

An Overview of IT Operations and Core Banking Systems at Southeast Bank PLC.

by

Abidur Rahman (221014120)

*Internship report (CSE4099) submitted in partial fulfillment of the
requirements for the degree of*

Bachelor of Science in Computer Science and Engineering

Under the supervision of

Md Kaviul Hossain

Lecturer

A.B.M. Shamsul Arefin

First Assistant Vice President



DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING

UNIVERSITY OF LIBERAL ARTS BANGLADESH

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DECLARATION

Internship Title	An Overview of IT Operations and Core Banking Systems at Southeast Bank PLC.
Author	<i>Abidur Rahman</i>
Student ID	221014120
Supervisor (Academic)	Md Kaviul Hossain
Supervisor (Industry)	A.B.M. Shamsul Arefin

I declare that this internship report entitled *An Overview of IT Operations and Core Banking Systems at Southeast Bank PLC.* is the result of my own work except as cited in the references. The internship report has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.

Abidur Rahman
221014120

Department of Computer Science and Engineering
University of Liberal Arts Bangladesh

Date: August 21, 2025



Department of Computer Science and Engineering
University of Liberal Arts Bangladesh
Mohammadpur, Dhaka - 1207

CERTIFICATE

This is to certify that the internship report entitled **An Overview of IT Operations and Core Banking Systems at Southeast Bank PLC.**, submitted by **Abidur Rahman** (Student ID: 221014120) is a undergraduate student of the **Department of Computer Science and Engineering** has been examined. Upon recommendation by the examination committee, we hereby accord our approval of it as the presented work and submitted report fulfill the requirements for its acceptance in partial fulfillment for the degree of *Bachelor of Science in Computer Science and Engineering*.

Md Kaviul Hossain, Lecturer

Department of Computer Science and Engineering
University of Liberal Arts Bangladesh

A.B.M. Shamsul Arefin, First Assistant Vice President
Southeast Bank PLC.

Place: Dhaka

Date: August 21, 2025

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Abidur Rahman

University of Liberal Arts Bangladesh

Date: August 21, 2025

Dedicated to
my loving Mother

– *Abidur Rahman*

EXECUTIVE SUMMARY

The internship at Southeast Bank PLC. was undertaken to gain practical exposure to banking operations and to understand how technology supports financial services. As one of Bangladesh's leading private commercial banks, Southeast Bank PLC. provided the opportunity to observe both operational and IT-driven functions in a professional environment.

The objective of the internship was to bridge academic knowledge with real-world practices, develop technical and analytical skills, and adapt to corporate work culture. The program covered three areas: the IT Division at Head Office, the Corporate Banking section, and the General Banking section at Banani Branch. This structure allowed me to learn about both frontline services and the technological systems that support them.

In the IT Division, I assisted in maintaining the core banking system, monitoring networks, learning about database management, and observing cybersecurity measures. In Corporate Banking, I was engaged with foreign trade processes, documentation, and client account support. General Banking provided exposure to account opening, transactions, remittances, and customer service. These tasks helped me understand how different divisions coordinate to deliver efficient services.

The main achievements included contributing to IT troubleshooting activities and routine reporting tasks that enhanced accuracy. Challenges such as adapting to banking software and regulatory procedures were overcome with guidance and practice.

Overall, the internship improved communication, teamwork, and problem-solving skills while deepening my understanding of IT in modern banking. It was a valuable experience that contributed to both personal growth and career preparation.

Keywords: Internship, Southeast Bank PLC., Core Banking, IT Division, Professional Growth.

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Chapter 1

Introduction

This chapter provides a foundational overview of the internship report by presenting an introduction to the banking sector and its IT landscape, followed by a clear outline of the primary objectives pursued during the internship at Southeast Bank PLC.

1.1 Introduction

The banking sector stands as a pillar of modern economic development, serving as a vital intermediary that fuels the growth and stability of nations. Over the past few decades, transformative advancements in information technology have revolutionized the financial services landscape, introducing greater speed, security, and transparency into banking operations [4]. Today, the integration of robust IT systems has become indispensable for banks, enabling institutions to optimize services, safeguard data, and meet the evolving expectations of both customers and regulators [7].

Within this rapidly progressing environment, core banking systems play a central role in ensuring seamless transactions, efficient account management, and real-time processing across diverse banking channels [2]. The pursuit of advanced technology not only enhances operational capabilities but also helps banks to address challenges such as risk management, compliance, and competitive pressures.

Southeast Bank PLC, one of the leading commercial banks in Bangladesh, exemplifies the progressive adoption of technology in banking. Renowned for its customer-centric approach and innovative practices, Southeast Bank PLC continually invests in digital transformation to deliver secure, reliable, and scalable financial

solutions [9]. The IT Division at Southeast Bank is pivotal, maintaining state-of-the-art infrastructure, supporting business-critical functions, and driving the Bank's strategic objectives in a dynamic financial landscape [8].

This report presents an overview of the IT operations and core banking systems at Southeast Bank PLC, highlighting the technological frameworks, software, and operational practices that underpin its success and resilience. The analysis aims to provide insights into the division's structure, the interplay between technology and banking, and the ongoing efforts to mitigate challenges while enhancing service quality.

1.2 Objective of the Internship Report

The following points outline the key objectives pursued during my internship at Southeast Bank PLC.

- **To Gain Insight into the Banking Sector and Its Core Functions:** Acquiring a comprehensive understanding of fundamental banking operations, products, and services, and exploring how banks contribute to the financial ecosystem.
- **To Experience and Understand Corporate Work Culture:** Observing professional etiquette, work ethics, and collaborative dynamics within a leading financial institution, and adapting to the organizational environment.
- **To Explore IT Operations and Policies in Banking:** Examining the role and scope of information technology within the banking sector, with emphasis on institutional IT policies, compliance, and security protocols.
- **To Analyze Core Banking Systems, Network Infrastructure, and Database Management:** Gaining practical exposure to banking software applications, networking modules, and database management systems that support daily operations and strategic decision-making.
- **To Develop Familiarity with Relevant Tools and Software Applications:** Identifying and understanding the range of technology solutions, platforms, and tools utilized by the IT division to ensure seamless banking services.

- **To Study Potential Threats and Mitigation Strategies:** Observing common IT-related risks, cybersecurity challenges, and the preventive measures adopted to safeguard sensitive information and maintain operational continuity.
- **To Identify Operational Challenges and Limitations:** Analyzing the practical obstacles, limitations, and areas for improvement within the IT division, and reflecting on how these impact both business objectives and service delivery.

Chapter 2

Background

This chapter presents essential background information regarding Southeast Bank PLC., including its core mission, vision, and organizational values. In addition, it provides context about the bank's position within the broader industry, outlines the objectives behind the internship, and describes the specific role undertaken during the internship period. This overview provides a clear foundation for understanding the environment in which the internship was conducted.

2.1 Overview of Southeast Bank PLC.

Southeast Bank PLC. is a prominent second-generation private commercial bank in Bangladesh, committed to delivering high-quality financial services with a focus on integrity, innovation, and customer satisfaction. Established on March 12, 1995, the bank was incorporated as a public limited company under the Companies Act 1994 and commenced operations on May 25, 1995, following its licensing from Bangladesh Bank [8].



Figure 2.1: Southeast Bank PLC. Logo

Guided by its motto “A Bank with Vision”, Southeast Bank sets itself apart through its dedication to ethical practices, operational excellence, and adaptability in a competitive and evolving financial sector [8]. From its inception, the bank aimed to play a significant role in fostering economic development, particularly in the context of Bangladesh’s expanding international trade and commerce during the 1990s [9].



Figure 2.2: Southeast Bank PLC. Overview [9]

Southeast Bank Constrained as of now, has 135 branches, 22 sub-branches, 132 Agent Banking, and over 500 CRM & ATM throughout Bangladesh, and its goal is to be the main bank in the nation’s chief markets [8]. The bank’s success is supported by a team of skilled professionals who operate within a positive and disciplined organizational culture. This culture promotes trust, transparency, and respect among employees, enabling them to consistently meet and exceed management expectations. Emphasis on a congenial work environment has further strengthened staff productivity and commitment to service excellence.

Over the years, Southeast Bank has developed a diversified portfolio of innovative banking products and services to meet the needs of various customer segments. Its operational strategies are designed to address both simple and complex client requirements, ensuring flexibility and reliability in service delivery. Today, the bank stands as a symbol of quality in the financial services industry of Bangladesh,

maintaining its reputation through continued growth, customer focus, and strategic innovation.

2.2 Mission of Southeast Bank PLC.

The mission of Southeast Bank PLC. reflects its commitment to delivering excellence in financial services, fostering economic progress, and ensuring sustainable growth. The Bank focuses on maintaining high ethical standards, enhancing customer satisfaction, and contributing to national development. Its mission can be outlined as follows [8]:

- Develop and implement effective strategies to provide superior financial services.
- Deliver prompt, accurate, and efficient customer support.
- Pursue balanced and sustainable business growth.
- Uphold strong business ethics while ensuring a positive working environment.
- Protect and enhance shareholder value.
- Introduce innovative banking solutions at competitive costs.
- Contribute meaningfully to society and the country's economic growth.
- Maintain a talented, motivated, and high-quality workforce.

2.3 Vision of Southeast Bank PLC.

Southeast Bank PLC. envisions becoming one of the foremost banking institutions in Bangladesh, distinguished for excellence, innovation, and trust. With a focus on sustainable growth, the Bank aspires to make a significant contribution to the nation's economic development while maintaining its leadership in the financial sector [8].

2.4 Industry Context and Market Position

The banking sector in Bangladesh is a dynamic and rapidly evolving industry, playing a critical role in the country's economic development. Despite facing structural challenges such as high levels of non-performing loans and the need for stronger regulatory frameworks, ongoing reforms by Bangladesh Bank and financial institutions aim to enhance governance, asset quality, and financial inclusion. The sector is characterized by two major segments: conventional banks and Islamic banks, both showing steady growth, with conventional banks maintaining a dominant share in investments and assets.

Within this competitive and reform-driven environment, Southeast Bank PLC holds a significant position as a second-generation private commercial bank [9]. It has steadily expanded its market presence through diversified financial products and services, supported by continuous investment in technology and customer service. The bank's commitment to adapting to regulatory changes and addressing sector challenges positions it as a resilient and forward-looking institution contributing to Bangladesh's financial landscape.

Core Values	Core Strengths	Core Competencies
Integrity	Strong Board Leadership	Expert Knowledge
Respect	Robust Financial Base	Industry Experience
Fairness	Speed and Transparency in Decisions	Customer Focus
Harmony	High Standard Internal Controls	Openness and Clarity
Team Spirit	Comprehensive Risk Management	Determined Approach
Courtesy	Superior Client Service	Drive for Improvement
Commitment	Distinct Organizational Culture	Disciplined Growth Strategies
Service Excellence	Clear Division of Authority	Reliability
Insight & Spirit	Effective Administration	-
Enthusiasm for Work	Solid Asset Portfolio	-
Business Ethics	-	-

Table 2.1: Core Values, Core Strengths, and Core Competencies Table

This context Table 2.1 reflects the vibrant yet challenging nature of the banking industry in Bangladesh, highlighting Southeast Bank's role as a key player in striving to maintain growth and stability amid ongoing sectoral reforms and market developments [8].

2.5 Purpose of the Internship

The purpose of my internship at Southeast Bank PLC was to gain practical exposure to both the functional and technological aspects of modern banking. It aimed to bridge theoretical knowledge with real-world applications by exploring core banking operations, IT infrastructure, and related policies.

Through this opportunity, I sought to understand the Bank's corporate environment, familiarize myself with essential tools and software, and observe the interplay between technology and service delivery. Additionally, the internship provided a platform to identify operational challenges, assess potential risks, and learn about the strategies employed to ensure security, efficiency, and continuous improvement within the IT and Banking Division.

2.6 Role and Responsibilities During the Internship

During my internship at Southeast Bank PLC., I had the opportunity to work in the IT Division at Head Office, the Corporate Banking section, and the General Banking section at Banani Branch, gaining multidimensional exposure to both banking operations and technological frameworks.

In the IT Division, my responsibilities included observing and supporting the core banking system, network administration, and database management activities. I became familiar with essential tools and software that ensure seamless IT operations, monitored cybersecurity measures, and learned about troubleshooting procedures. Additionally, I studied the policies and protocols implemented to safeguard data integrity, maintain operational continuity, and comply with regulatory standards.

Within the Corporate Banking section, I assisted with client account management and was involved in Foreign Trade and Export operations. I observed end-to-end processes related to international trade financing, documentation handling, and

relationship management with corporate clients. This experience enhanced my understanding of how the bank manages large-scale transactions and facilitates global trade.

In the General Banking section, I observed and supported various retail banking functions, including account opening, cash transactions, remittance services, and customer support. This exposure provided valuable insights into day-to-day banking operations and strengthened my interpersonal and client service skills.

Overall, this combination of experiences enabled me to appreciate the crucial role of technology in supporting both corporate and general banking services, as well as the importance of coordinated efforts across departments to ensure efficient and high-quality service delivery.

Chapter 3

Scope of Work

This chapter outlines the specific tasks, projects, and responsibilities undertaken during my internship at Southeast Bank PLC. It highlights the practical exposure gained across different divisions, detailing the activities performed, skills developed, and knowledge acquired through hands-on involvement in real banking operations.

3.1 Overview of Internship Activities

During my internship at Southeast Bank PLC., I was entrusted with tasks across multiple divisions, providing me with broad exposure to both operational and technological aspects of the banking industry. The program was designed to familiarize me with the bank's workflow, service delivery mechanisms, and the integration of technology in day-to-day operations.

The internship journey encompassed active involvement in the IT Division, the Corporate Banking section, and the General Banking section. Within each area, I had the opportunity to observe professional practices, assist in ongoing operations, and participate in activities that bridged theoretical knowledge with practical application.

In the IT Division, I engaged with teams responsible for managing the core banking system, network infrastructure, and database operations, gaining insights into the role of technology in ensuring service reliability and security. My time in the Corporate Banking section centered on Foreign Trade and Export operations, enabling me to understand international trade processes and corporate client service requirements. Additionally, my work in the General Banking section provided

hands-on knowledge of retail customer services, account management processes, and daily banking activities.

This diverse exposure strengthened my understanding of how different wings of the bank function in coordination, highlighting the critical link between operational efficiency, customer satisfaction, and the effective use of technology in a modern banking environment.

3.2 Tasks and Responsibilities in the IT Division

During my internship in the IT Division at Southeast Bank PLC., I was actively engaged in a range of tasks designed to enhance my understanding of the technological foundation supporting modern banking operations. My primary responsibilities included:

- **Supporting the Core Banking System:** I observed and contributed to activities related to system maintenance, user management, and troubleshooting issues to ensure reliable transaction processing and seamless customer experience.
- **Network Administration:** I assisted the IT team in monitoring network connectivity, performing routine checks, identifying potential disruptions, and learning about protocols used to safeguard the bank's communication infrastructure.
- **Database Management:** My role involved gaining exposure to database operations, including data entry, backup procedures, and maintenance of data accuracy and integrity within the bank's systems.
- **Software and Tools Utilization:** I familiarized myself with various banking software platforms and IT management tools, such as those used for service monitoring, technical support, and security oversight.
- **Cybersecurity Practices:** I participated in observing the implementation of cybersecurity measures, including firewall management and regular security audits, aimed at protecting sensitive customer and internal data from potential threats.

- **Policy and Compliance:** Throughout my time in the IT Division, I learned about institutional IT policies, regulatory compliance standards, and the importance of adhering to established protocols and governance for risk mitigation.

These responsibilities provided hands-on experience with the technological processes that underpin Southeast Bank PLC's service delivery. Exposure to both operational and security aspects of IT reinforced my appreciation of the rigorous standards required to maintain efficiency, reliability, and data protection in a leading financial institution.

3.3 Contributions in Corporate Banking & Foreign Trade

My time in the Corporate Banking section of Southeast Bank PLC. allowed me to develop a practical understanding of banking services tailored to business clients, with particular focus on Foreign Trade and Export operations. Key contributions and activities included:

- **Foreign Trade & Export Operations:** Assisted in handling export-related processes such as documentation verification, transaction tracking, and coordination with clients to ensure compliance with both domestic and international trade regulations.
- **Trade Documentation Handling:** Observed and supported the preparation, review, and processing of essential trade documents, including Letters of Credit (LCs), export invoices, and shipping documents.
- **Client Account Support:** Observed and provided assistance in managing corporate client accounts, ensuring smooth service delivery for high-value and trade-related transactions.
- **Compliance and Regulatory Adherence:** Gained exposure to procedures that ensure all foreign trade transactions align with Bangladesh Bank's guidelines and international trade standards.

- **Process Observation:** Studied the end-to-end flow of corporate and foreign trade transactions, from client deal initiation to settlement, which helped build an understanding of operational efficiency and risk management in trade finance.

This experience enhanced my ability to connect theoretical trade finance concepts with actual workplace practices, while also strengthening my understanding of the regulatory, logistical, and service elements required for successful corporate and international banking operations.

3.4 Participation in General Banking Operations

Working in the General Banking section gave me first-hand exposure to the frontline services that form the foundation of customer interaction and relationship-building in a bank. This part of the internship allowed me to observe and assist with a variety of essential transactions and service processes. Key activities included:

- **Account Services:** Assisted in the account opening process, including form verification, documentation checks, and customer onboarding in compliance with KYC (Know Your Customer) requirements.
- **Cash and Transaction Handling:** Observed cash deposit and withdrawal processes, cheque processing, and daily transaction balancing to ensure accuracy and security.
- **Customer Service Support:** Assisted in guiding customers, addressing queries, and providing information about products and services to enhance the overall customer experience.
- **Record and File Management:** Supported the maintenance and organization of banking records, ensuring proper documentation for audit and compliance purposes.

This experience deepened my understanding of retail banking operations and strengthened my skills in client interaction, attention to detail, and adherence to regulatory procedures. Gaining insight into the daily functions of General Banking also helped me appreciate its integral role in supporting the broader operations of the bank.

Chapter 4

Internship Activities

4.1 Introduction of the Organization

This section provides an overview of Southeast Bank PLC., highlighting its history, operational structure, core services, and market presence. It also presents key information about its facilities, organizational hierarchy, and management, offering a clear understanding of the institution where the internship was undertaken.

4.1.1 Company History, Overview, and Services Provided

Southeast Bank PLC, founded in 1995 as a public limited company, has established itself as a trusted name in Bangladesh's banking industry [9]. Since its inception, the bank has remained committed to ethical practices, innovation, and customer-centric solutions, prioritizing operational excellence and advancing the country's financial landscape. Guided by a vision to be a leader among the nation's financial institutions, Southeast Bank has continually adapted to evolving market needs, supporting growth in both corporate and retail sectors.

Through a focus on strong governance, a skilled professional team, and strategic investments in technology, the bank has grown its network and services, attracting a diverse customer base. Its role extends beyond conventional banking, playing a significant part in economic development, trade facilitation, and financial inclusion within Bangladesh.

The following products or services Table 4.1 enable the bank to serve retail customers, corporate clients, and SMEs, while also facilitating secure and efficient local and international transactions [8]. The integration of conventional and Islamic

Registered Name	Southeast Bank Limited	
Legal Status	Public Limited Company	
Established	1995	
Type	Private Bank	
Category	Commercial Bank	
Origin	Local Bank	
Services	Conventional Banking	Western Union
	Islamic Banking	MoneyGram
	Loans and Advances	Ria
	Deposits	Xpress Money
	Monthly Savings Scheme	Trans-Fast
	Double Benefit Scheme	Alahalia
	Pension Savings Scheme	US Money Express

Table 4.1: Southeast Bank PLC. Overview and Services [8]

banking solutions, coupled with a strong remittance platform, further extends the bank's reach to a broad clientele. With this diverse service portfolio, Southeast Bank PLC continues to bolster its reputation as a reliable and forward-thinking financial institution, contributing to national progress.

4.1.2 Office Locations and Facilities

Southeast Bank PLC. maintains a strategic presence across Bangladesh through its modern head office, IT division, and a network of designated branches. The bank's thoughtfully designed facilities and accessible locations demonstrate its commitment to offering reliable services and operational efficiency to its diverse clientele.

Head Office and IT Division

The corporate head office, along with the Information Technology Division, anchors the bank's administrative and technological activities. These modern workspaces are equipped with advanced infrastructure, supporting seamless banking operations and service innovation.



Figure 4.1: Southeast Bank PLC. Headquarter and IT Division

Corporate Address	Eunoos Trade Center, 52-53 Dilkusha Commercial Area, Dhaka 1000, Bangladesh.
Telephone	+880247115321
Fax	+88029550093
E-mail Address	info@southeastbank.com.bd
Website	www.southeastbank.com.bd
SWIFT Code	SEBDBDDH
Code	205
Stock Code	SOUTHEASTB-DSE CSE
Service Hours	<ul style="list-style-type: none"> ➤ Sunday: 10:00 am – 4:00 pm ➤ Monday: 10:00 am – 4:00 pm ➤ Tuesday: 10:00 am – 4:00 pm ➤ Wednesday: 10:00 am – 4:00 pm ➤ Thursday: 10:00 am – 4:00 pm ➤ Friday: Closed ➤ Saturday: Closed

Table 4.2: Corporate Information of Southeast Bank PLC. [9]

Designated Branch

My designated branch during the internship was the Southeast Bank Banani Branch, which stands out for its strategic location, customer-friendly layout, and commitment to maintaining high standards of compliance and operational excellence. Its integration with the bank's central IT infrastructure further enables seamless transactions and advanced service features.



Figure 4.2: Southeast Bank PLC. Banani Branch

Assigned Branch Address	1st Floor, Autograph,67 & 68, Kemal Ataturk Avenue, Banani, Dhaka-1213
Telephone	02-55034197, 02-55034164, 02-55034188
Opened Date	24 December, 2003
Fax	88 - 02 - 55034132
SWIFT Code	SEBDBDDHBAN
Service Hours	<ul style="list-style-type: none"> ➤ Sunday: 10:00 am – 4:00 pm ➤ Monday: 10:00 am – 4:00 pm ➤ Tuesday: 10:00 am – 4:00 pm ➤ Wednesday: 10:00 am – 4:00 pm ➤ Thursday: 10:00 am – 4:00 pm ➤ Friday: Closed ➤ Saturday: Closed

Table 4.3: Southeast Bank PLC. Banani Branch Address and Info. [9]

During my internship, I attended different locations based on the area of learning. For acquiring IT-related knowledge and exposure, I visited the Head Office IT Division, where I observed and learned about the bank’s technological systems and infrastructure. For my Corporate Banking and General Banking activities, my designated workplace was the Southeast Bank PLC. Banani Branch, where I engaged in operational, client service, and trade-related tasks.

4.1.3 Organizational Structure

Southeast Bank PLC. is structured to uphold strong governance, operational efficiency, and clear lines of accountability across its divisions [8]. The organizational structure is depicted below Figure 4.3, illustrating the hierarchy and key functional units that drive the bank’s mission and daily operations [8].

This diagram provides a visual representation of Southeast Bank PLC’s governance framework, delineating both leadership accountability and the functional relationships across key operational divisions.

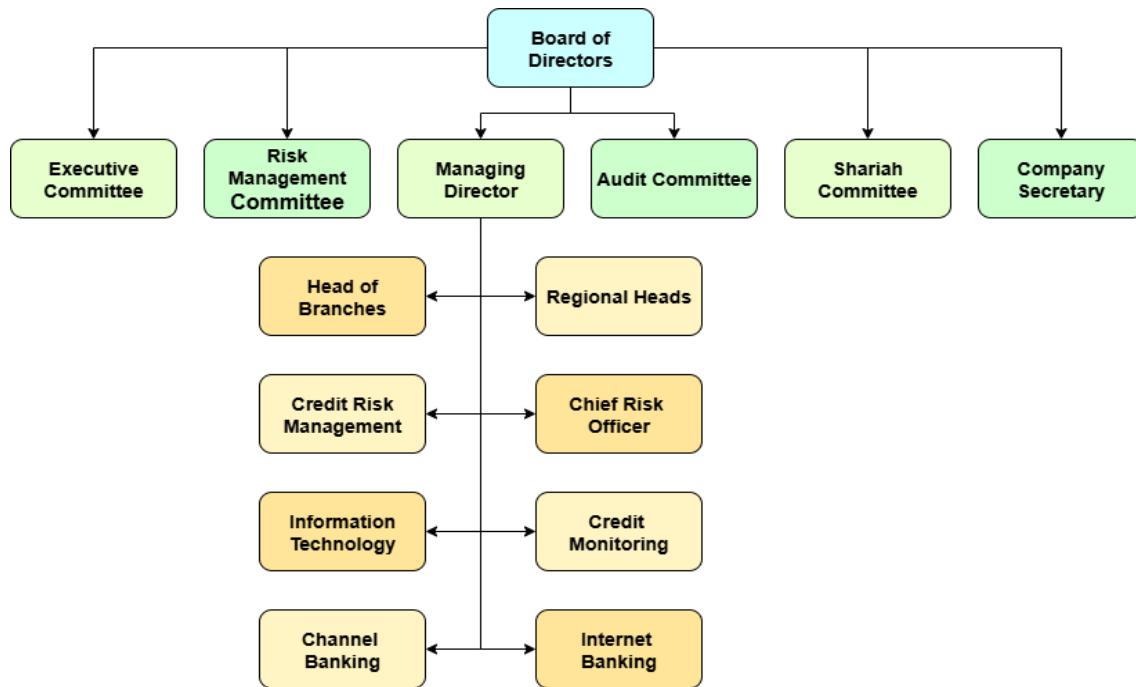


Figure 4.3: Southeast Bank PLC. Organizational Structure

At the apex of the structure is the Board of Directors, which provides overall strategic direction and oversight. Directly reporting to the Board are specialized committees and leadership roles, each ensuring robust governance and strategic support:

- **Executive Committee:** Focuses on operational aspects and decision-making for the bank's major initiatives.
- **Risk Management Committee:** Oversees risk assessment protocols, ensuring prudent financial practices and regulatory compliance.
- **Managing Director:** Acts as the chief executive, responsible for executing board directives and managing bank-wide operations.
- **Audit Committee:** Ensures internal controls and financial transparency through comprehensive audits.
- **Shariah Committee:** Supervises the compliance and implementation of Islamic banking principles.

- **Company Secretary:** Facilitates communication between the board and operational units while ensuring statutory compliance.

Beneath the Managing Director are three main operational clusters:

- **Branch Operations:** Led by Regional Heads and Heads of Branches, this area manages client interactions, retail services, and regional performance.
- **Risk Management:** Directed by the Chief Risk Officer and Credit Risk Management team, this group implements credit monitoring and risk-control measures crucial to financial stability.
- **IT and Channel Banking:** Comprising Information Technology, Channel Banking, and Internet Banking, these units ensure the seamless integration of banking technologies and digital service platforms.

Each department, as shown in the diagram, plays a vital role, collaborating to deliver comprehensive banking solutions while safeguarding asset quality and customer interests. The structure's clear lines of supervision and specialization enhance the bank's ability to respond swiftly to market developments, regulatory updates, and evolving client needs.

Senior Management Team

The senior management team at Southeast Bank PLC. plays a pivotal role in driving the institution's growth and long-term vision. Their collective experience enables them to navigate complex market environments and adapt to changing regulatory requirements. Regularly engaging with department heads, they facilitate effective communication and resource allocation throughout the organization. Through proactive leadership and supervision, the team ensures high standards of corporate governance and service excellence are consistently upheld.

Name	Designation	Department
Mr. M. A. Kashem	Chairman	-
Mrs. Rehana Rahman	Vice Chairman	-
Mr. Abidur Rahman Chowdhury	Managing Director	-
Mr. Md Masum Uddin Khan	Deputy Managing Director (On Leave)	-
Mr. Mohammed Rashedul Amin	Deputy Managing Director	Human Resources Division
Ms. Bilquis Jahan		
Mr. Md. Abdus Sabur Khan	Senior Executive Vice President & Head	Card Division
Mr. Khorshed Alam Chowdhury	Senior Executive Vice President & Head	Branches & General Banking Division
Mr. Mamunur Rashid, FCS	Senior Executive Vice President & Company Secretary	Board Division
Mr. Kashef Rahman	Senior Executive Vice President & Head	Information Technology Division
Mr. Md. Jahangir Kabir	Executive Vice President & Head	International Division
Mr. Kamrul Islam	Executive Vice President & Head	Credit Administration Division
Ms. Sayma Banu	Director Training	Training Institute
Mr. Md. Feroj Hoshen	Senior Vice President & Head (Acting)	Internal Control & Compliance Division
Mr. Rasedul Islam, FCA, FCMA	Senior Vice President & CFO	Financial Control & Accounts Division
Mr. Khondker Ishti-aque Hassan Mahdi	Senior Vice President & Head	Recovery Division
Mr. Md. Musfiqur Rahman	Senior Vice President & Head	Corporate Affairs & Corporate Social Responsibility Division
Mr. Mohammad Eqramul Islam	Vice President & Head	Legal Affairs Division / Medical Service
Dr. Mohammad Neaz Shahid	Head	Health Care Centre
Mr. Mohammad Sazzadul Kabir	Vice President & Head	Agent Banking Division
Mr. Md. Kazi Muk-tadir	Vice President & Head	Remittance Division
Mr. A. S. M. Asraf Uddin Chowdhury	Senior Assistant Vice President & Head	Priority Banking Division
Mr. Omar Faruque	Assistant Vice President & In-Charge	Islamic Banking Division

Table 4.4: Senior Management Team of Southeast Bank PLC. [9]

Designation Hierarchy

Southeast Bank PLC's designation hierarchy provides a clear pathway for career progression and functional clarity within the organization. The diagram below Figure 4.4 outlines the reporting structure from senior management through to entry-level positions [8].

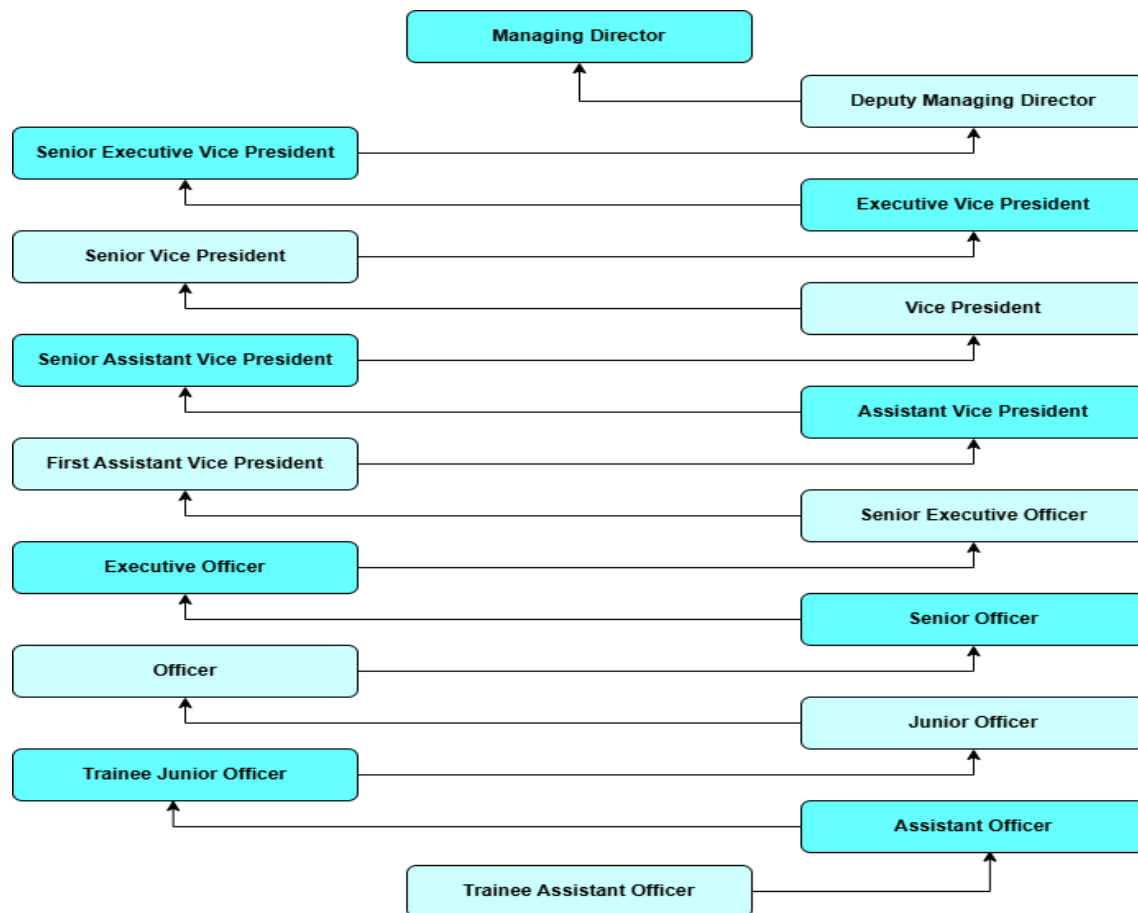


Figure 4.4: Designation Hierarchy of Southeast Bank PLC.

This visual chart demonstrates how key positions such as Managing Director, Deputy Managing Director, Senior Executive Vice President, and others interrelate, ensuring both vertical and horizontal integration of leadership and staff. Notably, the entry-level position is Trainee Assistant Officer, while the most senior position within the hierarchy is the Managing Director, reflecting the full spectrum of career progression available at Southeast Bank PLC. [8]

4.2 Work Accomplishment

The primary goal of my internship at Southeast Bank PLC. was to gain both practical exposure and an in-depth understanding of banking operations and the critical role information technology plays in modern banking. To achieve this, my internship was carefully structured over twelve weeks, beginning with foundational knowledge in General Banking, advancing into Corporate Banking and Foreign Trade, and culminating in a focused immersion in the IT Division.

This progression was intentional and strategic. Understanding the core functioning of banking services from the frontline perspective was essential before delving into corporate-level processes and, subsequently, the technological infrastructure that supports all banking activities. The knowledge gained during the initial weeks in General and Corporate Banking provided a solid base for comprehending the complexities of the bank's IT systems, including core banking software, networking, and database management. Throughout the internship, I maintained a diary of my weekly activities, documenting my learning curve and reflections on bridging theoretical knowledge with organizational practice.

Weeks 1–3: General Banking Operations

The first three weeks were dedicated to exploring the foundational aspects of banking through hands-on involvement in the General Banking section. This phase was critical for understanding customer-facing operations and the basic financial services that underpin the bank's daily business.

- Gained practical experience in account opening protocols, verifying customer identities, checking documentation accuracy, and ensuring compliance with KYC (Know Your Customer) guidelines.
- Assisted in processing cash deposits, withdrawals, and cheque clearances, allowing me to observe the details that contribute to transaction accuracy and customer satisfaction.
- Learned the procedures behind local and international remittances, developing insight into how the bank facilitates money transfers with speed and security.

- Supported customer service operations by addressing client inquiries regarding banking products and services, enhancing my communication skills and understanding of customer needs.
- Participated in maintaining meticulous records and documentation critical for audits and regulatory compliance.

This immersive experience in General Banking allowed me to appreciate the foundational role this division plays in banking operations and prepared me for understanding more specialized banking services.

Weeks 4–6: Corporate Banking and Foreign Trade Operations

Building upon my foundational knowledge, weeks four to six were concentrated on Corporate Banking, with a focus on foreign trade and export finance. This stage expanded my understanding of business banking services and the complexities involved in international trade.

- Assisted in compiling and verifying trade documents, including Letters of Credit (LC), export invoices, and shipping documents, gaining knowledge of trade finance compliance requirements.
- Observed the facilitation of corporate client transactions, understanding credit evaluation, risk mitigation, and the role of banking in supporting export-import activities.
- Contributed to monitoring and processing export finance operations, appreciating how seamless documentation and compliance affect transaction success.
- Engaged with regulatory frameworks governing trade finance, recognizing the importance of adhering to national and international banking standards.
- Retained involvement in General Banking tasks to maintain familiarity with overall banking operations and service continuity.

This exposure illustrated the crucial interaction between banking, international business, and regulation, setting the stage for understanding the IT systems that support these complex processes.

Weeks 7–12: IT Division Core Banking Systems, Networking, and Database Management

The final and most intensive phase of my internship centered on the IT Division, where I focused on the technological systems integral to the bank's operations. Over six weeks, I developed hands-on experience with core banking software, network infrastructure, cybersecurity, and database administration.

- Participated in routine maintenance and troubleshooting of the bank's core banking system, learning about transaction processing, user management, and software updates.
- Assisted in network monitoring and administration, understanding protocols for ensuring uninterrupted connectivity and data security.
- Gained practical knowledge of database operations, including data entry, backup, recovery, and integrity checks vital to preserving customer and transaction data.
- Observed implementation of cybersecurity measures, including firewall management, user access control, and audit trails to safeguard against threats.
- Continued to engage with minor tasks in Corporate and General Banking through IT-supported processes, reinforcing the integration between technology and banking services.
- Reflected on applying theoretical IT frameworks practically, recognizing the challenges and dynamic nature of maintaining secure, efficient banking technology.

This comprehensive IT exposure solidified my understanding of how modern banking depends on robust technology infrastructures and prepared me to contribute effectively in technology-driven financial environments.

The design of the internship, starting with General Banking, progressing through Corporate Banking, and culminating in extensive IT experience, provided a holistic

learning journey. It enabled me to connect frontline banking activities with back-office corporate functions and ultimately appreciate the pivotal role of IT in unifying and streamlining these operations. This gradual buildup enhanced my professional competence and gave me meaningful insights into real-world banking and its technological foundation.

4.3 Challenges Faced

During my internship at Southeast Bank PLC., I encountered several challenges as I adapted to new responsibilities and a dynamic professional environment. The transition from academic learning to practical application presented common obstacles, particularly as I engaged with different departments and advanced towards IT-focused tasks. Minor challenges included:

- Adjusting to unfamiliar banking software and technological systems during the initial weeks.
- Managing time effectively amid multiple assignments and varying departmental workflows.
- Understanding complex compliance and documentation procedures in General and Corporate Banking.
- Navigating real-time troubleshooting or system maintenance tasks in the IT Division, which often required prompt solutions under supervision.

To overcome these challenges, I adopted a proactive and adaptive approach. I made a conscious effort to regularly seek guidance from experienced colleagues, ask targeted questions, and participate in team discussions to clarify uncertainties. Whenever I faced difficulties with technical systems or documentation, I referred to bank manuals and online resources provided by the IT team for step-by-step instructions. Continuous learning by observing best practices and shadowing senior staff helped me gradually build competence and confidence in handling routine as well as complex tasks. By maintaining a positive attitude and openness to feedback, I was able to turn obstacles into valuable learning opportunities. This resilience not only improved my problem-solving skills but also equipped me to perform more effectively in future professional assignments.

Chapter 5

Methodology

This chapter explains the approach, data collection methods, and practical engagement with Southeast Bank PLC's IT operations and digital banking platforms. Key IT infrastructure elements, core application workflows, and supporting digital tools are illustrated and briefly analyzed to demonstrate both the operational ecosystem and the methodology for learning and documentation.

5.1 Overview of Methodological Approach

The methodology adopted during my internship at Southeast Bank PLC. was structured to combine practical immersion with systematic observation and documentation. My approach centered on gaining a first-hand understanding of IT operations and digital banking systems by actively engaging with core activities, participating in routine workflows, and observing real-time processes in the IT Division.

Throughout the internship, I relied on a blend of direct participation, such as assisting with system maintenance, conducting user support, and attending live system demonstrations, and objective observation to gather comprehensive insights. Continuous interaction with bank staff and IT professionals enabled me to clarify operational protocols and deepen my understanding of the technology-driven environment.

In addition to hands-on experience, I supplemented my understanding by reviewing official documentation, internal guidelines, and system user manuals provided by the bank. Regular meetings and informal interviews with IT and oper-

ations staff served as valuable sources for clarifying workflows and contextualizing technical concepts in real-world applications.

Visual evidence, including infrastructure diagrams, application workflow charts, and user interface snapshots, was collected and incorporated as part of the methodological process to both substantiate findings and facilitate a detailed, transparent account of the IT landscape at Southeast Bank PLC.

This multi-dimensional approach ensured not only a strong practical foundation but also a critical awareness of how information is managed, secured, and leveraged to support the bank's objectives. The methods employed provided a reliable framework for analyzing system functions, workflow integration, and operational challenges encountered throughout the reporting period.

5.2 IT Infrastructure and Data Center Architecture

A robust IT infrastructure is the foundation of all modern banking operations, enabling secure, efficient, and reliable transaction processing across multiple channels [6]. Within Southeast Bank PLC., carefully designed architectures interconnect servers, storage systems, networking equipment, and security protocols to support daily business requirements and regulatory compliance. The data center acts as the central nerve center, managing vast volumes of financial data and powering critical applications while ensuring continuity of service and resilience against operational disruptions [1]. This section outlines the structure and essential functions of the bank's IT infrastructure and data center environment, providing a clear perspective on how technology underpins and safeguards every aspect of banking activity.

5.2.1 IT Division Infrastructure:

The Information Technology Division at Southeast Bank PLC. is strategically structured to ensure efficient management, security, and innovation across all banking operations. The division operates under two primary teams: Application and Infrastructure, each further segmented into six specialized areas, facilitating seamless collaboration and operational excellence. This well-defined framework Figure 5.1 enables the division to swiftly adapt to emerging technologies and evolving industry standards. It also supports the delivery of reliable and secure IT services that enhance the overall customer experience and drive business growth.

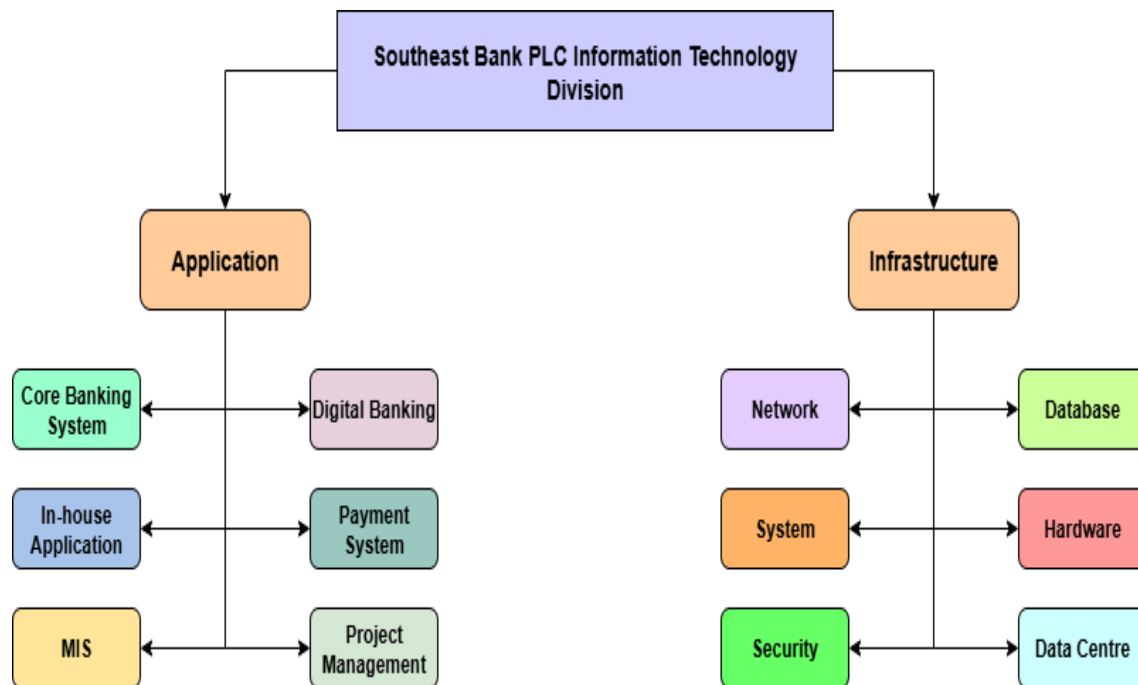


Figure 5.1: IT Division Infrastructure of Southeast Bank PLC.

Application Team

The Application Team is tasked with the development, enhancement, and maintenance of all software solutions driving the bank's business processes. Its six key parts include:

- **Core Banking System:** Serving as the central engine for everyday banking functions, this sector is responsible for the maintenance, modification, and troubleshooting of the Core Banking System. It manages customer accounts, processes transactions, maintains financial records, ensures inter-branch connectivity, and provides direct technical support to resolve system issues and implement necessary updates or improvements as banking needs evolve.
- **In-house Application:** Focuses on the design and maintenance of custom-built software tailored to the bank's internal needs, supporting unique workflows, regulatory requirements, and management reporting.
- **MIS (Management Information System):** Handles the collection, processing, and dissemination of business-critical data to enable informed decision-

making and compliance with organizational standards.

- **Digital Banking:** Supports internet and mobile banking products, ensuring customers have secure access to banking services through online and mobile platforms around the clock.
- **Payment System:** Manages the processing of financial transactions, including electronic payments, interbank transfers, and utility bill settlements, while interfacing with national payment networks.
- **Project Management:** Oversees the planning, execution, and monitoring of IT projects, ensuring that new technologies and solutions are rolled out efficiently and align with the bank's strategic goals.

Infrastructure Team

The Infrastructure Team lays the technological foundation for all digital banking and operational processes at Southeast Bank PLC. This area is organized into six specialist functions that collectively ensure the efficiency, stability, and security of the entire IT environment.

- **Network:** Responsible for establishing and ensuring stable, secure connections across every branch, office, and data center. This group supports the reliable flow of information, facilitating both internal communications and internet-based banking services. The Network Operation Center (NOC) team 24/7 monitors the threats and network security.
- **System:** Oversees the installation, configuration, and optimization of servers and operating systems. Team members ensure that all back-end software runs smoothly, continuously supporting the applications and platforms used throughout the bank.
- **Security:** Focuses on protecting the bank from digital threats and unauthorized access. This team implements company-wide cybersecurity measures, manages firewalls, deploys intrusion detection systems, and conducts ongoing monitoring to safeguard confidential data and business operations. The Security Operation Center (SOC) team continuously observes the security

threats on the system. The Southeast Bank security system has an ISO 27001 Information Security Management System (ISMS) certification. The operation of the SOC teams runs 24/7.

- **Database:** Manages the storage, structure, and retrieval of large volumes of sensitive banking data. The database team puts systems in place that guarantee data is organized, regularly backed up, and available whenever required, supporting everything from daily transactions to regulatory reporting.
- **Hardware:** Handles the maintenance and repair of all technological equipment, including computers, printers, ATMs, and related devices. The hardware unit works to keep all physical tools in working order through proactive servicing, swift repairs, and necessary upgrades.
- **Data Center:** Acts as the central facility housing critical servers and storage equipment. The data center team ensures continuous system uptime through redundant power sources, tight climate controls, and rigorous security protocols, while also enabling regular data backups and disaster recovery procedures.

The collaboration between these specialized groups allows Southeast Bank PLC's IT Division to provide agile support to every department, enable the seamless rollout of digital banking services, and maintain a secure, high-performance technological environment capable of adapting to ongoing business and industry developments.

5.2.2 Data Center Working Overview:

The data center network architecture at Southeast Bank PLC is designed for resilience, security, and seamless interconnectivity, ensuring uninterrupted banking services and robust protection against operational disruptions. Advanced redundancy measures and real-time monitoring capabilities further support continuous system availability and quick incident response. The infrastructure is scalable, allowing for future growth and the integration of new technologies without compromising performance or reliability. This comprehensive design also emphasizes strong data protection protocols to safeguard sensitive information. Additionally, it supports efficient resource allocation to optimize operational costs while maintaining high service standards.

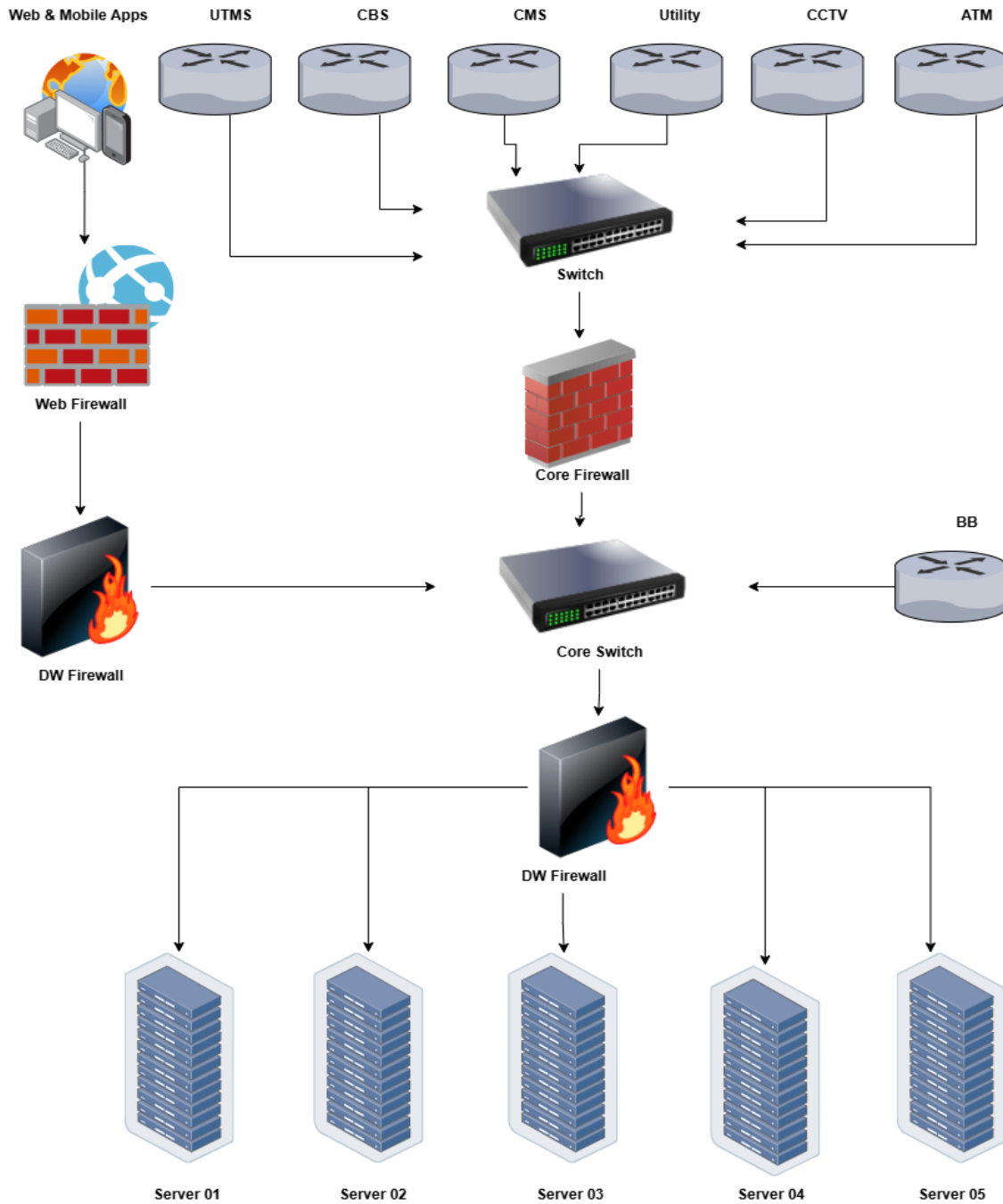


Figure 5.2: Data Center Architecture Overview of Southeast Bank PLC.

In this diagram Figure 5.2, the various routers shown across the top layer represent key business and regulatory systems:

- **UTMS (Unified Threat Management System):** Handles centralized threat detection and prevention.
- **CBS (Core Banking System):** Facilitates daily transaction processing, customer account management, and inter-branch services.
- **CMS (Cash Management Services):** Supports cash operations and liquidity management.
- **Utility:** Refers to other essential transactional and service platforms.
- **CCTV:** Manages surveillance feeds for security monitoring.
- **ATM:** Connects the network of Automated Teller Machines for cash dispensing and customer transactions.
- **BB (Bangladesh Bank):** Enables regulatory reporting and real-time clearing/settlement with the central bank.

In Southeast Bank PLC's data center architecture, multiple essential banking routers, including UTMS, CBS, CMS, Utility, all branch networks, CCTV, and ATM, are directly connected to a central switch. This switch funnels network traffic to the core firewall, which acts as the primary shield by filtering and protecting the internal banking systems. The entire data center environment is designed using SAN (Storage Area Network), enabling efficient, high-speed data storage and retrieval, and ensuring robust support for the bank's critical operations and transaction processing.

From the core firewall, traffic flows to the core switch, a central network device responsible for managing and directing communications among critical banking servers and systems. The core switch further routes data to the Data Warehouse (DW) firewall, an additional layer of protection designed to secure banking data and analytics systems.

Beyond the DW firewall, data is efficiently distributed to dedicated servers, ensuring transaction processing, account management, and reporting activities are

continuously supported, with high operational integrity and readiness for system failover if needed.

The BB (Bangladesh Bank) router, facilitating real-time regulatory transactions and communications with the central bank, connects directly to the core switch, ensuring isolated yet secure access for compliance and interbank operations.

Externally accessible banking applications, including the official Southeast Bank website, mobile banking app, and internet banking platforms, are protected by the web firewall as their first line of defense. All traffic from these services passes through the DW firewall before reaching the core switch, maintaining strict security standards and controlled access to internal resources.

This layered and segmented network design ensures that every component of Southeast Bank's digital ecosystem, from internal applications to customer-facing platforms and regulatory connections, remains secure, resilient, and able to operate without interruption.

Southeast Bank operates three physically separate data centers to maximize resilience:

- The Core Data Center, located at the Head Office (Eunoos Trade Center, Motijheel), serves as the main hub for all banking activities.
- The Disaster Recovery Data Center in Uttara, Dhaka, provides backup capacity, rapid failover, and ensures service continuity in the event of outages or emergencies.
- The Far DR Data Center in Jashore is further positioned for off-site redundancy, enhancing disaster preparedness and regulatory compliance.

There are 200 physical servers and 350 virtual servers in the Data center. This multi-tiered, multi-site data center network is at the heart of Southeast Bank's ability to deliver secure, reliable digital services and protect customer and institutional data under all circumstances.

5.3 Core Banking System (CBS) Architecture and Operations

The Core Banking System (CBS) serves as the technological backbone of Southeast Bank PLC., centralizing all essential banking transactions, account management, and customer servicing under one unified platform. This section explores the structure and functional flow of the CBS, supported by architectural diagrams and operational snapshots. It also highlights the seamless integration of CBS with other banking systems, enabling efficient interconnectivity and data exchange across the organization.

5.3.1 CBS Core Functions:

The Core Banking System (CBS) at Southeast Bank PLC., known as Bank Ultimus, stands at the heart of the bank's digital operations. Designed as an outhouse application and initially developed by Lead Corporation, Bank Ultimus integrates and automates all major banking activities, supporting streamlined service delivery across every branch.

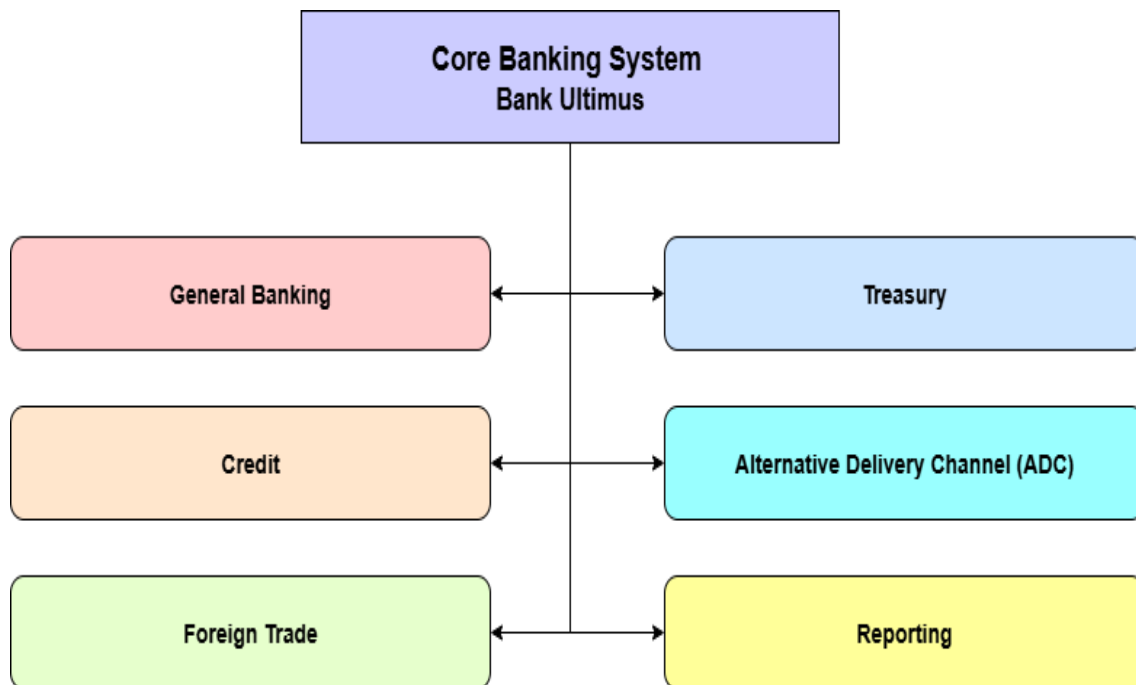


Figure 5.3: Bank Ultimus Core Functions of Southeast Bank PLC.

As illustrated in the diagram Figure 5.3, Bank Ultimus covers six core functional domains:

- **General Banking:** Facilitates everyday banking operations such as account opening, cash transactions, fund transfers, and customer servicing. This module ensures consistent, efficient handling of frontline banking tasks.
- **Credit:** Manages credit operations, including loan origination, approval processing, disbursement, and monitoring. It maintains comprehensive customer credit profiles and supports risk management.
- **Foreign Trade:** Supports export, import, and international remittance activities. This module enables seamless handling of Letters of Credit (LCs), foreign currency transactions, and compliance with global banking standards.
- **Treasury:** Oversees liquidity management, investment portfolios, and inter-bank transactions. Treasury operations are executed securely and efficiently within this module for optimal asset management.
- **Alternative Delivery Channel (ADC):** Integrates digital platforms like mobile banking, internet banking, and ATM networks, connecting customers to banking services through multiple channels beyond the traditional branch.
- **Reporting:** Provides essential regulatory, financial, and operational reports. This feature helps management and compliance teams in tracking performance, analyzing trends, and meeting statutory requirements.

Key features of Bank Ultimus include:

- Real-time transaction processing and data synchronization across all branches.
- Centralized customer information management.
- Secure authorization and access controls for user activities.
- Automated workflow for transactions, settlements, and reconciliations.
- Customizable modules supporting regulatory and operational updates.
- Seamless integration with alternative delivery channels and third-party platforms.

Bank Ultimus's robust architecture supports the full range of banking operations, delivering reliability, scalability, and security for Southeast Bank PLC's ongoing digital transformation.

5.3.2 CBS Integration with Other Systems and Overview:

Bank Ultimus serves not only as the centralized operational platform for Southeast Bank PLC. but also as a seamlessly integrated application with various subsystems supporting banking business. The following interface snapshots illustrate the user experience and core functionalities accessible through the system, highlighting a secure, role-based structure.

Login Interface

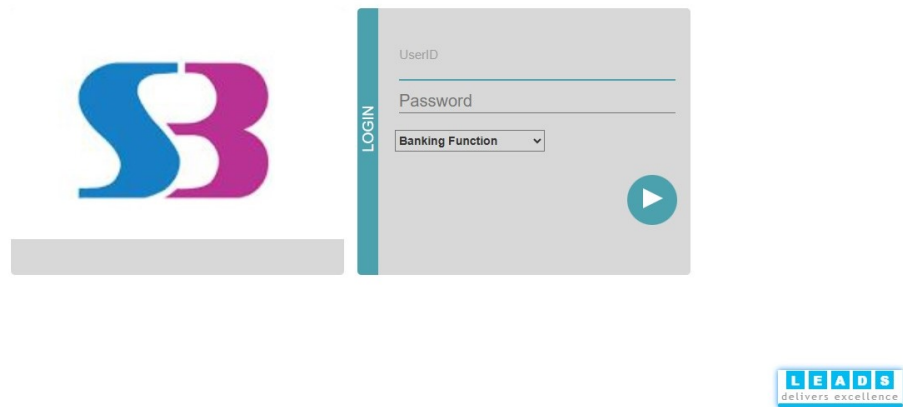


Figure 5.4: Log In Interface of Bank Ultimus

The initial login screen Figure 5.4 requires unique credentials and selection of assigned banking functions before granting any user access. Access controls are role and designation-based; only employees with authorized profiles can reach corresponding modules. This layered login serves as a vital security protocol, preventing unauthorized activity and ensuring that application functions are strictly regulated according to job responsibilities.

Home Page

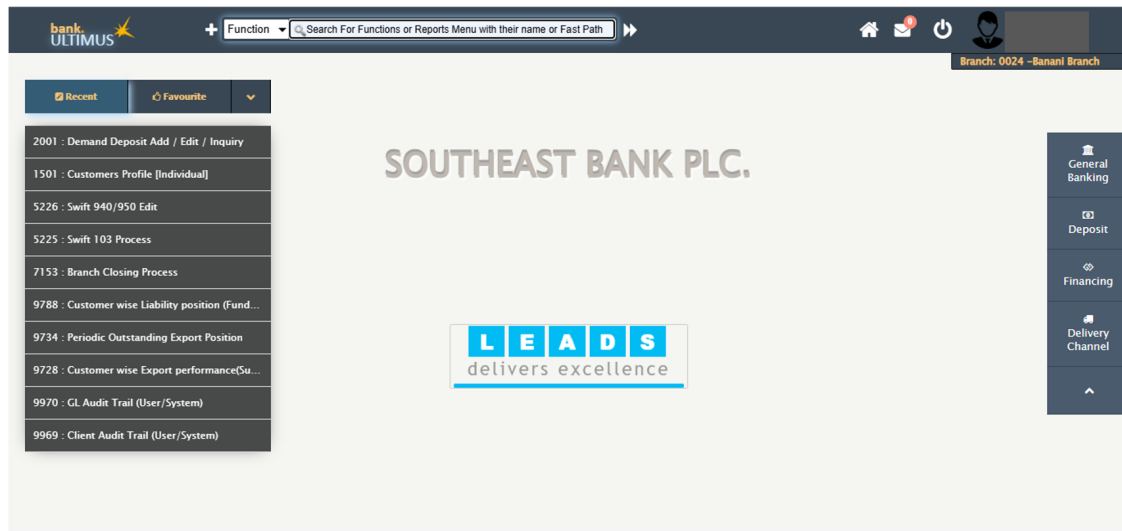


Figure 5.5: Home Page of Bank Ultimus

Figure 5.5 Upon authentication, users land in a dashboard with convenient options tailored to their roles and frequently used functions. Quick access to general banking, deposit, financing, and alternate delivery channels streamlines navigation. The dashboard supports efficient management of daily transactions, customer requests, and audit trails.

Account Opening Page

The account opening interface Figure 5.6 is designed for compliance and operational accuracy. It allows authorized staff to initiate account creation, set account categories, input essential customer information, and configure contact details. Only specific roles with permission, often in front-line or operations, can execute or approve these procedures.

Figure 5.6: Account Opening Function of Bank Ultimus

Customer Profile Page

Figure 5.7: Customer Profile Management of Bank Ultimus

This module enables Figure 5.7 viewing and updating comprehensive customer records from identity documentation and contact data, to regulatory and KYC details. Tabs for personal information, family records, employment history, credit info,

and account status ensure a 360-degree profile. User rights for editing or creating profiles are limited to registered staff per operational need.

Transaction Page

Figure 5.8: Transaction Entry and Authorization

Here Figure 5.8, permitted users can execute and verify debit/credit transactions, apply exchange rates, manage account postings, and attach supporting documentation. Automated controls help ensure each transaction follows a defined procedure, with supervisory roles present for verification and approval.

Check Requisition Page

The check requisition interface Figure 5.9 streamlines the process of requesting, tracking, and delivering chequebooks and other instruments. It maintains a requisition log and links with relevant customer accounts, supporting both operational efficiency and regulatory diligence. This module is typically accessed by operations staff and subject to branch-level authority.

bank. ULTIMUS

Function 1607 : Instrument Requisition Entry

Branch: 0024 - Banani Branch

Requisition Information

Instrument Def: 0014 - Saving Deposit

Leaves per Book: 20 Leaf(s) Per Book/Bundle

Total Book(s): 1

Leaf(s): 20

Account Information

Customer Br. ID: 0024-Banani Branch

Customer A/C No.:

Remarks:

Auto Transaction:

View Trans. Signature View

Requisition List

View Details	Select	Req. Sl No	Req. Date	Inst. Def. Name	Lvs/Book	Book(s)	Cust. Br.	Cust. A/C No.	Cust. A/C Title
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	Saving Deposit	20	1	0024		
View Details	☐		20/07/2025	General/ Card/Short Notice Deposit - 50	50	1	0024		

Figure 5.9: Instrument/Check Requisition

Integration and System Connectivity

Bank Ultimus is thoroughly integrated with other banking and third-party systems, enabling real-time data exchange and business process automation. Some notable integrations include:

- **Payment Gateway & ADC Platforms:** Connection with national payment networks, mobile and internet banking modules.
- **Treasury & Finance Applications:** Links to cash management, asset management, and regulatory reporting systems for seamless data flow.
- **Regulatory Interfaces:** Direct integration with Bangladesh Bank (BB) for automated statutory reporting, clearing, and compliance updates.
- **Security & Audit Modules:** Real-time synchronization with monitoring systems and audit logs, providing robustness to banking operations.

These integrations are underpinned by strong access controls. Functions within Bank Ultimus, such as transaction processing, account management, customer updates, and instrument requisitions, are allocated according to the user's role and

designation. This ensures operational security and regulatory compliance, with each staff member limited to areas relevant to their duties.

5.4 Application Ecosystem in Banking Operations

Southeast Bank PLC. utilizes a diverse ecosystem of both in-house and out-house applications to support its core and ancillary banking operations. This strategic blend of internally developed solutions and external platforms ensures the bank is able to meet its business needs efficiently and securely.

Inhouse Application	Outhouse Application
Pay Sys	Remittance Management System
Corporate Payment Module (CPM)	Audit Management System (Internal Audit)
Fund Asset Management System (FAMS)	Learning & Assessment Management System
Insta Pay (Internet Banking Web)	Agent Banking
Mobile App	HR Recruitment System
HRMS & Payroll	-

Table 5.1: In-House and Out-House Application

In-house Applications

All in-house applications at Southeast Bank PLC are engineered and maintained by the bank's team of software developers, ensuring close alignment between operational requirements and technological solutions.

- **Pay Sys:** The Pay Sys application is the backbone for handling internal payment and transaction processes. It facilitates interdepartmental transfers, account settlements, and regular fund disbursements, serving both frontline and back-office functions.
- **Corporate Payment Module (CPM):** CPM addresses the specialized needs of corporate customers. It manages bulk transactions such as company payroll, vendor payments, and settlement of large bills, streamlining processes for institutional clients.
- **Fund Asset Management System (FAMS):** FAMS enables the bank to efficiently manage its own asset portfolios and investment activities. This

includes tracking, reporting, and administering funds and investments, contributing to optimal resource utilization.

- **Insta Pay (Internet Banking Web):** The Insta Pay application supports the bank's internet banking services, providing a secure platform for retail and corporate customers to conduct transactions, monitor balances, and manage payments remotely.
- **Mobile App:** Southeast Bank's mobile application delivers digital banking convenience, allowing users to access accounts, transfer money, and pay bills through smartphones, complementing the internet banking system.
- **HRMS & Payroll:** HRMS & Payroll is designed for efficient human resource management and processing of salary, employee records, leave management, and requisitions for all internal staff. It is integral to keeping HR functions streamlined and accurate.

Outhouse Applications

Outhouse applications are developed and maintained by external vendors as well as the Southeast Bank IT department, each fulfilling a specific operational need for Southeast Bank PLC.

- **Remittance Management System:** This system facilitates secure and efficient handling of international and domestic remittance transactions, supporting cash inflows for customers from various channels.
- **Audit Management System (Internal Audit):** Used primarily by the bank's audit department, this application streamlines all aspects of internal audit processes—planning, execution, and reporting—helping ensure compliance and regulatory integrity.
- **Learning & Assessment Management System:** Dedicated to Southeast Bank's training institute, this platform manages staff learning, professional development programs, and performance assessments for continuous improvement.
- **Agent Banking:** Agent Banking software supports the bank's outreach to rural and remote customers, providing essential banking services outside traditional branches through registered agents.

- **HR Recruitment System:** Exclusively accessed by the HR Head and Senior HR Executives, this application manages the full recruitment lifecycle—posting job advertisements, tracking applicants, and onboarding selected candidates.

Except for HR Recruitment, HRMS, Audit Management System (Internal Audit), and the Learning & Assessment Management System, all other platforms are either directly or indirectly integrated with Bank UltimUS CBS. This integration ensures smooth data flow, enables centralized reporting, and supports real-time transactions across banking functions. Among all the software used by Southeast Bank PLC., I have been permitted by the authority to include detailed visual and descriptive information about four key applications in my report: Pay Sys, HRMS, Instapay, and the Mobile App.

Pay Sys Core Functions

Pay Sys is a pivotal in-house application directly interfacing with the CBS (Bank UltimUS) for handling payment operations and transactions. Powered by the Bangladesh Automated Clearing House (BACH), Pay Sys ensures all payment processes are transparent and efficient.

Pay Sys Powered by BACH (Bangladesh Automated Clearing Housing)	
BACP (Bangladesh Automated Check Processing System)	BEFTN (Bangladesh Electronic Fund Transfer Network)
RTGS (Real Time Gross Settlement)	NPSB (national Payment Switch BD)

Table 5.2: Core Payment Functions Managed by Pay Sys

Core functions of Pay Sys comprise:

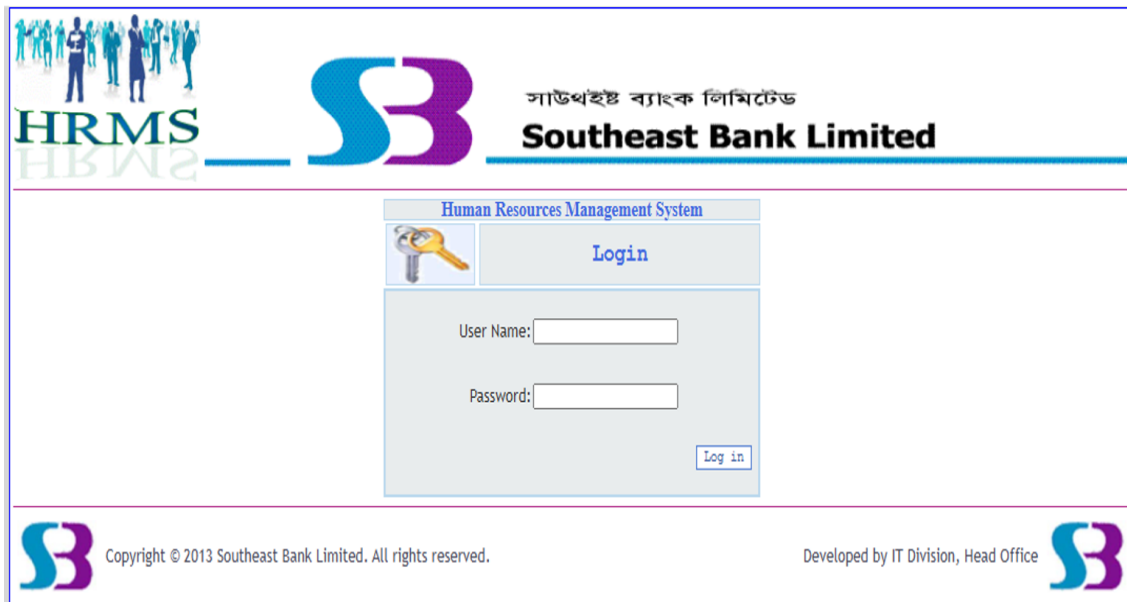
- **BACPS:** Streamlines automated check processing across branches [3].
- **BEFTN:** Handles electronic fund transfers, facilitating rapid interbank payments [3].
- **RTGS:** Supports real-time gross settlements for high-value, time-sensitive transactions [3].

- **NPSB:** Integrates with the national payment switch for card and ATM transactions [3].

Through these modules, Pay Sys unifies payment processing for retail, corporate, and institutional clients, aligning with the bank's transactional infrastructure.

Human Resource Management System (HRMS)

HRMS Figure 5.10 is another key in-house platform, tailored specifically for employee management, payroll processing, leave requests, and recruitment requisitions. Developed by the bank's IT Division, the system fosters a structured HR workflow, maintaining up-to-date records and facilitating timely salary disbursements.



The screenshot displays the HRMS Login Interface. At the top, there is a header with the HRMS logo on the left, the Southeast Bank Limited logo (SB) in the center, and the bank's name in Bengali and English on the right. Below the header, the main content area contains a login form. The form has a title 'Human Resources Management System' and a 'Login' button. To the left of the button is a key icon. Below the button are two input fields: 'User Name:' and 'Password:'. A 'Log in' button is located at the bottom right of the form. The footer of the page includes the SB logo, the copyright notice 'Copyright © 2013 Southeast Bank Limited. All rights reserved.', and the text 'Developed by IT Division, Head Office'.

Figure 5.10: HRMS Login Interface

Access to HRMS is strictly role-based. HR officers, payroll clerks, and relevant management utilize various modules according to their duties, ensuring both data confidentiality and operational accuracy.

Instapay (Internet Banking Web)

Instapay Figure 5.11 represents Southeast Bank's flagship web-based internet banking solution, accessible to all customers who maintain an account with the bank. The platform allows users to log in securely, review account balances, conduct fund transfers, pay bills, and manage standing instructions remotely from anywhere.

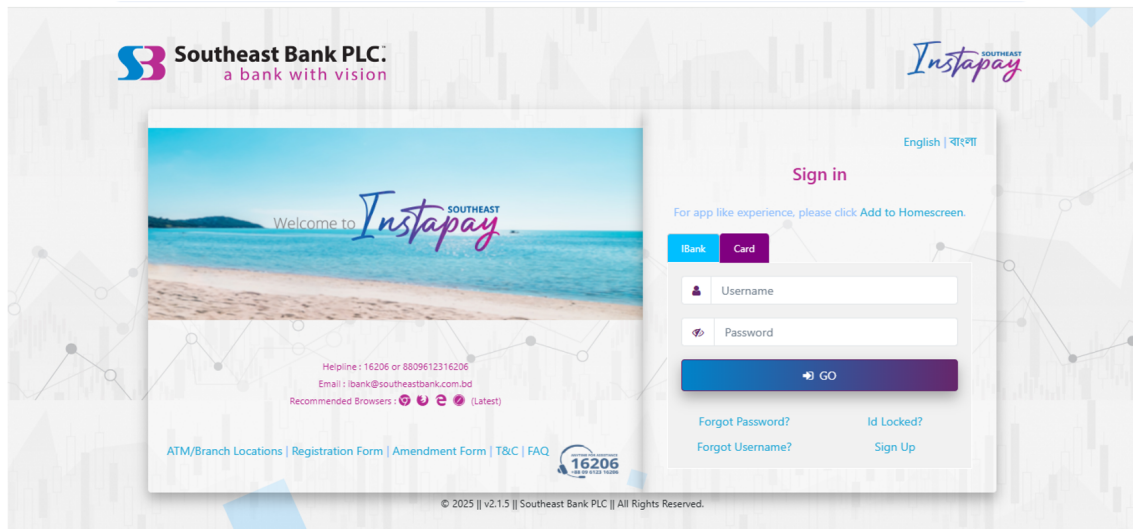


Figure 5.11: Instapay Login Interface

Instapay is user-friendly and open to both individual and corporate clients. By integrating directly with the CBS and other payment gateways, the system ensures that digital transactions are executed in real time, supported by robust security protocols.

Southeast Bank Mobile App

Southeast Bank's Mobile App is built to deliver digital banking convenience on smartphones, enabling customers to securely access and manage their accounts from anywhere, at any time. The application is tightly integrated with the bank's core banking system and online services, offering a range of features for both individual and corporate users.

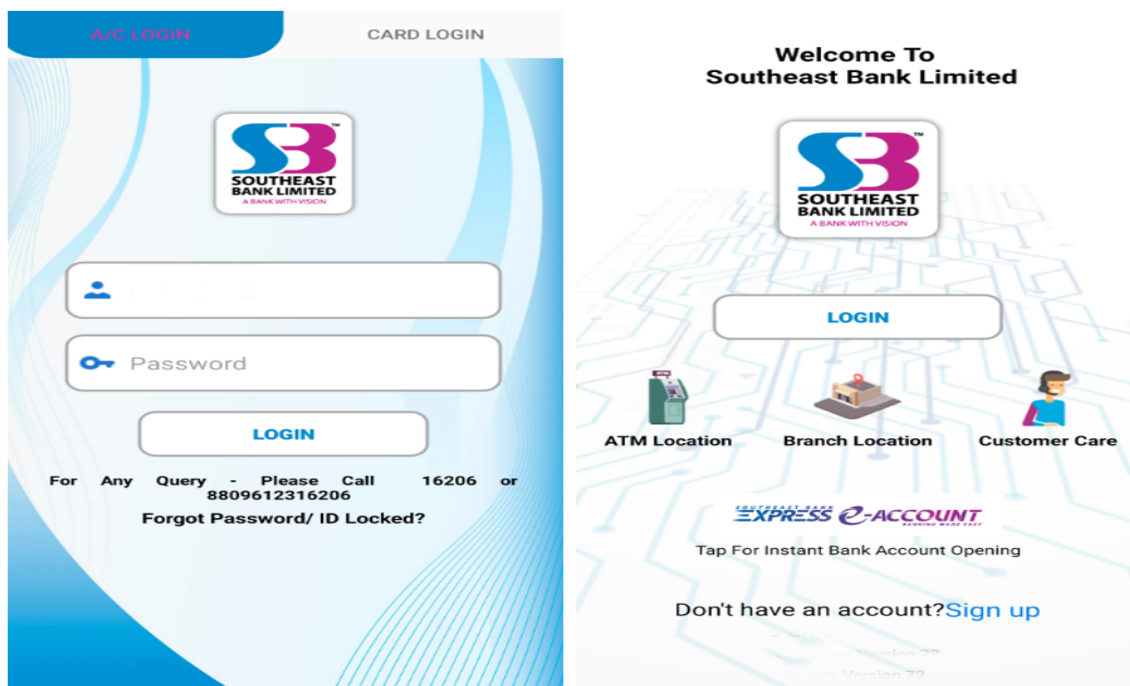


Figure 5.12: Southeast Bank Mobile App Login Interface

Through the login screen Figure 5.12, users enter their credentials to access a secure digital environment. Multi-factor authentication may be applied to protect against unauthorized entry, ensuring that only verified customers can use the app.

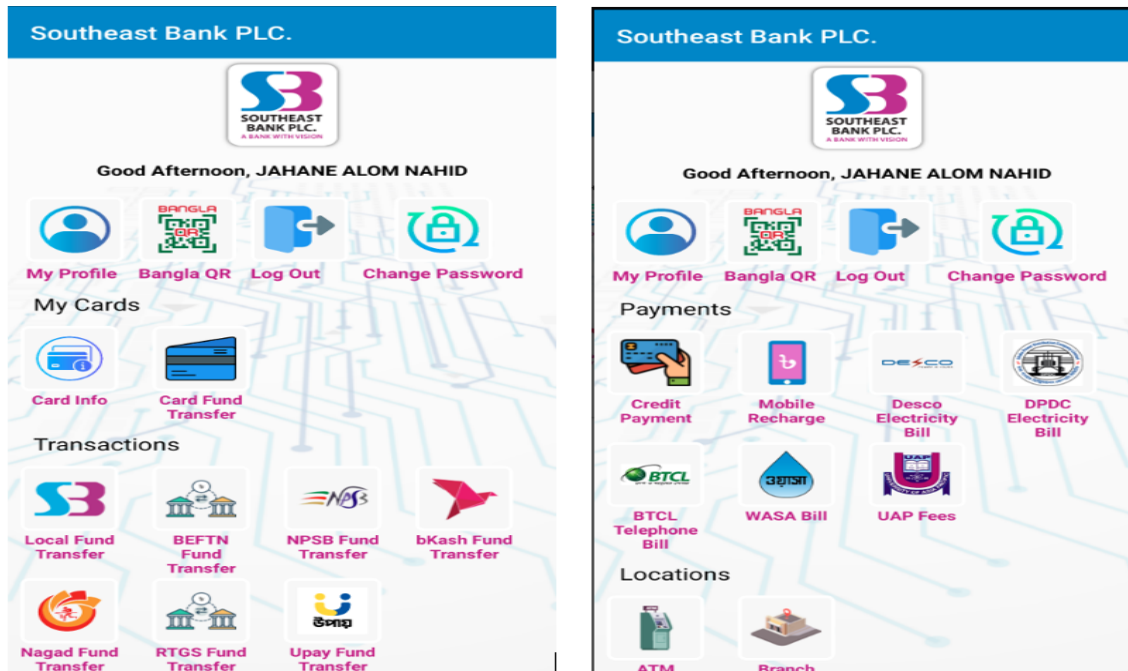


Figure 5.13: Southeast Bank Mobile App Home Interface

The home dashboard Figure 5.13 of the Southeast Bank Mobile App offers customers an intuitive and visually organized interface, as shown in the attached screenshot. Users have immediate access to essential modules, including their profile, QR payments, password management, and card information. The app enables a variety of transaction types such as local fund transfers, BEFTN, NPSB, RTGS, Nagad, bKash, and Upay fund transfers, ensuring seamless movement of funds within and outside the bank.

Additionally, the dashboard simplifies routine banking tasks with dedicated sections for payments, including credit card bill payment, mobile recharges, and settling utility bills for providers like Desco, DPDC, BTCL, and WASA. Users may also pay institutional fees, such as UAP fees, directly through the app. Helpful shortcuts for locating ATMs and branches, as well as getting customer support, empower customers to manage their finances with confidence and convenience. By consolidating these functions into a streamlined home interface, Southeast Bank provides users with a secure and efficient mobile banking experience that meets a broad spectrum of modern financial needs.

Furthermore, access to each application and its features is determined by user

role and designation. Such protocols ensure that only authorized staff can view or operate sensitive data, preserving system integrity and privacy.

5.5 Data Collection Methods:

During the internship at Southeast Bank PLC, a combination of data collection methods was used to gain a thorough understanding of IT operations and banking processes. The primary techniques included direct observation within the IT Division, allowing firsthand exposure to system workflows, software interfaces, and network setups. Hands-on experience with applications such as Bank UltimUS, Pay Sys, HRMS, Instapay, and the Mobile App provided practical insights into both technical functionality and user interaction.

To support these findings, interviews and informal discussions were conducted with IT professionals, developers, branch staff, and system users. These conversations helped clarify specific procedures, uncover integration challenges, and highlight best practices within system administration. The study was further enriched by reviewing internal documentation, training guides, audit logs, and system reports, which contributed to a deeper technical understanding.

Visual analysis played an important role through the assessment of process diagrams, interface snapshots, and architecture layouts. This ensured a complete overview of the technology landscape and operational environment.

Data collection related to General Banking and Corporate Banking was emphasized in the final stage. For General Banking, the focus was on day-to-day customer service operations, account management, and transaction processing at the branch level. For Corporate Banking, interviews and data reviews centered on bulk payment solutions, large account management, and specialized modules like CPM (Corporate Payment Module) and FAMS (Fund Asset Management System). This approach enabled a balanced perspective, combining IT systems knowledge with front-line banking processes.

By integrating these techniques, the internship produced a well-rounded and practical understanding of Southeast Bank PLC's technology-driven banking environment.

Chapter 6

Analysis and Findings

This chapter presents a comprehensive review of the internship experience at Southeast Bank PLC., focusing on key findings, personal development, and practical exposure to banking technology. This chapter highlights the results achieved, lessons learned, and tools utilized throughout the placement. It also provides clear user guidance for software applications, aimed at enhancing understanding and operational efficiency within the organization.

6.1 Results/Findings

During the internship at Southeast Bank PLC., significant insights were gained regarding the integration and operation of core banking systems and supporting applications. The hands-on experience with Bank Ultimus provided a clear understanding of how complex banking processes, ranging from transaction processing to customer account management, are automated and streamlined.

The internship revealed the critical role of secure, layered network infrastructure that underpins uninterrupted banking services and facilitates seamless data flow between different systems. Exposure to both in-house developed software and external platforms highlighted the importance of system interoperability, data accuracy, and role-based access controls in maintaining operational integrity.

Furthermore, the practical engagement with various banking modules demonstrated the evolving nature of digital banking services, emphasizing the need for constant technological upgrades and staff training to meet customer expectations and regulatory requirements effectively. These findings affirm that Southeast Bank's

IT ecosystem is well-positioned to support modern financial services while providing scalability for future growth.

6.2 Learning and Development

Throughout the internship at Southeast Bank PLC., several valuable lessons and skills were acquired that contributed to both professional growth and practical understanding of banking operations:

- Gained hands-on experience in navigating and utilizing the Core Banking System (Bank Ultimus) and supporting applications such as Pay Sys, HRMS, Instapay, and the Mobile App.
- Developed a comprehensive understanding of banking workflows, including account management, transaction processing, user profile maintenance, and payment systems.
- Enhanced technical skills in troubleshooting, system integration, and data management across different banking platforms.
- Learned the importance of security protocols, especially role-based access controls, in protecting sensitive data and ensuring regulatory compliance.
- Improved collaboration and communication by engaging with various teams, including IT professionals, developers, and branch staff, to address operational challenges.
- Strengthened analytical abilities through the review of network diagrams, interface layouts, and user experience assessments.
- Adapted to new technological developments, recognizing the need for ongoing training to stay current with industry best practices and digital banking innovations.

6.3 Tools and Technology

During the internship, a range of specialized tools and technologies were employed to support secure, efficient, and compliant banking operations. These included security tools to protect digital assets, network tools to ensure reliable connectivity, database management systems to handle vast amounts of financial data, system tools for operation and monitoring, and reporting tools for data analysis and regulatory compliance. The effective use of these technologies is essential for maintaining the integrity, availability, and confidentiality of banking services, as well as facilitating seamless integration of core and ancillary applications across the bank's IT infrastructure.

6.3.1 Security tools:

Security tools in banking are essential for safeguarding sensitive information and ensuring uninterrupted service delivery [1]. These tools include firewalls, intrusion detection systems, and encryption technologies that protect data in transit and at rest. Additionally, advanced security solutions enable continuous monitoring, threat detection, and proactive response to cyber threats, helping banks maintain trust and comply with regulatory requirements.

IBM Q-Rader:

IBM Q-Radar is a leading Security Information and Event Management (SIEM) solution deployed at Southeast Bank PLC. to monitor the entire IT infrastructure around the clock. By aggregating and analyzing logs, network events, and user activities from multiple systems, Q-Radar enables the bank's security team to detect, investigate, and respond swiftly to potential threats and vulnerabilities [5]. Its real-time alerting, advanced analytics, and intuitive dashboards play a vital role in maintaining the integrity and security of Southeast Bank's operations, ensuring regulatory compliance and safeguarding customer data at all times.



Figure 6.1: IBM Q-Rader Logo

F-5 Web Firewall:

At Southeast Bank PLC., the F5 Web Application Firewall is implemented to provide robust protection for online banking platforms and web-based applications. This security tool actively monitors incoming and outgoing web traffic, detects malicious activities, and blocks threats such as SQL injection, cross-site scripting, and other vulnerabilities. By safeguarding customer-facing portals and internal systems, the F5 firewall helps maintain a secure and reliable environment for digital banking services.



Figure 6.2: F-5 Web Firewall Logo

Check Point Smart View:

Check Point SmartView is utilized at Southeast Bank PLC. to continuously monitor external threats and cyber attacks targeting the bank's network. This advanced security solution provides real-time visibility into potential risks, enabling the security team to analyze threat patterns and respond swiftly to emerging incidents. By leveraging SmartView's comprehensive monitoring and reporting capabilities, Southeast Bank can proactively safeguard its infrastructure against evolving cyber risks.



Figure 6.3: Check Point Smart View Logo

Cisco Email Security:

Cisco Email Security is deployed at Southeast Bank PLC. to protect against email-based threats and unwanted communications. This solution filters incoming and outgoing emails for malicious attachments, phishing attempts, and spam, ensuring only legitimate messages reach users. By blocking suspicious content and preventing data breaches through email, Cisco Email Security strengthens the bank's overall security posture and maintains the integrity of internal and external communications.



Figure 6.4: Cisco Email Security Logo

Solar Winds:

SolarWinds is employed by Southeast Bank PLC. to monitor the performance and health of its servers across the IT infrastructure. This tool provides real-time insights into server uptime, resource utilization, and potential issues, enabling the IT team to quickly identify and resolve problems before they impact banking operations. With its advanced analytics and alerting capabilities, SolarWinds ensures server reliability and supports uninterrupted service delivery.



Figure 6.5: Solar Winds Logo

Trend Micro Apex One:

Trend Micro Apex One is used at Southeast Bank PLC. as the primary antivirus solution to protect endpoints and systems from malware, ransomware, and other cyber threats. It provides automated threat detection, advanced scanning, and real-time updates, ensuring that all computers and devices remain secure. Apex One's centralized management and reporting features help the IT team maintain a strong security posture and minimize risks across the bank's digital environment.



Figure 6.6: Trend Micro Apex One Logo

6.3.2 Database Tools:

Database tools play a crucial role in managing and organizing the vast volumes of data generated by banking operations. These tools ensure data consistency, security, and efficient access, supporting the bank's critical applications and decision-making processes.

Oracle:

Southeast Bank PLC. utilizes Oracle Database as the backbone for storing and managing its vast financial data. Renowned for its reliability, scalability, and advanced security features, Oracle supports mission-critical banking applications and ensures high performance even under heavy transaction loads [6]. The database facilitates efficient data retrieval, backup, and recovery processes, enabling the bank to maintain data integrity and availability across all branches and digital banking channels.



Figure 6.7: Oracle Logo

PL/SQL:

PL/SQL is employed at Southeast Bank PLC. primarily for handling transactional data within the Oracle Database. It enables robust processing of complex banking operations, including real-time account updates, fund transfers, and audit trails. With its advanced procedural programming capabilities, PL/SQL ensures reliable execution of business logic and facilitates secure, efficient, and error-free transaction management across the bank's systems.



Figure 6.8: PL/SQL Logo

My SQL:

MySQL is utilized for managing non-transactional data, such as logs, analytics, and various supporting database tasks. Its lightweight architecture and flexibility make it suitable for handling large volumes of structured information that do not require the stringent controls of transactional processing. MySQL supports rapid data access and manipulation, helping Southeast Bank with reporting, monitoring, and auxiliary business needs outside the core banking environment.



Figure 6.9: My SQL Logo

6.3.3 Network Monitoring Tools:

Network monitoring tools are essential for maintaining the health and performance of a bank's IT infrastructure. These tools provide continuous, real-time oversight

of network devices, traffic, and connections, enabling early detection of issues and minimizing service disruptions. By delivering timely alerts and detailed insights, network monitoring solutions help ensure seamless operations and robust security across the banking environment.

Nagios:

Nagios is utilized at Southeast Bank PLC to monitor the network connectivity and operational status of the bank's ATMs, branches, and central IT systems. With its real-time alerting and comprehensive reporting, Nagios helps the IT team promptly detect and address network interruptions or device failures, ensuring uninterrupted banking services across all locations.



Figure 6.10: Nagios Logo

CACTI:

CACTI is employed for bandwidth monitoring throughout the bank's infrastructure. By visualizing network traffic and usage trends, CACTI enables efficient management of resources and quick identification of bottlenecks. This proactive approach supports optimal performance and reliability of Southeast Bank's network environment.



Figure 6.11: CACTI Logo

6.3.4 System Tools:

System tools form the backbone of Southeast Bank PLC's server environment, facilitating efficient resource management, virtualization, and operational stability across diverse platforms. By deploying a strategic mix of operating systems and management solutions, the bank supports critical applications and ensures reliable service delivery.

VMware vCenter:

VMware vCenter is used to manage and orchestrate server virtualization (VMR) throughout the bank's data centers. It enables centralized control over virtual machines, streamlines resource allocation, and simplifies maintenance tasks, ensuring high availability and optimal performance for key banking workloads.



Figure 6.12: vCenter VMWARE Logo

Red Hat Enterprise Linux (Red Hat OS):

Red Hat OS is deployed on several servers for its robust security, scalability, and reliability. It is favored for mission-critical systems owing to strong stability, frequent updates, and comprehensive enterprise support, making it a popular choice for core banking functions.



Figure 6.13: Red Hat Enterprise Linux (Red Hat OS) Logo

IBM AIX OS:

AIX, IBM's UNIX operating system, powers select banking servers requiring high performance and advanced reliability. Its unique architecture delivers superior uptime, workload management, and security, making it suitable for demanding transaction systems and specialized banking applications.



Figure 6.14: IBM AIX OS Logo

Oracle Solaris OS:

Solaris Oracle OS (Oracle Solaris) is utilized on specific servers to provide a secure, scalable platform for database operations and middleware. Known for its robust features, Solaris is trusted for handling intensive financial data and supporting Oracle Database deployments within the bank.



Figure 6.15: Oracle Solaris OS Logo

Windows Server OS: Windows Server OS is widely implemented for its familiarity, flexibility, and seamless integration with enterprise applications. It supports a variety of banking solutions, from application hosting to file management, and ensures a smooth user experience across different business units.



Figure 6.16: Windows Server OS Logo

6.3.5 Reporting Tools

Effective reporting tools are essential for transforming raw data into actionable insights that support decision-making and regulatory compliance within the bank. Southeast Bank PLC. relies on Crystal Reports to generate, manage, and distribute detailed financial and operational reports across the organization.

Crystal Reports:

Crystal Reports is a robust enterprise reporting solution used to design and deliver customized reports from diverse data sources. The tool enables users to create dynamic, interactive dashboards and structured reports on account activity, transaction summaries, and compliance metrics. With its powerful data visualization capabilities, Crystal Reports helps managers and analysts at Southeast Bank efficiently interpret information, monitor key performance indicators, and meet audit requirements.



Figure 6.17: Crystal Reports Logo

6.4 User Guideline

This section provides practical instructions to help users effectively navigate and utilize the key software applications encountered during the internship at Southeast Bank PLC. The aim is to enhance user experience, improve operational efficiency, and reduce errors by offering clear guidance on essential features and workflows.

For the Core Banking System (Bank Ultimus), users should ensure proper login credentials are used and follow structured steps for processing transactions, updating customer profiles, and generating reports. Role-based access controls should be respected to maintain data security.

In applications like Pay Sys, users need to familiarize themselves with different payment modules such as BACPS, BEFTN, and RTGS, understanding their purposes and data input requirements. Timely validation and reconciliation are critical to avoid transaction discrepancies.

The Human Resource Management System (HRMS) requires careful data entry for payroll, leave applications, and recruitment processes. Users must ensure accuracy and adhere to approval hierarchies within the system.

For digital platforms such as Instapay and the Southeast Bank Mobile App, users should follow security best practices, including using strong passwords, regularly updating credentials, and logging out after sessions. Features like fund transfers, bill payments, and account inquiries are designed for straightforward use but benefit from a brief orientation to maximize functionality.

Overall, these guidelines emphasize the importance of following established procedures, leveraging built-in help resources, and seeking support when encountering technical difficulties. Proper adherence ensures that the software applications deliver reliable, efficient service aligned with the bank's operational standards.

6.5 Impact of the Internship

Throughout the internship at Southeast Bank PLC, I gained valuable exposure to Banking IT, Corporate Banking (CB), and General Banking (GB) operations. This experience enabled me to understand the technological frameworks, daily workflows, and best practices that drive efficient and secure banking services. By observing processes and learning from professionals, I enriched my knowledge of the systems that support critical financial transactions and customer service. Although my role was primarily educational, the insights acquired have equipped me with skills applicable to future contributions in the banking and IT sectors, aligned with the organization's dedication to digital innovation and service excellence.

Chapter 7

Conclusions and Recommendations

This chapter provides a summary of the internship experience at Southeast Bank PLC, emphasizing key conclusions drawn from the learning process. It also discusses the limitations encountered during the placement and offers constructive recommendations for future improvements within the organization. The insights in this chapter aim to support ongoing development and operational excellence in banking and IT.

7.1 Conclusion

The internship at Southeast Bank PLC provided an invaluable opportunity to gain a comprehensive understanding of the complex and fast-evolving environment of banking IT, Core Banking, and General Banking operations. Through direct observation and hands-on exposure to various advanced technologies, integrated software systems, and stringent security frameworks, I was able to witness the intricacies involved in ensuring seamless financial transactions, data integrity, and customer service excellence. The experience extended beyond technical knowledge to include insights into regulatory compliance, risk management, and the critical role of IT in enhancing operational efficiency across different banking functions.

This immersive exposure deepened my appreciation for the critical integration between technology and banking processes, underscoring the necessity of maintaining secure, efficient, and customer-centric services in a highly competitive financial landscape. The skills and understanding gained during this internship have established a strong foundation for my future career growth, highlighting how continuous innovation and robust IT infrastructure are essential for supporting

sustainable development, improving customer experiences, and driving strategic successes within the banking industry.

7.2 Limitations

During the internship at Southeast Bank PLC, several limitations were encountered that impacted the scope and depth of the learning experience. Due to the confidentiality and security policies of the bank, access to certain sensitive systems and data was restricted, which limited hands-on involvement with some critical processes. Additionally, the internship period was relatively short, constraining the ability to explore all departments and technologies in detail.

Another limitation was the fast-paced nature of the banking environment, where priorities and tasks could change rapidly, occasionally affecting opportunities for in-depth analysis and project participation. Despite these constraints, the experience provided valuable insights, and the limitations identified offer areas for consideration in future internships to enhance learning and contribution.

7.3 Recommendations

Based on my internship experience at Southeast Bank PLC., I offer the following recommendations to enhance both the organization's operations and future internship programs:

- Increasing opportunities for interns to gain hands-on experience with a wider range of systems and projects would deepen practical knowledge and skill development. Providing controlled access to more departments could facilitate this.
- Implementing structured mentorship and regular feedback sessions for interns could improve learning outcomes and help interns better align their work with organizational goals.
- Continuing investment in staff training on emerging banking technologies and cybersecurity practices will strengthen the bank's ability to adapt to rapidly evolving financial landscapes and regulatory requirements.

- Enhancing documentation and internal knowledge sharing would support smoother onboarding for new employees and interns alike, promoting consistency and efficiency.
- Finally, encouraging more cross-departmental collaboration can foster innovation and provide a more holistic understanding of banking processes, benefiting both employees and clients.

Chapter 8

Acknowledgments

I would like to express my sincere gratitude to all those who have supported and guided me throughout my internship at Southeast Bank PLC.

First and foremost, I wish to thank Mr. Kashef Rahman, Senior Executive Vice President & Head of Information Technology Division, Southeast Bank PLC., for granting me the opportunity to explore and learn from the IT Division. His vision for knowledge sharing greatly enriched my internship experience.

My heartfelt appreciation goes to Engr. Mr. Muhammad Arifur Rahman, Assistant Vice President & Technical Project Manager, Southeast Bank PLC., provided me with in-depth knowledge and actively facilitated my engagement with supervisors from every team within the IT Division. His mentorship enabled me to gain hands-on experience across multiple sectors in the IT Department.

I am also grateful to Mr. A.B. Md. Saifur Rahman, Vice President & Head of Branch, Southeast Bank PLC., Banani, for allowing me to gain practical experience and deep insight into Corporate Banking and General Banking operations at the Banani branch.

A special note of thanks goes to my industrial supervisor, Mr. A.B.M. Shamsul Arefin, First Assistant Vice President, Southeast Bank PLC., for his continuous support, guidance, and consideration throughout my internship. His efforts made my adjustment to the new environment smooth and helped me become acquainted with banking and corporate culture. His advice and encouragement were invaluable in helping me overcome challenges during my time at the bank.

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Finally, I extend my heartfelt thanks to my parents for their unwavering support, to my coworkers and senior colleagues for their cooperation, and to everyone who helped me gain valuable experiences during this important phase of my professional development.

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Date : June 04,2025

The Vice President &
Head of Branch
Southeast Bank PLC.
Banani Branch
Dhaka

Dear Sir,

Subject: Internship Joining report

In terms of Head office letter: SEBPLC/HO/HRD/2025/2383 dated: May 27.2025, I do hereby submit my joining report today the 04-June, 2025.

Please accept my joining report and oblige thereby.

Thank you

Yours faithfully



Mr. Abidur Rahman
Internee
B.Sc. Student
University of Liberal Arts Bangladesh (ULAB)



SEBPLC./HO/HRD/2025/2383
May 27, 2025

**The Vice President
&
Head of Branch**
Southeast Bank PLC.
Banani Branch
Dhaka

Dear Sir,

Sub: **Approval of Internship**

We would like to inform you that **Mr. Abidur Rahman**, a B. Sc. student of University of Liberal Arts Bangladesh (ULAB) is hereby allowed to do his internship program at your Branch for a period of 12 (twelve) weeks commencing from **May 29, 2025**. The topic of study of Mr. Abidur may be decided on mutual discussion.

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

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

The resume of Mr. Abidur is enclosed herewith for ready reference.

Sincerely yours,



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

Encl: As above

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