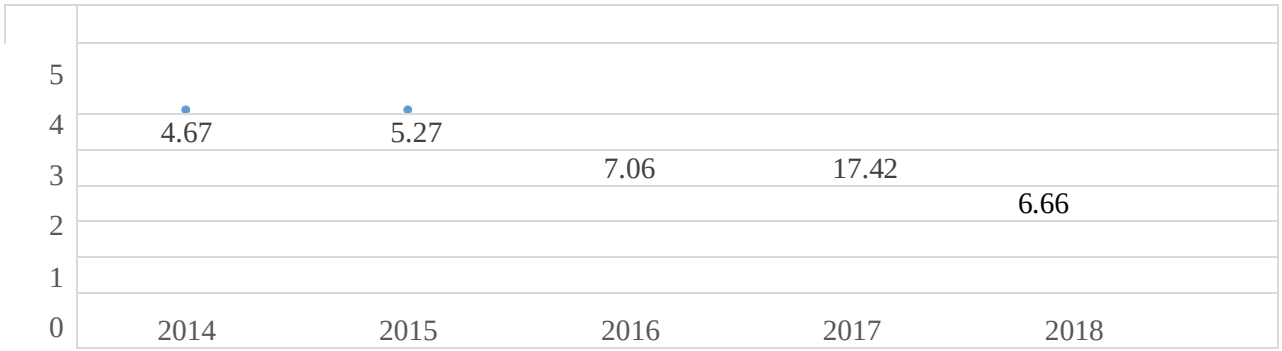
Price Earnings Ratio = Market price per Share of common stock/ Earnings per share

Table4.6.1 Price Earnings Ratio

Year	2014	2015	2016	2017	2018
Market price per Share of common stock (Taka)	19.40	17.60	18.70	22.20	15.60
Earnings per share (Taka)	4.18	3.35	2.66	1.11	2.35
Price Earnings Ratio	4.67	5.27	7.06	17.42	6.66

Source: SEBL Annual Report 2014-2018

Figure 4.6.1 Price Earnings Ratio



Interpretation:

The graph shows that the Price Earnings Ratio of SEBL has increased over the years. The Price Earnings Ratio has increased from 4.67 in 2014 to 5.27 in 2015, 7.06 in 2016, and 17.42 in 2017 and it decreased at 6.66 in 2018.

Chapter – 6

Comparative Analysis

6.1 Return on Asset (ROA):

Return on asset is calculated by annual earning of a bank by total assets.

ROA = Net Income / Total Asset

Table5.1 Return on Asset

Year	SEBL	IndustryAverage
2014	1.67%	0.70%
2015	1.23%	0.80%
2016	0.88%	0.70%
2017	0.37%	0.70%
2018	0.69%	0.30%

Source: SEBL Annual Report and Bangladesh Bank (2014-2018)

6.2 Return on Equity (ROE):

ROE Ratio measures a corporation's profitability by revealing how much profit a company generates with the money shareholders have invested.

ROE = Net Income / Shareholder's Equity

Table5.2 Return on Equity (ROE)

Year	SEBL	Industry average
2014	16.51%	8.1%
2015	11.86%	9.4%
2016	9.06%	9.7%
2017	4.46%	10.4%
2018	9.17%	4.4%

Source: SEBL Annual Report and Bangladesh Bank (2014-2018)

Chapter – 7

Findings, Recommendation &Conclusion

7.1 Findings

Analysis of the financial performance of Southeast Bank Limited from reveals thefollowing major findings:

- Current ratio of Southeast Bank Limited has decreased from 5.51 times in 2014 to 1.07 times in 2018.
- Total asset turnover of SEBL in last five years decreased from 0.12 in 2014 to 0.09 in 2018. This indicates that the bank was not efficient in utilizing its assets to generate income.
- The classified loan ratio of the bank increased over the year that indicates the recoveryperformance of the bank was poor.
- NPL, ROA, ROE and EPS decreased from 2014 to 2017 consistently. It indicates that the profitability position of the bank was not good. But in 2018, the ratio increased
- Cost to income ratio of Southeast Bank Limited has increased over the years

7.2 Recommendations

The following recommendations can be made to improve the financial performance ofSEBL:

- The decreasing trend in the current ratio of Southeast Bank Limited indicates the poor liquidity position of the bank. So, the bank should increase its investment in current assets.
- The management of Southeast Bank Limited should try to increase their total income by utilizing their assets in an efficient manner.
- The bank can establish separate recovery units to increase its recovery performance. The bank should monitor the borrower properly to ensure the proper use of loan for specified purposes to reduce the amount of classified loan.
- The bank should reduce the cost of fund and total operating expenses to improve its profitability position.

7.3 Conclusion

From the practical implementation of customer dealing procedure during the whole periodof my practical orientation in SEBL, I have reached a firm and concrete conclusion in a very confident way. I believe that my realization will be in harmony with most of the banking thinkers. It is quite evident that to build up an effective and sufficient banking system to the highest desire level computerized transection is a must.

Southeast Bank Limited is a commercial bank. To achieve the confidence of the customers, the bank must execute some improvements in its marketing and operational areas of SEBL, should be tired to win its customers faith by providing those efficient and dependable services, credit facility and updating with user friendly modern technologies. The bank should redesign all sorts of banking procedures to be more user friendly, attractive and impressive.

Southeast Bank Limited started with a vision to be a premier and banking institution to stand out as a pioneer banking institution in Bangladesh and contribute significantly to thenational economy. SEBL looks forward to a new horizon with distinctive mission to be high quality financial services with the help of latest technology, to obtain a sustainable position in the banking sector of Bangladesh and the purpose of the bank is to inter- mediation involving fund from saver to borrower and offering profit thereby. The general objective of the bank is to provide computerized modern banking services to the valued customers

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