VOLUME 01 | ISSUE 01 | SEPTEMBER 2025

Southeast Bank FinSight

SOUTHEAST BANK PLC.
A BANK WITH VISION

SoutheastBankBD www.southeastbank.com.bd

SOUTHEAST BANK PLC. CELEBRATES 30 YEARS OF EXCELLENCE IN BANKING

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Southeast Bank FinSight
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It gives me immense pleasure to present the very first edition of our Bank's Quarterly Newsletter Southeast Bank "FinSight"...

From the EDITOR

To download "**FinSight**" please scan here.

It is my pleasure to introduce the first issue of the Bank's Quarterly Newsletter Southeast Bank "**FinSight**".

This FinSight is a reflection of our continuous journey towards excellence, innovation, and customer-centric growth. Through its pages, we aim to share the key milestones, updates, and insights that define our progress and highlight the collective efforts of our dedicated team.

This newsletter is not only a platform to showcase the achievements of our bank but also an avenue to keep our valued stakeholders informed and engaged.

Each section and article of 'FinSight' featured here represents the commitment, resilience, and vision that drive us forward.

I extend my sincere appreciation to all contributors who have worked with dedication to make this publication possible. Their efforts ensure that this newsletter becomes an informative and inspiring read for all.

We look forward to your continued support and welcome your valuable feedback, which will guide us in enriching future editions.

Together, let us continue to strengthen the foundation of trust and growth that defines our bank.

Warm regards,
Sayma Banu

Southeast Bank
FinSight

Editorial Team

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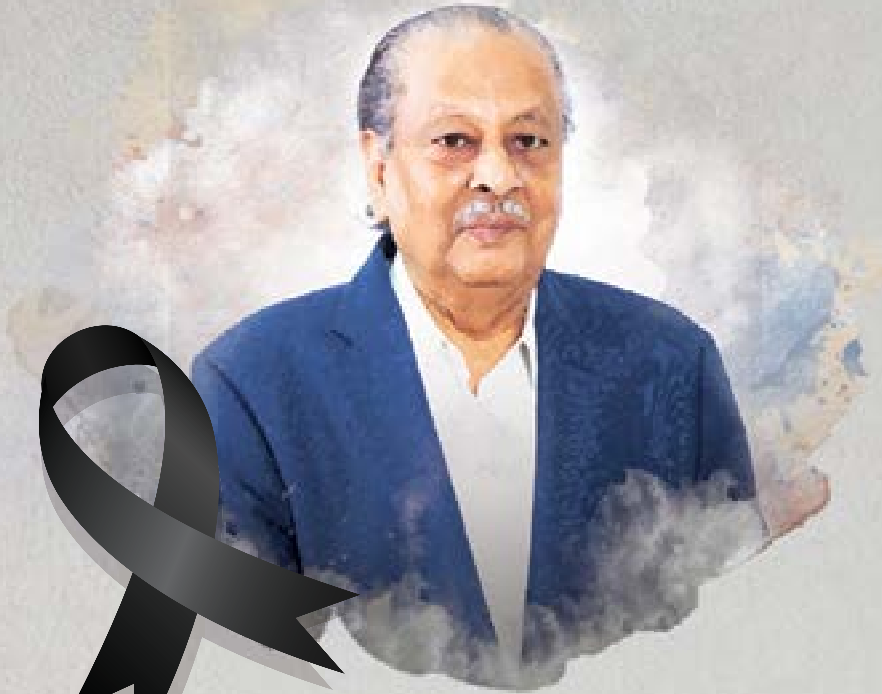

WE DEEPLY
MOURN

Azim Uddin Ahmed

1940-2025

Honorable Sponsor Director and Former Chairman of Southeast Bank PLC. breathed his last on 01 August 2025 (Inna lillahi wa inna ilayhi raji'un). We are deeply shocked by his passing and express our heartfelt condolences and sympathy to the members of the bereaved family.

Azim Uddin Ahmed was born on June 30, 1940, into a respected Muslim family. He was a member of the Board of Directors and also served as Chairman of the Board's Risk Management Committee. He was a well-known business personality in the country. He was the Chairman of Mutual Group and AD Holdings Limited, and also served as Director and former Chairman of Arla Foods Bangladesh Limited.

He was a founding life member of the Board of Trustees of North South University. He was the immediate past Chairman of the North South University Board of Trustees and a founding life member of the North South University Foundation.

We pray to Almighty Allah to grant the departed soul eternal peace in the highest place in Jannah. Ameen.

Southeast Bank PLC.
a bank with vision

WE DEEPLY
MOURN

Md. Akikur Rahman

1945-2025

Honorable Sponsor Director, Southeast Bank PLC.
breathed his last on 20 March 2025 (Inna lillahi wa inna ilayhi raji'un). We are deeply shocked at his death and express our heartfelt condolences and sympathy to the members of the bereaved family.

Md. Akikur Rahman was born on February 15, 1945 in a respected Muslim family of Sunarpara, Nabarun, Sylhet. He was associated with Southeast Bank PLC. since its inception as a Sponsor Director. He was a member of the Executive Committee of the Board of Directors of Southeast Bank PLC. He was the Chairman of RAR Investment Limited, United Kingdom. He was also the Chairman of Dorking Muslim Community Association, United Kingdom. He was the Managing Director of RAR Holding Limited. He was also the Vice Chairman of International Medical College and Hospital, Gazipur, Bangladesh.

We pray to the Almighty Allah to grant the departed soul eternal bliss in the best of the Heavens, Ameen.

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We **Deeply** Mourn


Three Decades of Excellence:
Southeast Bank's
Visionary Journey of
Trust and Reliability
Celebrating
30 Years
A Journey of Maturity, Stability and Consolidation
2025 Current Board of Directors of Southeast Bank PLC.
1995 Founders of Southeast Bank PLC.
We extend our heartfelt gratitude to our valued customers, shareholders and well-wishers for standing by us throughout this remarkable journey.
This achievement is not ours alone-it is yours too!
136 Branches
22 Sub-Branches
ATM
550 Recycler ATM
AGENT
142 Agent Banking Outlets
Southeast Bank PLC.™
a bank with vision
SoutheastBankBD www.southeastbank.com.bd

Message from the Honorable **Chairman** of the Bank

M. A. Kashem

It gives me immense pleasure to present the very first edition of our Bank's Quarterly Newsletter Southeast Bank "FinSight".

This publication marks an important milestone in our ongoing commitment to transparency, knowledge-sharing, and engagement within our Bank and with our valued stakeholders.

In today's dynamic financial landscape, timely information and insights are vital for sustainable growth and informed decision-making. Through this newsletter, we aim to highlight key developments, share success stories, provide updates on our initiatives, and offer thought leadership on emerging trends in the banking sector.

This platform is not just a communication tool—it reflects our collective vision of continuous improvement, innovation, and collaboration.
I encourage all our colleagues to actively contribute their ideas and experiences, making this newsletter a true representation of our shared journey.

As we move forward, let us remain committed to excellence, integrity, and customer-centric values that define our Bank. I hope you find this newsletter informative and inspiring, and I look forward to witnessing its evolution in the coming editions.

Key Operational & Financial Highlights
At A Glance

ASSET (LDU)

Retail
8,923,209,460.15
Accounts-9,885

Corporate
293,106,642,746.60
Accounts-12,131

SME
60,965,469,386.18
Accounts-10,870

DEPOSIT

Retail
187,431,839,010.48
Accounts-1,264,299

Corporate
191,005,209,824.07
Accounts- 107,885

SME
59,879,167,853.70
Accounts-73,297

Capital
4,386.36 Crore
(June 2025)

Profit
8,857,117,056.72
(Upto Sepetember, 2025)

Target
1,500 Crore

Branches
136

Sub-Branches
22

Agent Outlets
142

Credit Card
2,32,630+

Employees
3,245+

Southeast Bank PLC. Celebrates 30 Years of Excellence in Banking

Southeast Bank PLC. Celebrated its 30th Anniversary on May 25, 2025, a glorious chapter in a long journey. On the occasion of the 30th founding anniversary, Southeast Bank organized a colorful event on May 24, which was held at the Bangladesh China Friendship Conference Center. The celebration was graced by the presence of Ms. Nazma Mobarek, Honorable Secretary, Financial Institutions Division, Ministry of Finance, Government of the Republic of Bangladesh, as the Chief Guest, who commended the Bank's long-standing contribution to the country's financial sector. Md. Zakir Hossain Chowdhury, Deputy Governor, Bangladesh Bank was also present as the Special Guest. Mr. M. A. Kashem, Chairman of Southeast Bank PLC., expressed his heartfelt gratitude to the Bank's clients, stakeholders, and employees, emphasizing the values of trust, integrity, and innovation that have guided the Bank over the past three decades. Mrs. Rehana Rahman, Vice Chairperson, Southeast Bank PLC., also gave a valuable speech at that event. Mr. Abidur Rahman Chowdhury, Managing Director (Current Charge) delivered his welcome speech.

The glorious journey of Southeast Bank is led by Mr. M. A. Kashem, Founder Chairman and Sponsor Director. He is a founding member of North South University Trust and has served as its chairman for 4 terms. He is a successful former President of the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI), the apex body of all businessmen in Bangladesh. A philanthropist and prominent industrialist, Mr. Kashem is a Distinguished educationist and prominent social worker.

He is the former Chairman of the Association of Private Universities of Bangladesh which represented all Private Universities of the country. He was a member of the Board of Trustees of Hamdard Laboratories (Wakf), Bangladesh, a leading manufacturer of herbal medicines in the subcontinent, for 17 years. As a prominent businessman, he has led the FBCCI trade delegation and the North South University delegation on behalf of Bangladeshi business and educational institutions in all major cities of the world.

The founder of Southeast Bank, Mr. M.A. Kashem, had a dream from the beginning of a bank that would not only provide financial services but also play a role in the development of society. Under his visionary leadership, Southeast Bank has become a safe, trustworthy and inclusive institution, which is constantly gaining the trust of the people and moving forward to the peak of heights. He further said

that due to the dedicated efforts, dedication and love of all the officers and employees of the bank, the bank has been able to achieve sustainable development despite hundreds of adversities. He deeply appreciated the contribution of the employees and urged them to work with love and dedication towards the bank.

As celebrating this remarkable 30-year journey, Southeast Bank PLC. extends its deepest gratitude to every customer, partner, employee, and well-wisher who has been part of Banks story. Customers trust has been Banks greatest strength; Customers support Banks constant inspiration. With Banks' roots grounded in values and Banks' vision set on the future, Southeast Bank looks ahead with renewed commitment to serve, to grow, and to contribute to the nation's progress.

In addition, the Board of Directors of the Southeast Bank, Respected Customers of the Bank, Artists, Literary Figures, Cultural, Economic-Commercial Elites, Administrative Officials, Executives and Officers of the bank, and eminent personalities from various spheres of society were present at the event.

Southeast Bank PLC.-The journey continues- with customers, for customers.

Southeast Bank PLC. opens its 136th "CEPZ Branch" Chattogram

Southeast Bank PLC. has inaugurated its 136th "CEPZ Branch" at Commercial Complex, Chattogram EPZ With the aim of expanding the scope of modern banking services.

Engr. Khandker Badrul Hassan, Honorable Director of Southeast Bank PLC. formally inaugurated the Chittagong EPZ Branch.

Mohammed Rashedul Amin, Deputy Managing Director, Md. Musfiqur Rahman, SVP and Head of Corporate Affairs and CSR Department, Renowned businessmen, industrialists, customers, educationists, local elites, local journalists and other officials of the bank were also present.

Southeast Bank's first and the foremost priority is to provide quality service and maximum satisfaction to the customers. From now on, it will provide all kind of modern and technology backed Conventional and Islamic Banking Services from this Branch.

Southeast Bank PLC. and **North South University** Launch Exclusive **VISA Co-Branded** Credit and Prepaid Cards

Honorable Chairman of the Bank Mr. M.A. Kashem inaugurated the campaign of exclusive VISA Co-Branded Credit and Prepaid Card, Officially launched by Southeast Bank PLC. and North South University at the NSU campus in Bashundhara.

The inauguration ceremony was graced by Professor Dr. Abdul Hannan Chowdhury, Vice Chancellor of North South University; Mr. Abidur Rahman Chowdhury, Managing Director (Current Charge) of Southeast Bank PLC.; and Mr. Sabbir Ahmed, Country Manager, Visa – Bangladesh, Nepal & Bhutan.

As part of the initiative, Southeast Bank PLC. has introduced co-branded credit cards for NSU faculty and staff, and co-branded prepaid cards for students. Faculty members and staff will enjoy lifetime annual fee waiver on their credit cards, along with suitable credit limits based on eligibility. Students will benefit from a first-year annual fee waiver on their prepaid cards, along with a Tk.300 cashback on their first transaction. The prepaid cards are specially designed to support both domestic and international payments, including online transactions such as foreign university application fees, thereby promoting financial inclusion and convenience for students.

The launch event was attended by several senior officials from both institutions. Distinguished attendees included Dr. Ahmed Tazmeen, Registrar, and Professor Abdur Rob Khan, Treasurer of North South University. From Southeast Bank PLC., key participants were Mr. Md. Abdus Sabur Khan, Senior Executive Vice President & Head of Cards; Mr. Kashef Rahman, Senior Executive Vice President & Head of Information Technology Division; Mr. Mamunur Rashid, FCS, Senior Vice President & Company Secretary, Board Division; and Ms. Sayma Banu, Director, Training Institute. Representing Visa, Mr. Ashish Chakraborty, Director, Business Development, South Asia, was also in attendance.

The campaign reflects a strong collaboration between Southeast Bank PLC. and North South University, aimed at expanding access to secure, convenient, and digital financial solutions for the academic community.

Message from the **Managing Director**
(Current Charge)

Abidur Rahman Chowdhury

The launch of **FinSight** marks a new milestone in Southeast Bank PLC's journey to strengthen communication, share knowledge and celebrate collective achievements. As the first edition of our quarterly newsletter, this platform has been created to highlight important news, events and developments within our Bank, while also recognizing the efforts and successes of our people.

Through this publication, we aim to build stronger connections across the Southeast Bank family by documenting milestones, showcasing initiatives and sharing stories that reflect our dedication to progress. It will also provide a space to highlight milestones and recognize contributions that unite us as one Southeast Bank family.

I extend my sincere appreciation to everyone whose contributions have made this inaugural issue possible. May **FinSight** evolve into a valued platform that celebrates our achievements, strengthens team spirit and reinforces our shared commitment to excellence.

Congratulations
to the Little Champs of
Southeast Bank Green School

Southeast Bank Green School held a special recognition ceremony on August 26, 2025 to honor its students for their outstanding results in the Edexcel O-Level examinations, session 2025-26. The event, hosted by the Southeast Bank PLC, marked a historic milestone as the very first batch of students graduated successfully.

The honorable Chairman of Southeast Bank PLC., Mr. M. A. Kashem, along with the Chairperson of the school and Vice Chairperson of Southeast Bank PLC., Mrs. Rehana Rahman, Managing Director (Current Charge) of the Bank, Mr. Abidur Rahman Chowdhury, attended the event. The school's Principal, Mrs. Syeda Nasrin Akter, along with the teachers were also present.

Together, they acknowledged the remarkable achievements of the students. Each student was awarded a crest, a certificate and tokens of appreciation for their hard work and dedication. The ceremony served as both a celebration of academic excellence and an inspiration for the upcoming batches of Southeast Bank Green School.

The honorable Chairman, Mr. Kashem, expressed his pride in the students' performance and highlighted the importance of perseverance and determination in academic success. Mrs. Rehana Rahman congratulated the first graduating batch, calling their success a stepping stone for future achievements of the institution. The school principal extended her gratitude to the teachers for their commitment and guidance, which contributed significantly to this success.

The event concluded with words of encouragement for the students to continue striving for excellence in higher studies and beyond. This milestone not only symbolizes the school's growing academic strength but also reinforces its mission to nurture future leaders of the nation.

Congratulations to the Bangladesh **Women's Football Team**

SAFF Women's Football Championship 2024

On November 14, 2024, **Southeast Bank PLC.** organized a ceremony at its head office to honor the members and staff of the Bangladesh Women's Football Team, who proudly won the **SAFF Women's Football Championship 2024.**

The ceremony celebrated the determined women athletes who brought glory to Bangladesh's football once again, with senior officials of the bank and distinguished guests in attendance to applaud their remarkable achievement.

The event was graced by the presence of the honorable President of the Bangladesh Football Federation (BFF), Mr. Tabith Mohammed Awal, as the chief guest. The event was chaired by Southeast Bank PLC.'s honorable Chairman, Mr. M.A. Kashem. Among other notable attendees were the Bank's Board of Directors, Mr. Azimuddin Ahmed, Mrs. Josna Ara Kashem, Mrs. Duluma Ahmed, Mr. Nasir Uddin Ahmed and Independent Director Mr. Mohammad Delwar Hossain.

At the event, a special financial honor of **300,000 BDT** was awarded to each player of the **SAFF-winning women's team,** while each member of the coaching staff received **100,000 BDT** as a token of appreciation and encouragement for their outstanding success.

Additionally, a Visa Debit Card, usable both domestically and internationally, was presented to each recipient against their respective bank accounts. Notably, Southeast Bank is the first private organization in Bangladesh to recognize the SAFF-winning women's football team with such a reception and financial honor. This celebration reflects the Bank's unwavering support for women's football and its dedication to the development of the nation's sports sector. Southeast Bank PLC. has reiterated its commitment to continuing such support for the advancement of women's sports in the future.

In his closing remarks, the then Managing Director stated, "The way the dedicated girls in red and green overcame the challenges posed by Nepal's strong supporters and claimed victory in the SAFF Championship has made our nation proud and inspired the new generation. Despite limited facilities, our resilient women have achieved success through immense hard work and perseverance. As always, Southeast Bank remains committed to supporting women's empowerment, rights, and women's sports, and pledges to contribute significantly to the overall development of Bangladesh's sports arena."

Sketch of **Training Activities**-2025

January–August 2025

1	Product Awareness of Corporate Transaction Management Department (CTMD) and marketing strategy	31	Regulatory Framework for Prevention of Money Laundering, Terrorist Financing and Trade-Based Money Laundering'(1st Batch)
2	Project Appraisal and Credit Management- 1st Batch	32	Regulatory Framework for Prevention of Money Laundering, Terrorist Financing and Trade-Based Money Laundering'(2nd Batch)
3	Agricultural Loan Marketing, Approval and Disbursement Management'	33	Sustainable Finance Product Identification and Environmental & Social Risk Management (ESRM) Guideline
4	Cash Management and Counterfeiting Currency: Preventive Measures and Compliance as per Bangladesh Bank Guidelines	34	Cash Management and Fake Note Detection Preventive Measures and Compliance in Bank
5	'Ethics, Integrity, and Professional Etiquette in Workplace	35	Sharing Knowledge, Exchanges of Views, and Strategic Insights for the Bank's holistic development'- (Feni Zone) 50
6	'SEBPLC Products and service knowledge, cross-selling techniques and effective marketing strategy	36	Sustainable Finance Product Identification for proper reporting and Environmental & Social Risk Rating (ESRR) of the customer
7	Money and Banking Data (SBS-1, SBS-2 and SBS-3) Reporting and recent changes	37	"Regulatory Framework for Prevention of Money Laundering and Terrorist Financing
8	"Mechanism of Effective Credit Monitoring for credit Risk Management	38	'Integrated Supervision System (ISS) Reporting'
9	Meet with the trade leaders	39	'Sharing Knowledge, Exchanges of Views, and Strategic Insights for the Bank's holistic development
10	Focused Group Discussion (FGD) regarding Online Export Monitoring System (OEMS) with Valued Exporter Clients of AD Branches of SEBPLC."	40	Ethics, Integrity, Gender Equality and Good Governance Practice in Bank'
11	Bangladesh Automated Cheque Processing System (BACPS) Under BACH: Responsibility and Due Diligence of Presenting Bank and Paying Bank.	41	'Emphasize Non-Funded Business to boost Bank's Profitability'
12	Prevention of Money Laundering and Terrorist Financing (1st Batch)	42	Basics of SWIFT, ISO 20022 Migration, and Its Security
13	Prevention of Money Laundering and Terrorist Financing (2nd Batch)	43	'Women Entrepreneur Development Program'
14	Loan Documentation and Branch Budget Preparation	44	Cyber Security: Challenges and Counteractions'
15	Focused Group Discussion titled 'Key Takeaways from the Monetary Policy Statement January-June 2025 and Road Ahead	45	Legal Framework for General Banking Operation'
16	Orientation Training on Agent Banking Operation	46	Customer Service and Workplace Etiquette'
17	Maintenance of Remittance Operations & Flows via Banking Channel'	47	'Critical Aspects of Financial Statement Analysis for prudent Lending decision and Discussion of IFRS 9 for Basic concept on Expected Credit Loss (ECL) Model
18	Conventional and Digital Land Survey'	48	Driving Retail Banking Performance: Branch Leadership & Sales Strategy
19	Training for Office Attendance for Service Management	49	"Orientation Training on Agent Banking Operations
20	Capacity Development Program for Marketing of Banking Products & Service. (Dhaka Zone)1st Batch	50	Presentation Skills and Soft Skills For workplaces
21	Capacity Development Program for Marketing of Banking Products & Service. (Dhaka Zone) 2nd Batch	51	'Regulatory Framework of LC Operations"
22	Identifying and Mitigation of IT Security Vulnerabilities	52	'Enhancing Product Knowledge & Service Excellence for Pre-Paid and Credit Card of the Bank'
23	Overview of CAMELS Rating for Banks and Internal Credit Risk Rating System (ICRRS)	53	"Prevention of Common Lapses and Irregularities in General Banking, Credit & Foreign Exchange Operations"
24	Enhancing interpersonal Skills in a Tech Driven World	54	Loan Classification, Provision for CL 1-5, and Discussion on Loan Recovery
25	ATM Operation, Replenishment procedure, Security enhancement and Compliance for ATM Custodians'	55	Lead Bank Training Program on "Prevention of Money Laundering and Combating Financing of Terrorism"
26	Loan Documentation, Rescheduling, Restructuring and Recovery technique with Case -Based Analysis	56	BASEL Capital Framework and Risk Based Supervision of Bank
27	Virtual Discussion Session on General Banking Operations	57	Entrepreneurship Development Program(24th August,2025 to 23rd September,2025)
28	Application of IT Solutions in Credit Appraisal and Management	58	Meeting with BFIU special Inspection Team
29	International Trade Transaction: Challenges and opportunities in the new context	59	Internal Controls for Anti-Fraud and related significant compliance issues of the Bank
30	Automated Challan System (ACS) Operations in Bank'		

Congratulations to the Officials who have Completed **AIBB Successfully**

Heartfelt congratulations to the Officials for successfully completing AIBB. This distinguished achievement reflects your professional competence and dedication, further strengthening the reputation and excellence of Southeast Bank in the financial sector.

Session May 2024 and November 2024

Mr. Kamrul Islam
Executive Vice President
Credit Administration Division, Head Office

Ms. Farida Begum
Vice President
Uttara Branch

Mr. Md. Mahmud Bin Hasnath
Senior Assistant Vice President
Uttara Branch

Mr. Muhammed Aneyet Ullah Akhond
Senior Assistant Vice President
Gulshan Branch

Mr. K. M. Lutfor Rahman
Senior Assistant Vice President
Mirpur Branch

Mr. Mohammad Iqbal Hasan
Senior Assistant Vice President
B&GB Division, Head Office

Mr. Md. Rezaul Kabir
Assistant Vice President
Internal Control and Compliance Division, Head Office

Mr. Mohammd Ibrahim
Assistant Vice President
Hathazari SME/Krishi Branch

Mr. Md. Masud Parvez
Assistant Vice President
Credit Risk Management Division, Head Office

Mr. Muhammad Mahmudul Hasan
Assistant Vice President
Credit Administration Division, Head Office

Mr. Kaikobad Md. Fuad Hasan
First Assistant Vice President
Dhanmondi Branch

Mr. Mohammad Niaz Morshed
First Assistant Vice President
Agrabad Branch

Mr. Kazi Masudul Hoque
First Assistant Vice President
Jubilee Road Branch

Mr. Md. Rezaul Karim
First Assistant Vice President
Internal Control and Compliance Division, Head Office

Mr. Shanku Biswas
Senior Executive Officer
Agrabad Branch

Mr. Mritunjay Biswas
Senior Executive Officer
Principal Branch

Mr. Md. Kawsar Ahmed
Senior Executive Officer
Credit Administration Division, Head Office

Mr. Md. Sunyat Farhan
Senior Executive Officer
Dhanmondi Branch

Mr. Md. Easin Azim Chowdhury
Senior Executive Officer
Agrabad Branch

Mr. Tariq Aziz
Senior Executive Officer
Dakhin Khan Branch

Ms. Moushume Akter
Senior Executive Officer, Credit Risk Management Division, Head Office

Mr. Md. Lokman Hossain
Executive Officer
Gulshan Branch

Mr. Abu Bakar Siddique
Executive Officer
Islampur Branch

Mr. Sheikh Ariful Islam
Executive Officer
Oxygen More Branch

Mr. S. M. Arif Uddin
Senior Officer
Halishahar Branch

Mr. Moinuddin Al Mamun
Executive Officer
Principal Branch

Ms. Rabaya Sultana Rabu
Senior Officer
Agrabad Branch

Mr. Abdul Alim Patwary
Senior Officer
Gulshan Branch

Mr. Hussain-Ur-Rashid
Officer
Pahartali Branch

Mr. Mohammad Abul Hossain
Senior Officer
Potherhat Branch (Rural)

Mr. Md. Shafiqul Islam
Senior Officer
Narayanganj Branch

Mr. Md. Toufiquzzaman
Senior Officer
Kamrangirchar Branch

Ms. Nusrat Alam
Junior Officer
Banani Branch

Ms. Lovely Akter
Officer
Bandura Branch (Rural)

Ms. Lubna Anzuman Ara Islam
Officer, Alternative Delivery Channel Division, Head Office

Mr. Abdullah Al Mahmud
Vice President
Mouchak Branch

Mr. Md. Manirul Islam
Senior Assistant Vice President
New Elephant Road Branch

Mr. Imam Bokhary
Assistant Vice President
Corporate Branch

Mr. Md. Motahar Hossain
First Assistant Vice President
Jubilee Road Branch

Mr. Abdullah Al Minar
First Assistant Vice President
Bangshal Branch

Mr. Mohammad Marjuk Bin Sabur
First Assistant Vice President, Financial Control and Accounts Division, Head Office

Mr. Md. Shahadat Hossain
First Assistant Vice President
Hatirpool Uposhakha (Under Banglamotor Branch)

Mr. Manik Kumar Sarkar
First Assistant Vice President, Financial Control and Accounts Division, Head Office

Mr. Mohammad Ershad Mia
First Assistant Vice President
Recovery Division, Head Office

Mr. S. M. Al-Amin
First Assistant Vice President
Gulshan Branch

Mr. Imtiaz Ahmad
First Assistant Vice President
Agrabad Branch

Mr. Khaled Saifullah Bhuiyan
Senior Executive Officer, Financial Control and Accounts Division, Head Office

Mr. Md. Nadir Hossain
Senior Executive Officer
Card Division, Head Office

Mr. Mohammad Golzer Hossain
Senior Executive Officer
Joypara Branch

Mr. Md. Ruhul Amin
Senior Executive Officer
Financial Control and Accounts Division, Head Office

Ms. Sanjida Banu
Senior Executive Officer
Uttara Branch

Ms. Fatema Mostafa
Executive Officer
Shyamoli Branch

Mr. Md. Obaidur Rahman
Executive Officer
Principal Branch

Mr. Md. Nagiruzzaman
Executive Officer
Rangpur Branch

Mr. Md. Salim Mia
Executive Officer
Banasree Branch

Ms. Sabina Yeasmin
Executive Officer
Corporate Branch

Mr. Ashraful Islam
Executive Officer
Mawna SME/Krishi Branch

Mr. Md. Ariful Islam
Executive Officer
Rangpur Branch

Mr. Mohammad Main Uddin
Executive Officer
Fatikchari Branch (Rural)

Mr. Tapas Kumar Raha
Senior Officer
Financial Control and Accounts Division, Head Office

Ms. Fatema Tuz Zohora Rubi
Senior Officer
Central Trade Services Department, Head Office

Ms. Sadia Afrin
Senior Officer
Kakrail Branch

Ms. Nipu Dey
Senior Officer
SWIFT, International Division, Head Office

Mr. Mahmud Hassan
Senior Officer
Jashore SME/Krishi Branch

Mr. Ariful Alam
Officer
Principal Branch

Mr. Md. Zehan Nobi
Officer
Human Resources Division, Head Office

Mr. Kazal Kumar Kundu
Officer
Natore Branch

Ms. Syeda Nuzhat Reza
Junior Officer
Treasury Back Office, Head Office

Mr. Md. Tareq Aziz
Junior Officer
Legal Affairs Division, Head Office

Mr. Mohammad Murad Hossain
Junior Officer
Bhulta Branch (Rural)

Mr. Md. Asaduzzaman
Assistant Officer
Kapasia Branch (Rural)

Mr. Md. Zane Alam Chowdhury
Assistant Officer
Chhagalnaiya Branch

MetLife Bangladesh paid a courtesy visit to Mr. M.A. Kashem, Chairman of **Southeast Bank PLC.**, at the Bank's Head Office

Mr. Alauddin Ahmad, CEO of MetLife Bangladesh, a leading organization in the insurance and financial sector, paid a courtesy visit to Mr. M.A. Kashem, Chairman of Southeast Bank PLC., at the Bank's Head Office.

The primary objective of this meeting was to explore new horizons of progress and development through mutual collaboration in the financial and insurance sectors. Both parties expressed their commitment to enhancing the quality of their respective services, providing innovative solutions, and contributing to the economic advancement of the country.

Mr. M.A. Kashem, Chairman of Southeast Bank PLC., described this discussion with MetLife as a significant step toward creating innovative services and opportunities in the financial sector. He further stated that Southeast Bank is always dedicated to customer satisfaction and the economic development of the nation. Collaboration with a leading organization like MetLife will further accelerate this goal.

The then Managing Director of Southeast Bank, highlighted the Bank's innovative services and customer-centric initiatives. On the other hand, Mr. Alauddin Ahmad, CEO of MetLife Bangladesh, shared their future plans regarding digitalization in the insurance sector and enhancing customer service.

Mr. Abidur Rahman Chowdhury and Mr. Masum Uddin Khan, Deputy Managing Directors of Southeast Bank PLC. and Mr. Zafar Sadeque Chowdhury, Additional Managing Director & Chief Distribution Officer; Mr. Ala Uddin, Deputy Managing Director & Chief Financial Officer; Mr. Mohammad Kamruzzaman, Director; and Mr. Monirul Islam, Vice President from MetLife Bangladesh along with other senior officials from both organizations were also present in the meeting.

Number of Employees and Dependents receiving benefits from **SEBPLC's Group Insurance Policy** from **Metlife** during the **period**

January 01 to July 31, 2025

Total Beneficiaries	**246 Persons**
Employee (Self)	**88**
Spouse (Wife/Husband)	**121**
Children (Daughter/Son)	**36**
Support Staff	**01**

Mr. Md. Jakir Imtiaz, Executive Vice President, Head of Risk Management Division has made a smooth recovery after his bypass operation. Moreover, he has availed the Southeast Bank's Group Insurance Policy and is delighted to share his happiness.

Congratulations to **Mr. Md. Milton Mia,** First Assistant Vice President, Credit Administration Division, the first beneficiary of the Southeast Bank's Group Insurance Policy, on the joyous arrival of twin babies!

Southeast Bank PLC. has signed an agreement with **MetLife** Bangladesh

Southeast Bank PLC. has signed an agreement with MetLife Bangladesh recently at the Bank's Head Office to provide comprehensive group insurance coverage for its employees and their dependents. The then Managing Director of Southeast Bank PLC. and Mr. Ala Ahmad, Chief Executive Officer of MetLife Bangladesh exchanged the agreement on behalf of their respective organizations.

The coverage includes "Group Life Insurance" facility for 3245 permanent employees and sub-staff of the Bank, covering natural death, permanent total disability, permanent partial disability and double of coverage amount in case of accidental death. It also includes "Group Medical Insurance" facility with in-patient hospitalization and Extended In-Patient for 14 critical illnesses like Cancer, Stroke, Heart Attack, etc. for employees, their spouses and two children under 23 years of age. Along with, "Group Maternity Insurance" facility for In-patient maternity expenses, including caesarian delivery, normal delivery and miscarriage for female employees and the spouses of male employees limited to two children.

Southeast Bank has selected MetLife as its insurance provider due to MetLife's consistent track record of claims settlement, customized solutions, advanced dashboard, cashless hospitalization, ambulance service and financial strength, which allows it to pay claims faster and without hassle.

The then Managing Director of Southeast Bank PLC, stated that the long-anticipated group insurance facility will ensure affordable quality treatment for employees and their dependents, protect against unexpected medical costs, and provide financial security and peace of mind. He added that, as part of the Bank's 30^{th} Anniversary in 2025 with the moto "A journey of Maturity, Stability and Consolidation" the insurance will inspire employees to work with greater devotion, contributing to the bank's continued success.

Mr. Ala Ahmad, Chief Executive Officer of MetLife Bangladesh, said, "By providing insurance coverage to the employees and family members, Southeast Bank has added another significant milestone to its successful journey of 30 years. We remain committed to supporting organizations and individuals in building a confident future with MetLife's world-class insurance."

Mr. Abidur Rahman Chowdhury & Mr. Masum Uddin Khan, Deputy Managing Directors of Southeast Bank PLC. and Mr. Jafar Sadeque Chowdhury, Additional Managing Director & Chief Distribution Officer; Mr. Ala Uddin, Deputy Managing Director and Chief Financial Officer of MetLife Bangladesh along with senior officials from both the organization were present at the agreement signing ceremony.

Corporate Social Responsibility (CSR)

Activities

Southeast Bank Distributes Special CSR Fund to Support Farmers.

Southeast Bank provided special CSR fund to Bangladesh Agricultural University.

Southeast Bank Distributes Special CSR Fund to Support Farmers.

Southeast Bank Extended Financial Support under Special CSR fund to Chattogram Veterinary and Animal Sciences University.

Annual Agent Banking Conference 2025 Held by Southeast Bank PLC.

সমৃদ্ধির আলোর দুয়ারে আপনাকে
স্বাগতম
সাউথইস্ট ব্যাংক
এজেন্ট ব্যাংকিং

Southeast Bank PLC. organized the "Annual Agent Banking Conference 2025". The event was inaugurated by the Honorable Chairman of the Bank, Mr. M.A. Kashem, as the chief guest.

In his speech, the honorable Chairman, Mr. M.A. Kashem, stated,"Agents are vital business partners of Southeast Bank. Along with bringing banking services to remote areas, agent banking outlets play a crucial role in remittance collection from abroad and remitting funds to remote areas within the country. Their tireless efforts significantly contribute to financial inclusion and economic growth. We are grateful for their valuable contributions and are committed to working even more closely with them."

The event was attended by all proprietors of Southeast Bank's 142 agent banking outlets across the country. The then Managing Director, Mr. Abidur Rahman Chowdhury & Mr. Masum Uddin Khan, Deputy Managing Directors of Southeast Bank PLC along with other bank officials were also present in the conference. During the conference, the overall progress of Southeast Bank's agent banking activities in 2024 was reviewed, and various policies were discussed to achieve the business targets for 2025.

Southeast Bank's agent banking facility, "Shagotom" was launched in the month of March of 2021. The bank has been working to extend banking services to remote areas of the country, focusing on farmers, small entrepreneurs, and school banking, while maintaining its commitment to financial inclusion. The "Shagotom" agent banking facility provides both Islamic (Tijarah) and conventional banking services nationwide through its outlets.

Through the "Shagotom" agent banking facility, alongside traditional banking services, customers can also avail of modern and technology-driven Islamic banking services under the "Tijarah" brand. Customers can open savings and current accounts, deposit and withdraw cash, transfer funds, transfer money to any bank account through BEFTN, receive remittance services, process debit cards, credit cards, and checkbooks, access micro, SME, and agricultural loans, pay utility bills, receive government allowances, avail consumer loans, pay loan installments, and use internet banking services. Additionally, customers can enjoy 24/7 essential banking facilities through Recycler ATMs installed at agent outlets.

The primary goal of Southeast Bank's agent banking facility, "Shagotom" is to provide convenient banking services to the remote areas of Bangladesh and make banking accessible to all customers.

Training and Development

Activities

Director Training of the Training Institute is welcoming Honorable Chairman of the Bank, Mr. M.A. Kashem in the unveiling Program of "Training Monograph- 2024".

Honorable Chairman of the Bank, Mr. M. A. Kashem Joined in a program along with the participants.

Honorable Chairman of the Bank, Mr. M. A. Kashem has given motivational guidelines during visiting the Training Institute.

Honorable Chairman of the Bank, Mr. M. A. Kashem is sharing his life long spectrum experiences and prudent advices to the audience.

Southeast Bank Training Institute hosted a **“Capacity Development Program to Enhance Marketing Expertise on Retail Loans and Credit Cards”**

Southeast Bank Training Institute hosted a "Capacity Development Program to Enhance Marketing Expertise on Retail Loans and Credit Cards", This program aims to equip banking professionals with advanced strategies and practical skills to effectively market financial products in a competitive landscape.

Mr. M. A. Kashem, Honorable Chairman of Southeast Bank PLC. delivered his insightful directional speech. He highlights the bank's commitment to innovation and customer-centric growth.

The sessions of the program commenced following a welcome speech by Ms. Sayma Banu, Director Training of the Training Institute. Experienced internal and external resource persons, including Mr. Md. Jahangir Kabir, EVP and Head of ID;
Mr. Md. Abdul Kader, SAVP, Retail Banking Division;
Ms. Farhana Hossain Erna, AVP, Card Division; and Ms. Humaira Sharmeen, CEO of Humaira's Collection and Lead Consultant at Campus to Corporate, shared their insights on the topic.

This program underscores Southeast Bank's dedication to fostering professional excellence and staying ahead in dynamic market environments. Attendees will gain actionable insights into retail banking, card product strategies, and customer engagement techniques directly from industry leaders.70 (Seventy) participants from different Branches of the Bank were invited in the Program.

An in-house Hybrid Awareness Training Program titled 'Regulatory Framework for Prevention of Money Laundering and Terrorist Financing" held on 18th June 2025. Resource persons from BFIU, Mr. Kamrul Hasan Azad, Joint Director, Mr. Md. Hafizur Rahman Khan, Joint Director are seen in the picture along with Managing Director (Current Charge) Mr. Abidur Rahman Chowdhury, Deputy Managing Director Mr. Mohammed Rashedul Amin, Mr. Khorshed Alam Chowdhury, Senior Executive Vice President and Ms. Sayma Banu, Director Training, Training Institute.

Southeast Bank Training Institute recently hosted a day-long workshop titled "Women Entrepreneur Development Program" for the officials of the works in the Bank's Women Entrepreneur Help Desk. This program aims to strengthen the activities of the concerned officials and to involve women entrepreneurs in business further. Ms. Sayma Banu, Director (Training), delivered the welcome speech in the workshop. Mr. Mohammed Rashedul Amin, Deputy Managing Director of Southeast Bank PLC., inaugurated the program with his opening remarks, emphasizing the need to strengthen the activities of the bank's Women Entrepreneur Help Desk to develop women entrepreneurship in Bangladesh. Experienced internal resource persons from the SME & Agri Credit and CRM Division shared their insights on the topic. Attendees gained actionable insights into financing-related aspects of women entrepreneurs and market Outreach, understanding Borrowers Financial and loan assessment etc.

Southeast Bank Training Institute arranged a Month-Long Entrepreneurship Development Program (EDP) under SICIP of Bangladesh Bank. Additional Director & PD, Mr. Md. Nazrul Islam, SICIP under SDCMU, Bangladesh Bank, Mr. Mohammad Wasim, DPD, Skills Development Coordination and Monitoring Unit (SDCMU), SMESPD, Bangladesh Bank, Mr. Abidur Rahman Chowdhury, Managing Director (Current Charge), SEBPLC., Deputy Managing Directors Mr. Md. Masum Uddin Khan and Mr. Mohammed Rashedul Amin, SEBPLC., Ms. Bilquis Jahan, Senior Executive Vice President and Head of Human Resources Division, Ms. Sayma Banu, Director Training, Training Institute, SEBPLC. and Mr. Syed Abu Naser, Senior Vice President & Head of SME and Agri. Credit Division, SEBPLC., are seen in the Inaugural Program.

Southeast Bank Training Institute organized a half-day workshop titled

“Internal Control for Anti-Fraud and Related Significant Compliance Issues of the Bank”

Southeast Bank Training Institute organized a half-day workshop titled “Internal Control for Anti-Fraud and Related Significant Compliance Issues of the Bank” on 30 August 2025.

The program was graced by Barrister M. Moyeen Alam Firozee, Independent Director and Chairman of the Audit Committee of Southeast Bank PLC, as the Chief Guest. Abidur Rahman Chowdhury, Managing Director (Current Charge) of the Bank was also present in the workshop.

Md. Farhad Hossain, Joint Director, Bangladesh Bank Training Academy, was present as the keynote speaker.

Officials of Internal Control & Compliance Division (ICCD) and Manager Operations of 15 Dhaka-based AD Branches of the Bank participated in the workshop, reflecting Southeast Bank PLC's commitment to strengthening compliance, governance, and anti-fraud practices.

Southeast Bank PLC. **arranged Lead Bank Training Program** in Narayanganj District

Southeast Bank PLC. arranged Lead Bank Training Program in Narayanganj District. Under the guidance of Bangladesh Financial Intelligence Unit (BFIU), recently Southeast Bank as lead bank arranged the Lead Bank Training Program on 'Prevention of Money Laundering & Combating Financing of Terrorism' which brought together officials from various banks operating in the Narayanganj District.

Mr. Md. Mostakur Rahman, Director of BFIU, graced the event as the chief guest, while Mr. Mohammed Rashedul Amin, the DMD of Southeast Bank PLC. chaired the program. The welcome address was delivered by Mr. Khorshed Alam Chowdhury, CAMLCO of Southeast Bank, setting an impactful tone for the program.

More than 130 participants from 53 scheduled banks operating in Narayanganj district took part in the program. They engaged in four dynamic interactive sessions led by BFIU resource persons- Mr. Md. Rezwanur Rahman, Additional Director; Mr. Md. Hafizur Rahman Khan, Joint Director; and Mr. A.N.M. Kalim Uddin Hasan Tushar, Joint Director. The sessions covered a wide range of topics on AML & CFT. A quiz competition took place at the end of the program. The event concluded with the distribution of certificates and awards to the participants and winners respectively.


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