



An Internship Report on
“Growing with IFIC: A Journey of confidence and capability”

Submitted To

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Submitted By

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Batch: 55(B)

This Report is Submitted for Fulfillment of the Requirements for the Degree of
B.A (Honors) in English

DEPARTMENT OF ENGLISH
DAFFODIL INTERNATIONAL UNIVERSITY

Fall 2025

Declaration of the Report

07-10-2025

Mohammad Mustafizur Rahman

Assistant Professor

Department of English

Daffodil International University

Subject: Submission of Internship Report.

Sir,

I hope this message finds you in good health. I am submitting my internship report as part of the requirement for completing my internship. The title of my intern report is “Growing with IFIC: A journey of confidence and capability” throughout my journey I have learnt so many things and understand banking work in a very different and better way. This amazing journey helped me to grow personally at the same time professionally.

In this report, I have shared my all experiences toward the journey including observation, task based work and I share my job experience and what I learned from senior officers of the branch. The entire process was very rewarding and educational for my next career journey.

Once again, thank you for giving me this opportunity.

Sincerely,

Jannatul Jarin

221-10-895

Letter of Acceptance

I is to officially certify that under my supervision Jannatul Jarin (221-10-895) completed her internship report, "Growing with IFIC:A confidence and capability". I am pleased with her dedication and commitment throughout the process, and the report's format and content satisfy the necessary requirements. Jarin has taken all the required actions, such as gathering information, observing it, and drawing conclusions from reliable sources. As a result, the report was successfully finished, and I am happy with the outcomes of the result.

I hope she succeeds in everything she does in her future journey.



Mohammad Mustafizur Rahman

Assistant Professor

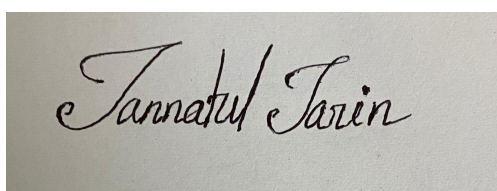
Department of English

Daffodil International University

Memorandum

The undersigned, Jannatul Jarin, a student of the English department at Daffodil International University, would like to confirm that this internship report is based on my own experience. After finishing my three month internship at the Mirpur branch of IFIC Bank, I prepared this report using the tasks I performed and my observation during that time. I would say that the report was written solely for academic purposes.

Sincerely,

A photograph of a handwritten signature in black ink on a light-colored surface. The signature is written in a cursive style and reads "Jannatul Jarin".

Jannatul Jarin
ID:221-10-895
Department of English

Acknowledgment

First I would like to thank Almighty Allah for blessing me with the ability and strength to complete my internship and report on time. I am especially thankful to my parents for their unconditional support throughout my whole journey. Their love and support has enabled me to succeed in my life.

I would also like to thank my honorable supervisor. Without his support and advice, I could not have completed my internship report. He constantly gave me the encouragement, guidance, and support I needed to complete my report successfully.

I would like to extend my gratitude to my university for providing an internship program that allows students to put what they have learnt in their courses. Additionally, I would like to thank all of the IFIC Bank PLC officers and the other staff for their beautiful supervision during the internship period. I feel very happy to become a part of this family. I am very thankful for those who shared their unconditional support during the process of my internship.

\

Abstract

On my three month internship at IFIC Bank PLC,I explored their standard banking operation. I've broken the report up into four sections for easier reading step by step. The report is introduced in the first part, and the history, vision, and mission of IFIC Bank are briefly explained in the second part, which also includes a description of the bank's departments and their functions. I explore my responsibilities and contributions to the bank in the third part. This section describes my typical duties in each department and discusses the ways in which my work helped the company. Overall,this paper offers a comprehensive analysis of the operations of IFIC Bank PLC as well my experiences during the internship.

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Part 1

1.1: Commencement:

This report provides an overview of my three-month internship at Ific Bank PLC. It includes a thorough rundown of the bank's main operations, the main goals of my internship, the assignments I completed, and the priceless lessons I discovered.

I became fully immersed in a variety of banking operations during this internship, such as account management, customer service, and financial developments. My comprehension of banking policies and procedures has improved as a result of this practical experience, which allowed me to apply my theoretical knowledge from university to real-world situations.

The report highlights my duties, which include creating financial reports and vouchers, helping clients with their banking requirements, and analysing financial data. It also discusses the difficulties I had passed, especially with multitasking and time management.

In the end, this internship was a fantastic learning opportunity that improved my interpersonal, teamwork, and problem-solving abilities while deepening my understanding of banking operations. I developed a deep respect for providing outstanding service in the general banking and international trade sectors.

Finally my journey discovering very important lessons through my internship paper and the experiences I gathered.

1.2: Origin of the report:

After achieving 120 credits, DIU English Department students are required to complete an internship. This internship can be completed at a variety of establishments, such as banks and other educational institutions, and it must be completed within three months. Each student will be assigned a supervisor who will help them navigate the internship process and outline the format of the report. It is essential that students take it very seriously and complete it to the deadlines.

1.3: Objectives of the report:

Primary Objective:

The primary objective of preparing this report is to represent the Ific Bank Limited and to fulfill the requirement for the completion of the BA program as well as to observe learn and its services.

Secondary Objective:

The secondary objectives of the research are

- 1.To acquaint yourself with the real business situation.
- 2.To collect knowledge on banking companies operations in practical field.
- 3.Providing overview on Ific Bank.
- 4.Find out their satisfaction level about Ific performance.

Part 2

Outline of Ific Bank

2.1: Ific Bank's History

Initially concentrating on finance and international banking, IFIC Bank was established in 1976 as a joint venture between the government of Bangladesh and private sponsors. When private sector banking was allowed in 1983, it became a full-fledged commercial bank. Since then, it has grown to provide a variety of financial services both domestically and internationally.

2.2: IFIC's Vision

The goal of IFIC Bank is to become the go-to source for financial services by providing all stakeholders with the best-in-class value through creative, sustainable, and inclusive growth. Additionally, the bank wants to be Bangladesh's top private commercial bank.

2.3: Mission of Ific Bank:

The goal of IFIC Bank is to focus on expansion and profitability while offering clients high-quality service through a knowledgeable and committed staff. As a leader in Bangladesh's banking industry and an active participant in regional banking, it is dedicated to the well-being of the populace. In order to become the preferred financial service provider for all stakeholders, the bank places a strong emphasis on innovation, sustainability, and inclusive growth.

1. Client service: Use a knowledgeable and committed staff to offer clients high-quality service.
2. Community welfare: Be dedicated to the people's and the community's economic well-being.
3. Leadership in the industry: Strive to lead Bangladeshi banks.
4. Growth and profitability: In a competitive setting, concentrate on growth and profitability.
5. Innovation: They use creative talents and very innovative actions to deliver services.
6. Sustainability: Aim for sustainable and inclusive growth for all stakeholders.
7. Partnership: Actively participate in regional banking.

2.6: Board of Directors of IFIC:

According to the Original Details About the IFIC Bank 2024 annual report: [OBJ]

- Md. Mehmood Husain — Chairman / Independent Director [OBJ]
- Md. Ebtadul Islam — Independent Director [OBJ]
- Kazi Md. Mahboob Kasem, FCA — Independent Director [OBJ]
- Md. Golam Mostofa — Government-nominated Director [OBJ]
- Md. Monzorul Haque — Director [OBJ]
- Syed Mansur Mustafa — Managing Director & Executive Director.

2.7 :Organizational Structure in IFIC:

Managing Director (MD)



Deputy Managing Director (DMD)



Senior Executive Vice President (SEVP)



Executive Vice President (EVP)



Vice President (VP)



Senior Assistant Vice President (SAVP)



First Assistant Vice President (FAVP)



Assistant Vice President (AVP)



Principal Officer (PO)



Senior Officer (SO)



Officer (O)



Junior Officer (JO)



Teller / Front Desk Staff

Part 3

Banking Operations of IFIC Bank

3.1 :Duties and Responsibilities:

IFIC bank has some major responsibility. They have so many divisions to help their customer in their every individual branch and Different sectors.The division is given below:

- Customer Service and Front Desk support.
- Account Opening and Documentation
- Cash Department Support
- General Banking Activities
- FDR/DPS Related Task
- IT Department
- Clearing
- Staff Loan
- Bank Guarantee
- Term Loan.

Part 4

As an Intern at IFIC

4.1:Tasks:

I started my internship at IFIC Bank Limited in October 2025, and it turned out to be a really worthwhile educational opportunity. Since this was my first professional position, it gave me the chance to learn about a formal workplace, hone my communication skills, and comprehend actual banking operations. I spent the majority of my internship working in the General Banking Division, where I watched and helped with routine banking tasks. In addition to improving my understanding of banking, this experience increased my self-assurance for upcoming work obligations.

Departmental Exposure: General Banking Division

All banking operations are thought to be built upon the General Banking Division. I worked at a number of general banking desks during my internship, handling account opening, clearing, check services, deposits, and paperwork. I got an overview to comprehend how to deal with customers and services and documents. They guided me step by step about how commercial banks run.

Here is some Responsibilities and Tasks I performed throughout my journey:

- Account Opening Services

I helped clients to open their accounts, including current, savings accounts, was one of my main duties. My main responsibilities were:

- Providing customers with account opening forms
- Explaining the required documents and eligibility criteria
- Verifying customer identity, NID, photographs, and nominee details
- Checking signature consistency
- Ensuring KYC (Know Your Customer) requirements were fulfilled
- Submitting completed forms for officer approval And Desk operator

I was responsible for maintaining the office's desk pass register. My responsibilities includes:

- Recorded every issuance and return.
- Attached exact times and dates in the register
- Make sure that only staff can access the restricted desks.

I learned crucial discipline, security and customer happiness.

- Collecting data and Clearing Checks:

Check management is one of the major work in everyday operations. I also participated in various stages of cheque collection and clearing procedures:

- Receiving cheques from customers
- Checking basic details (date, amount, signature, crossing, etc.)
- Recording cheques in the inward/outward collection register
- Preparing cheques for the clearing department
- Ensuring timely sending of cheques as per the clearing schedule

- Verification of Forms and Customer Documents

Collecting various documents was a big part of my job I helped with:

- NID verification
- Signature verification
- Nominee forms checking
- Address verification through utility bills
- Giro/withdrawal forms examination
- Photocopy matching with original documents

- Basic Financial Review (Introductory Level):

- Reviewing income-related documents
- Checking customer banking history
- Verifying deposit patterns
- Supporting the assessment of customer eligibility for banking products

- Cheque Requisition Processing

I also found cheque and distributing those to the customers. Among the things I did were:

- Receiving cheque requisition slips
- Verifying the customer's information
- Recording the requisition in the register
- Preparing cheque books for the delivery.

@daffodil international university

- FDR (Fixed Deposit Receipt) Opening Support:

I assisted clients with the Fixed Deposit Receipt (FDR) opening process.

- Explaining deposit schemes and tenor options
- Assisting in filling out FDR forms
- Collecting and verifying necessary documents
- Preparing files for system entry (under supervision)
- Ensuring proper linkage between FDR and customer account.

- Savings Account Opening Support.

Saving accounts is one of the major services of the bank. I helped to:

- Guiding customers through the savings account opening process
- Checking KYC documents for accuracy
- Verifying NID, nominee details, and photographs
- Maintaining proper documentation
- Assisting officers in completing system entries

This responsibility improved my interaction skills and taught me how to handle customer queries professionally.

Final Reflection:

I experienced practical knowledge that can not be provided from texts. I enjoyed my whole journey that taught me how to handle clients, how to communicate with the clients and dealing with them. The guidance I received from my seniors are fully appreciable. This internship increased my interest towards the banking profession.

Part 5

Achievements

Throughout my journey I gained knowledge which has allowed me to make significant improvements in various areas, including technical, social and analytical skills.

I. General Banking Department Experience

While I was an intern at IFIC Bank's General Banking Department, I engaged with the customers. I learned the value of professionalism, patience, and discipline in banking operations from this experience, which helped me in my professional field.

I came to see my polite nature and my hard work complemented my journey. Every task, from answering customers, giving them many suggestions and inquiries to watching account opening processes, provided me with worthwhile first-time experiences and significant lessons that enhanced my practical knowledge.

II. Using Theoretical Knowledge and Supervisory Guidance

My supervisor and senior IFIC Bank officers provided me with outstanding support and direction on my path. They encouraged me to learn through practice and teamwork rather than just giving me suggestions.

Through this internship, I was able to apply my academic knowledge—particularly in many other sections like business, finance, and service marketing—to actual banking tasks like opening accounts, processing checks, verifying identity, and managing customer relationships. I went from learning theories to comprehending their real-world applications in a banking setting thanks to this experience.

III. Development of Interpersonal and Communication Skills

I am enhancing my interpersonal and communication skills while I was a part of IFIC Bank. These abilities are crucial in the banking industry, where customer service and teamwork are crucial.

I gained knowledge about how to confidently approach clients, properly introduce myself, and ask insightful questions to learn about their financial needs. I also learn to handle clients in a very polite way. though i faced lots of problems in my journey but this is very beneficial for my whole journey.

IV. Developing Networks and Professional Relationships.

I shared my knowledge about banking related tasks to the clients and developed professional relationships with them. I interact with all kinds of clients throughout my journey.

Though the officers of the bank are senior, I made them happy with my work and built up connections with them. Even I also handled clients when any officers were absent.

V. The Importance of Cooperation and Curiosity

I learned how being together helps you to work happily and charmfully. I experienced asking questions that never stop you from learning, this helps your professional life. I love the environment of my bank as my colleagues are so much open minded.

My communication skills help me to get success in IFIC Bank whether with clients and colleagues.

VI. Keeping Supervisors Informed

I learned how important it is to communicate with your manager in a timely manner. Even when you do anything wrong, you always share your opinion and inform your problems that you faced even your personal problems. When you faced any kind of problems share them through phone, mail or face to face discussion. These things help me to shine in my journey.

VII. The Value of Self-Reflection and Feedback:

During my internship I learned so many things. I noted all my tasks which gave me advantages personally and professionally. Though sometimes they ignored my opinion but I just kept it in a very challenging way.

Sometimes I feel I am ready for the banking industry as their criticism never lets me down, rather it helps me to grow in professional platforms.

Part 6

Recommendation

1. Enhance training programme:

IFIC Bank trained their intern in a very comprehensible way. they always behaved in a very polished way. even when any one faced any problems they helped them. they taught students how to communicate, dealing with customers, time management etc.

2. Mentorship initiative:

Implement a mentorship programme that pairs interns with qualified officers so that they can learn more deeper and provide interns with valuable resources for career advancement.

3. Exit interviews:

Conduct an interview overall interns three month journey. they analyse how they enlightened their intern. they ensure interns development and progression. even they give their overview on their whole point of view.

4. Networking Events:

Interns can engage with representatives from various sectors like the general section, loan sections and any internal programme of IFIC Bank. They will develop professional relationships and enhance their understanding.

5. Useful Project Assignments:

They give interns the opportunity to do any departmental projects that improve our practical skills. They give interns the feel of team work, problem solving and dealing with consequences.

Part 7

Conclusion

7.1 Closure:

Our economic system majorly depends on our banking industry and IFIC Bank still has the potential to play the role. IFIC bank shows their potential regarding 49th years. They always look after their customer satisfactions. they maintain their rules and give their best service to their clients. basically they always fulfil their customer satisfaction.

In Mirpur Branch customers are very happy with the services the bank provided. Reducing risk requires stepping up loan recovery efforts and always follow their rules. they verified every single document that makes the bank very trustable. i always prefer this kind of bank that ensures their customer services.

They maintain their customer satisfaction, provide all the services regarding the rules and their trustable nature increases their customer day by day. the bank can develop our economic system with their capability. they have all committed officers and staffs those give the full advantage of developing.

Part 8

Reference

- Eamin, Md. Waliullah. (2023). Marketing of Financial Services: A Case Study on IFIC Bank PLC. United International University. [OBJ]
- IFIC Bank PLC. (2024). Annual Report 2024. IFIC Bank. [OBJ]
- IFIC Bank PLC. (2024). Report on Sustainable Finance. IFIC Bank.

[OBJ]

Appendix 1 Joining Letter



HUMAN RESOURCE MANAGEMENT DIVISION

IFIC/HRM/2025/6089
October 23, 2025

Dr. Mr. Ehatasham UI Hoque Eitan
Assistant Professor & Head
Department of English
Daffodil International University

Sub: Internship Program

Dear Concern,

With reference to your letter dated October 08, 2025; we are pleased to inform you that the management of IFIC Bank PLC has accepted **Ms. Jannatul Jarin**, student of BA, for Internship at our Mirpur Branch for a period of 03 (Three) months with effect from November 02, 2025- January 29, 2026.

During the Internship period **Ms. Jannatul Jarin**, will get an allowance of Tk. 6000.00 (Taka Six Thousand) only per month.

This is for your information and necessary action.

Thanking you,

Afroja Khanom
Head of Learning & Development

Copy to:

1. DMD and Chief of HR & Logistics- for kind information.
2. The Branch Manager, Mirpur Branch - for kind information & necessary action.
3. **Ms. Jannatul Jarin**, Student of BA, Daffodil International University. She is advised to join the Mirpur Branch of IFIC Bank PLC on November 02, 2025 & submit an Internship Report on hard copy & softcopy (written on CD) after completion of the Internship period.



IFICB/MIRP/ADV/2025/273
December 11, 2025

Jannatul Jarin
Intern,
IFIC Bank PLC, Mirpur Branch,
Dhaka.

Subject: Appreciation for Your Valuable Contribution as an Intern.

Dear Jannatul Jarin,

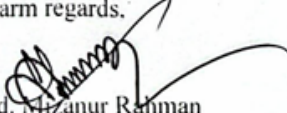
We are pleased to express our sincere appreciation for your dedication and contribution during your internship at IFIC Bank PLC, Mirpur Branch.

Since joining on 02 November 2025, you have shown commendable professionalism, enthusiasm, and a strong willingness to learn. Your involvement in General Banking activities—such as assisting with customer service, documentation, account handling support, and day-to-day operational tasks—has been truly valuable to our team.

Your positive attitude, punctuality, and ability to adapt within a busy branch environment reflect your strong potential for future success in the banking sector. We genuinely appreciate the effort and commitment you have demonstrated throughout your internship period.

On behalf of IFIC Bank PLC, we wish you continued success in your academic and professional journey. Please consider this letter a token of our appreciation for your contributions.

Warm regards,


Md. Mizanur Rahman
Branch Manager
IFIC Bank PLC
Mirpur Branch

Md. Mizanur Rahman
Branch Manager
PA No-1556
IFIC Bank PLC
Mirpur Branch, Dhaka

221-10-895

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