# Internship Report

# On

# The General Banking Activities of First Security Islami Bank PLC

Course Code: ENG 431

Course Title: Project Paper with Internship

## Submitted to

Ms. Afroza Akter

Lecturer

Department of English

Faculty of Humanities & Social Sciences

Daffodil International University

## Submitted by

Tahmina Alam

ID: 221-10-837

Department of English

Daffodil International University

December 2025

The report is submitted to the Department of English, Daffodil International University, in the accomplishment of degree of B.A. (honors) in English.

## Declaration of the Student

I confirm that the internship report entitled " The General Banking Activities of First Security Islami Bank PLC " is my own work, and prepared in accordance with the requirements of ENG 431 BA (Hons) in English course at Daffodil International University. It is not an imitation of some prior work and it is based on my practical experience and observations in the course of 90 days internship at the FSIBL, Savar Branch. I wrote the report under the supervision of Ms. Afroza Akter, Lecturer, Department of English.

Tahmina

Tahmina Alam
ID: 221-10-837
Batch: 55th
Department of English
Daffodil International University

## Certification of the Supervisor

It is to certify that Tahmina Alam whose ID is 221- 10-837, 55 th Batch, Department of English, has conducted her internship report under my supervision in General Banking Activities in First Security Islami Bank PLC. She did complete her 90 days internship in FSIBL, Savar Branch, whereby she received hands on experience and worked with professionalism and hard work. The report is personal and founded on her personal observations, learning and research. She is allowed to present this report to be reviewed and I am sure that she will be successful in her studies and career.

Ms. Afroza Akter
Lecturer
Department of English
Faculty of Humanities & Social Sciences
Daffodil International University

## Acknowledgment

I would like to thank the Almighty Allah who provided me with the strength, patience, and the opportunity to do my internship and create this report titled General Banking Activities of First Security Islami Bank PLC. I would wish to thank my supervisor, Ms. Afroza Akter, Lecturer, Department of English, Daffodil International University and thank her sincere guidance and useful suggestions as well as the support she has given me when preparing this report. This was a rewarding and easy trip due to her support and guidance. I also acknowledge the cooperation, guidance and useful information provided by Mohammad Mazbaul Alam (AVP and Manager), Md. Abdur Rahman (FAVP and Manager of Operations), Mohammad Shafiul Moula, and Mir Yeasmin (Senior Officers of General Banking) of FSIBL, Savar Branch that enabled me to complete my internship activities and compile the report successfully.Lastly, I would like to take this opportunity to thank my family who have been my constant source of motivation, inspiration, and moral support that helped me to reach this point in my life.

# Abstract

This report is the summary of the overall banking operations of the First Security Islami Bank PLC, Savar Branch, with a good reputation of customer friendly services and dependable operations. It will highlight the history, vision, mission, and branch network of the bank and proceed to highlight the major tasks that were witnessed during the internship such as opening accounts, transacting cash, clearing cheques and providing support to clients. The report also mentions the issue of sustainable banking practices and sums up on the experience, challenges, and acquisition of skills as an intern. The strengths and weaknesses of the branch are key findings that are discussed and recommendations made on how to enhance the infrastructure, facilities and human resource management. In general, the report highlights why FSIBL needs to further improve its services to ensure that it stays in the top tier of the banking industry.

# Table of content

# Chapter - 01

## Introduction

# Introduction

In the modern world, banks make significant contribution to economy of a nation. They offer services to individual and corporate clients, including savings, loans, money transfer, and any other financial solutions. Technology has made banking systems easier and quicker with time. Most of the banking operations are now being performed online or through mobile applications, and this saves time and makes banking easier to everyone.

This is because of the competition between the banks and each bank will attempt to provide more services and new facilities to entice the customers. This is the reason why every person should be aware of how banks work and the types of services that they offer. Simple knowledge on banking would assist people to make prudent choices on how to utilize their finance and operate banking services effectively. I was able to do an internship as a part of my academic program. The reason why I selected First Security Islami Bank PLC, Savar Branch is that it is a reputable and sound banking firm in Bangladesh with the reputation of the bank being a customer-oriented organization with the latest form of banking operations.

l have done a three-month internship in general banking department under the provisions of my B.A. (Hons.) program at Daffodil International University. This was the time when I had the practical experience on a day-to-day proceeding of banking which included opening of accounts, handling of cash, cheques, transfer of funds and service delivery to customers. I also got to know of the ways in which the bank officers interact with the customers and how they organize their work. This report relies on the real knowledge and experience I acquired in the course of my internship. It brings out the overall banking operations I participated in and the competencies I had acquired during the time that I was employed by the First Security Islami Bank PLC, Savar Branch. My internship supervisor has assessed and signed the report.

# Chapter - 02

## Objective Of the Report

## Objective of the Report

Acquiring knowledge is the ultimate aim of education, but it is really valued when done in real life. As I was preparing this report, I have attempted to put together my theoretical knowledge with the practical knowledge I acquired during my internship. This report aims to relate scholarly knowledge to real life banking and also to understand more about the general banking operations.

### 2.1 General Objectives

1.To have a real-life experience of the everyday business of FSIBL, Savar Branch.

2.To appreciate the broad banking system, the schemes of the bank and services offered.

3.To have a look at the workplace and understand the duties of bank officers.

4.To relate the theoretical knowledge with the actual banking practice.

### 2.2 Specific Objectives

1.To implement the knowledge gained in the course of the internship in the real life.

2.To monitor the intent and advantages of overall banking processes.

3.To learn the operating format of commercial banks.

4.To have hands-on experience on all general banking operations that include opening of accounts, deposits, withdrawals, funds transfers, and cheques.

5.To learn how other departments as well as general banking operate.

6.To discover the strengths, weaknesses and reserves of the bank.

7.To compare the areas that the bank is functioning effectively and responsibly.

8.To define the obstacles encountered by the branch and propose the potential ways of resolution.

9.To know how the customer satisfaction is achieved and how the bank develops trust among the clients.

# Chapter - 03

## Methodology of the Report

# Methodology of the Report

## 3.1 Data Collection

Data collection is a very crucial component of any research work as it explains how critical information is collected and structured. In writing this report, the data were gathered by direct contact with customers, casual interviews with the bank officers and daily observation of the operations in the First Security Islami Bank PLC, Savar Branch. I also checked different printed documents, brochures and official papers which were given by the bank to facilitate my knowledge. It conducted the collection process of the data in a well-planned way so that all the objectives of the study could be met successfully. I referred to both primary and secondary documents during the investigation to have a full and accurate overview of the general banking operations of FSIBL.

## 3.2 Primary Data:

- Face-to-face and interviewing of FSIBL customers.
- Monitors daily operation and activities of the bank.
- Talking to the employees and officers of other departments.
- Engaging in activities of the department at the internship.

## 3.3 Secondary Data:

- FSIBL's annual reports.
- Booklets, reports, and official documents of the bank.
- Data retrieved in the FSIBL site.
- Other allied published and unpublished works.

# Chapter - 04

## Overview of the Organization

## 4.1 History of First Security Islami Bank PLC

The First Security Islami Bank PLC is among the pioneer of the modern Sharia based banks in Bangladesh, having been founded on 25 October 1999 and converted into a Sharia compliant bank on 1 January 2009. The bank was established with the vision of offering safe, reliable and Islamic banking services to the customers. It has expanded over the years to have 206 branches, 178 sub-branches, 109 agent banking outlets, 220 ATMs, 27 CRM booths, and 128 collection booths and internet and mobile banking using FSIB Cloud app. Having over 20 years of experience, the bank aims at knowing customer needs, providing the modern banking facilities and providing efficient service. It has devoted employees and advanced practices, which have contributed to making FSIBL PLC one of the reliable banks in Bangladesh.

## 4.2 Mission, Vision and Strategics Of FSIBL

### Mission of FSIBL

- To play an active role in socio-economic growth of Bangladesh.
- To deliver good services and customer satisfaction at full capacity by having dedicated and professional employees.
- To guarantee constant increase in market share with high standards of quality.
- To maintain ethics, transparency and integrity in every level of operation.

### Vision

To become the best financial institution in the country according to the Islamic Shariah by offering high quality products and perfection of services supported by modern technology and a highly qualified staff inspired staff to provide quality Banking Service.

### Strategies of FSIBL

- In order to establish a trust in the clients and their maximum satisfaction.
- To run and manage the bank in an efficient and effective way.
- In order to know the needs of clients and pay attention to compliance.
- To have a good and work in atmosphere.

## 4.3 Corporate Information

| **FSIBL Corporate Profile** | |
|---|---|
| Name of the Company | First Security Islami Bank Limited |
| Administration | Md. Muhammad Badiuzzaman Dider |
| Associate Administration | Mr. Muhammad Ansarul Kabir |
| Associate Administration (Additional Director – ICT) | Mr. Biswajit Kumar Dey |
| Associate Administration (Joint Director) | Mr. Mohammad Faisal Khan |
| Associate Administration (Joint Director) | Mr. Md. Omar Faruk |
| Managing Director | Mr. Abu Reza Md. Yeahia |
| Company Secretory | Mr. Nijan Kazi ACS |
| Legal Status | Public Limited company |
| Date of Incorporation | August 29, 1999 |
| Date of Commencement of Business | August 29, 1999 |
| Date of the getting license from Bangladesh Bank | September 22, 1999 |
| Date of the opening of 1st Branch | October 25, 1999 |
| Head office | Rangs RD Centre,<br>Block: SE [F], Plot: 03,<br>Gulshan Avenue, Gulshan-1,<br>Dhaka-1212 |
| Reiterated office | 23, Dilkisha C/A,<br>Dhaka-1000<br>Bangladesh |
| Line of Business | Banking |
| Date of consent for IPO | June 04, 2008 |
| Phone | +880255045700 (Hunting),<br>84326148432625 (ICT Division) |
| Fax | 880-02-55045699 |
| E-mail | info@fsiblbd.com |
| SWIFT code | FSE BB DDH |

## 4.4 Products and Services

**Deposit**

| **MUDARABA Savings Account** | **AL WADIAH Account** | **MUDARABA TERM Deposit** | **MUADRABA SCHEME Account** |
|---|---|---|---|
| Tilmiz | Current Deposit | Mudarabah monthly profit scheme | Muhor |
| Savings Deposit | Shomman | FSIB Murobbi | Nirmamoy |
| Onkur | Morjada | Mahi Yasi | Durbar |
| Projonmo | | FSIB Sanchay | Ehsan |
| Prapti | | FSIB Century | Bondhon |
| Probin | | Utshob - 24 | Ghoroni |
| Mehonoty | | MUDARABA Term deposit Account “Double century” | Haj |
| SND | | | Sanchaye Shukh |
| Smart Account | | | Merchant |
| | | | FSIB Care |
| | | | Cash Waqf |

## Investment

Bai-Mechanism (Trading Mode):

1.Bai-Murabaha

2.Bai-Muajjal

3.Bai-Salam

4.Bai-Istishna

Share Mechanism (Partnership Mode):

1.Mudarabah

2.Musharakah

Ijara  Mechanism (Leasing Mode):

1.Hire Purchase Under Shirkatul Melk (HPSM)

Others:

1.Quard

2.Quard-e-hasana

### Services

- Inter Bank Fund Transfer
- Swift
- Utility Bill Payment
- E- Gp Payment
- E- Hajj
- Locker Service
- Tasdir

# Chapter – 05

## General Activities of Frist security Islami Bank PLC

## 5.1 General Banking activities:

The General Banking division is the central section of a bank that offers the most crucial services to help in the financial system and the economy. This branch in FSIBL deals with opening accounts and closing of accounts, deposits, issuing cheques and pay orders, and money transfer. It engages itself in direct communication with customers on a daily basis to provide Shariah-compliant, fast and accurate services to the customers.

**The main categories of general banking activities at FSIBL, Savar Branch, include:**

- Account Opening Section
- Account Closing
- Clearing Department
- Remittance
- Cash section
- Payment Order issue

## 5.2 Account Opening

The first step towards establishing the relationship between the customer and FSIBL is the opening account where any eligible Bangladeshi citizen or organization is welcome to apply. To complete the application, applicants are expected to complete forms, include valid identification and nominee details. Upon approval, the customers are given cheque or savings books and also they are able to receive secure, professional and Shariah compliant banking services.

## 5.3 Account Closing

The First Security Islami Bank PLC (FSIBL) has certain procedures through which Account closing is accomplished. The customers can close their accounts at any time byhanding a written request to the branch manager with the purpose and the closing date and paying a fee of Tk. 250. Closure of accounts may be done by the client or by the bank. Close the process is initiated by clients with the use of an application and then the bank validates the documents and the balance is settled. The bank also has a chance to shut down the inactive or low-balance accounts after confirmation and repayment of the remaining amount.

## 5.4 Clearing Department:

The Clearing Department of FSIBL is in charge of safe and correct transfer of funds through cheque, pay orders, and drafts. It deals with Outward Bills for Collection (OBC) which collects on behalf of other banks, and Inward Bills for Collection (IBC) which receives the funds. Cheque parties have the drawer, payer, payee, and recipient which facilitates transactions.

## 5.5 Remittance:

Remittance is a transfer of money in or outside of the country and has a significant role to play in the financial sector of Bangladesh.FSIBL provides quick, secure and dependable remittance services both in local and international markets. The bank also collaborates with other large money transfer organizations such as Western Union, MoneyGram, RIA, and others to provide customers with safe and convenient delivery of their remittances.

## 5.6 Cash Section:

The Cash Section at FSIBL handles all the deposits and withdrawals, and thus provides accurate and secure services with the use of CCTV cameras, good handling of cash, thorough checking of cheques to ensure that everyday business operates smoothly.

## 5.7 Payment Order Issue

A bank issues a pay order on behalf of the customer at FSIBL. The customer gives the bank either a cheque or cash and the bank drafts a pay order in the required amount. This service would guarantee a safe and dependable means of transmitting funds thus making it a reliable choice of payment when one does not want to use direct cash or cheques.

## 5.8 Other Banking activities

**Digitalized Banking**

FSIBL is heading towards full digital banking, with real time secure and convenient services, by use of modern CBS, internet and mobile banking systems.

**Major Digital Banking Services of FSIBL**

➤FSIB Cloud

➤FirstCash

➤DCloud

➤FSIB PLC Freedom

➤SMS Banking

➤FSIB Corporate Banking

# Chapter – 06

## Internship Activities

## 6.1 Internship Experience:

My First Security Islami Bank PLC Savar Branch internship experience was worthwhile. I was welcomed by the officers and staff and that is why I adjusted easily, having joined in September 2025. I spent the most time in the General Banking Department during the three months and came to know the practical activities in this department, including opening of accounts, filling in of forms, entering customer details, issue of pay orders, clearing cheques, checking of NID and AML information, and account statement preparation. The officers were supportive and ready to explain everything to me patiently and helped me whenever I encountered problems. I also learnt such valuable skills as communication, patience, and professionalism when dealing with customers. Although the time was limited, this internship experience made me relate theory with real banking activities and gave me more confidence. On the whole, it was a quite positive and memorable experience which will benefit me in the future career.

## 6.2 Activities in general Banking Department:

Through my internship experience in the General Banking Department, I was able to work with a large range of accounts that the bank is providing. I viewed the way the bank handles Al-Wadeeah Current Accounts, Mudaraba Savings Accounts, Mudaraba Term Deposits, Mudaraba Hajj Savings Schemes, Fixed Deposits, Short-Term Deposits and other specialized deposit schemes. I also got to learn the way in which Margin Deposits, Cash Credit Accounts, as well as Bond Deposits are opened and maintained. My task was to monitor the customer information verification, form preparation, and the correct documentation. I attended to the customers by directing them to the right counters and explaining to them what is needed in each type of account.

The main portion of my learning was observed on how the deposits and withdrawal are handled. I was able to closely examine the steps undertaken by bank officials to prove signatures, account balances, and ensure that all transactions are safe and correct. I also learnt the nature of inter-branch and inter-bank fund transfers which should be approved and written before being completed. I witnessed the clearing process of cheques by the clearing system of Bangladesh bank and the way settlement occurs. This taught me the need to be accurate and process promptly in the day-to-day banking processes.

I also got familiar with various payment instruments that are applied in banking. I saw the issue of the issuance of Demand Drafts (DD), Telegraphic Transfers (TT) and Payment Orders (PO) after due checking and authorization. I was informed about the way the bank manages standing orders like monthly transfers, installments payments, and other routine customer orders. I also got the exposure of processing the local and out station checks of the cheques and how the account of the customer is credited once the cheque clears. This made me know how the bank sustains its relations with Bangladesh Bank and other scheduled banks to undertake ordinary financial activities.

The other valuable experience with my internship was the account closure and account transfer process. I observed the process of officers checking the documents of an account prior to closing it or sending it to a different branch. I also had an opportunity to observe the way of the safe deposit locker facilities management and the way the customers store the valuable ones in a safe way. I also got to know how the financial reports are prepared on daily basis and how they are transferred to the Head Office via the core banking software of the bank. Talking to customers and assisting them with simple questions, I managed to work on my communication skills and become sure about my ability to cope with real banking cases.

## 6.3 Responsibilities

I did my three months internship in First Security Islami Bank PLC, Savar Branch. In the process, I got to know the working environment of the bank, the work activities, and the manner in which employees offer their duties. The internship experience enabled me to understand the general banking operations and enhanced my practical skills in my future career as enumerated below:

1.There were no definite or specific tasks that I was assigned to perform as an intern but largely helped within the General Banking Department. Majority of my duties involved watching the opening of accounts and assisting the officers as required. This enabled me to know the banking activities flow. This enabled me to know how the branch can run its daily operations in a professional manner.

2.Among the main tasks I had to perform was filling account opening forms on behalf of customers. I ensured that before processing the necessary documents were correctly checked. I have made sure that the forms were completed properly and were prepared to be checked by an officer. This assignment taught me of accuracy and structure.

3.I entered the personal details of the customers in account opening forms as per the documents of their customers. I used to check spellings, dates and significant information twice to prevent errors. Being accurate was highly considered since a slight mistake might lead to problems in the future. This task enhanced my level of concentration.

4.I also assisted officers during off-duty in various banking units, local remittance, clearing, collection, cash and accounts. I monitored the working process in every department and assisted with easy chores where possible. This experience made me have a bigger picture of how various departments cooperate. It also enriched my knowledge about the general banking activities.

5.I undertook this after following the instructions of the manager to ensure that I had thorough verification of the documents of the customers before opening their accounts. This involved checking of photographs, nominee details, NID cards, TIN certificates among other mandated IDs. I made sure that all the documents were valid, revised and properly filled. This assignment made me appreciate the need to ensure appropriate verifying in banking.

6.I checked the information that is personal like date of birth, names of parents and spouse before keying them in the system so that the information is correct. In case of any discrepancy, I would report the same to the officer. It is vital to keep the right personal information of the customers to identify them and to carry out transactions in the future. This move enhanced my data verification abilities.

7.Customers were issued with cheque books on newly opened accounts and the officer issued random security numbers. It was my duty to neatly write these numbers on the reverse side of each page of cheques. The writes were checked and signed by the officer after writing to ensure the accuracy. This experience has enabled me to observe the security and documentation of cheques books.

8.I also used to help out in the front desk by attending to simple questions and directing customers to the appropriate service desks. I assisted them in knowing the types of documents they required and where they could apply forms. This enhanced my communication skills and confidence towards customer service. It also helped me to learn how to deal with customers in a polite and professional manner.

9.I was able to observe the core banking system functioning in the bank and got to know how to check on customer details under the supervision of an officer. I observed the process of digitally validating, updating, and processing account information. This exposure has made me be aware of the current banking activities. It also enhanced my technical banking software knowledge.

10.I also assisted the officers in the management of cheque books, ATM forms and locker related documents. I ordered cheque books to be delivered, checked the application details and kept good records. Monitoring locker tasks helped me to understand how banks guarantee security and privacy of customers. This duty made me aware of safe management of sensitive banking products.

# Chapter - 07

## Internship Learning

## Internship Learning

I had my three months internship at First Security Islami bank plc (FSIBL), Savar branch which is one of the renowned Shariah-based private commercial banks in Bangladesh. The internship was indeed a beneficial experience and it provided me the real-life exposure of the banking industry. It provided me with a possibility to use my academic knowledge in the professional setting, enhance my knowledge of the banking processes, and acquire both personal and professional skills.

### 7.1 Soft Skills

This internship taught me that professional banking environment functions and the value of responsibility and discipline in the corporate life. I got used to the working routine, formal communication and collaboration in the office. I also gained trust in communicating with clients, in dealing with the actual banking process and in being a professional in each circumstance. This experience helped me to become patient, more responsible and confident working in any corporate environment in the future.

### 7.2 Hard Skills

The internship at FSIBL taught me some of the practical and technical skills concerning the general banking operations. I acquired some of the main hard skills, which include:

- Knowing and conducting account opening operations (Al-Wadeeah Current, Mudaraba Savings, etc.).
- Checking and processing documents of customers to open an account.
- Helping in the local remittance, clearing, cash, and accounts departments.
- Learning concerning Shariah banking principles and customer service practices.
- Managing the correct documentation and record-keeping in a work environment.

### 7.3 SWOT Analysis

**Strengths:**

1.Experienced and successful board of directors.

2.Professionally skilled, trained and committed employees.

3.Modern banking software and use of advanced digital technology.

4.Enterprise-friendly and secure FSIBL Cloud mobile banking application.

5.Civility, encouraging and amiable working atmosphere.

**Weakness:**

1.Limited capital creates difficulty in fulfilling all the financial needs.

2.FSIBL lacks a separate marketing department.

3.There is no strong promotion of new products and services.

4.Numerous customers do not know about all possible loan and deposit products.

**Opportunities:**

1.Growing customer demand towards Shariah based banking.

2.Good and competent management team to facilitate future growth.

3.Introduction of new deposit and loan products.

4.Potential to collaborate and partner with other banks.

**Threats:**

1.There is intense competition among other banks that provide such deposit and loan products.

2.More and more Shariah-based banks developing competitive pressure.

3.Threat of customers moving to institutions that have superior facilities or offers.

4.The guidelines of Bangladesh Bank.

# Chapter - 08

## Findings

## Findings

● FSIBL is popular among the majority of the staff and customers who believe in the Islamic Shariah banking.

● FSIBL provides additional facilities and good offers in contrast with most other banks.

● The customers and staff members are certain that FSIBL is pursuing Islamic Shariah banking.

● Bank offers fast and convenient customer services and there exists a staff to customer relationship good.

● There are customers who object to ATM card fees, SMS fees, and other charges of transactions.

● Advertising and promotional activities are not very strong in the bank.

● The low profit rates are of concern to many customers since they are declining annually.

● There is a sufficient number of customers who are not aware how to use an ATM card.

# Chapter - 09

## Recommendations

## Recommendations

● FSIBL may have different kinds of products and services, not related to consumers, and the marketing and promotional efforts must be increased.

● FSIBL needs to enhance its web site and software owing to the popularity of online banking across the globetoday.

● FSIBL does not have credit card facilities that are fast enough to allow credit card facilities to be offered and debit card facilities to be increased.

● The FSIBL software, sms services, I cloud (mobile app) and the ATM Booths system must be quick and accurate.

● FSIBL employees are not supposed to change their jobs too often.

● The amount of staff needed to run the business efficiently should be increased to FSIBL, which should also have at least three officers in the front desk.

# Chapter - 10

# Conclusion

## Conclusion

The First Security Islami Bank PLC (FSIBL) is also one of the fastest-growing Shariah-compliant banks in Bangladesh that offer a host of financial products and have gained the trust of its customers. The bank contributes significantly to the economic growth of the country based on investments, remittance services, financing of SMEs among other major areas. Through my internship, I realized that the officers and staff are dedicated and patient and professional in serving customers well even in the busiest time which shows that the bank pays much attention to quality service and customer satisfaction. As the digital banking, innovative services and increased speed of service delivery continue to be improved, FSIBL will have the chance to improve its efficiency and customer experience further. The bank will be more competitive and reliable because of strengthening technology, communication, and staff training. In general, my experience in the internship revealed that FSIBL is a trustworthy, customer-oriented, and evolving swiftly bank, which will remain significant in the financial sector of Bangladesh in the future.

# Chapter -11

## Reference

## Reference


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https://www.thedailystar.net/business/economy/news/fsibl-bring-cutting-edge-tech-customers-3151491
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# Chapter - 12

## Appendices

**Appendix 1.1**

## Letter Of Approval

FIRST SECURITY ISLAMI BANK PLC.

**HUMAN RESOURCES DIVISION**

FSIB/HO/HRD-33/Internship/2025/3403

**September 18, 2025**

**Dr. Ehatasham Ul Hoque Eiten**
Assistant Professor & Head
Department of English
Daffodil International University.

**Subject: Acceptance of Internship.**

Muhtaram,
Assalamualaikum.

As requested by your good self in the letter dated September 17, 2025, we have the pleasure to communicate you having accepted **Ms. Tahmina Alam** (ID. No. #221-10-837), a BA student of your University as an Intern at our **Savar Branch, Dhaka** for the period of 03 (Three) months w.e.f. **21.09.2025 to 20.12.2025 without any honorarium**.

Ma-assalam,

Yours faithfully,

18/09/2025
**(Mohammad Jamil Akhtar)**
**SVP & Head of HRD**

Head Office: Rangs RD Center, Block: SE (F), Plot: 03, Gulshan Avenue, Gulshan-1, Dhaka-1212.

+88 02 55045700 www.fsibplc.com SWIFT: FSEBBDDH Call Center: 16257

## Appendix 1.2

### Internship Certificate

FSIB
ISLAMI BANK

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক পিএলসি.

فارست سيكيوريتى اسلامى بنك بي إلسي FIRST SECURITY ISLAMI BANK PLC.

**FSIB/SAVAR/2025/697**
December 7, 2025

**TO WHOM IT MAY CONCERN**

This is to certify that **Ms. Tahmina Alam**, D/o- Late Md. Nure-Alam Sikder, bearing ID No. 221-10-837 (BA Hons. Program) student of Daffodil International University, Birulia, Savar, Dhaka has attended an Internship Program at First Security Islami Bank PLC. Savar Branch, Dhaka since 22nd October, 2025 with satisfactory performance. During the period of her internship, we found her sincere, honest, hardworking and punctual.

We wish her every success in future endeavour.

**Md. Abdur Rahman**
FAVP & Manager Operations

Md. Abdur Rahman
FAVP & Manager Operation
First Security Islami Bank PLC
Savar, Dhaka.

Md. Abdur Rahman
FAVP & Manager Operation
First Security Islami Bank PLC
Savar Branch, Savar, Dhaka.

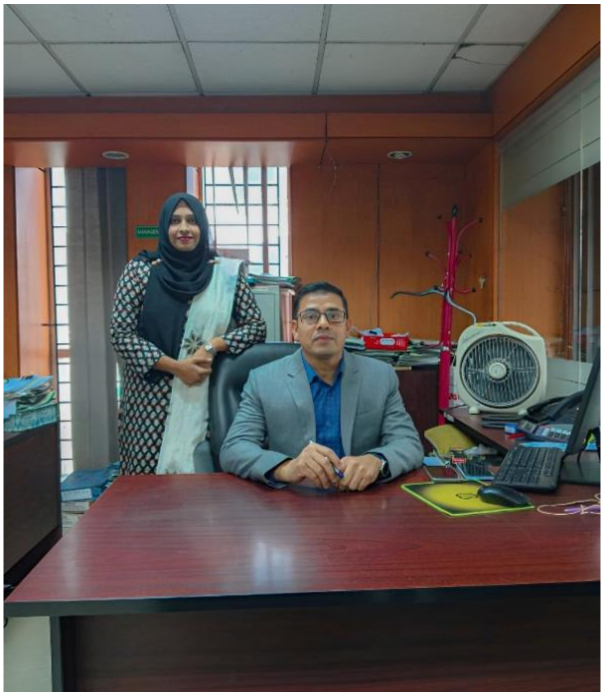
PC

SAVAR BRANCH | Savar City Center (2nd Floor), B-37/1, Jaleshwar, Savar, Dhaka
Tel: 02-7744656 (PABX), Manager: 01992-044149
Manager Operations: 01708-160149, E-mail: savar@fsiblbd.com | www.fsiblbd.com

## Appendix 1.3

### Some photos

As an intern at FSIBL, I was able to do multiple banking duties such as account opening and daily desk duties.

**With my supervisor ( FAVP and Manager Of Operation)**

**With Senior Officer of General Banking Department**

**Appendix 1.4**

## Plagiarism Report

221-10-837

ORIGINALITY REPORT

| 12% | 10% | 0% | 8% |
|---|---|---|---|
| SIMILARITY INDEX | INTERNET SOURCES | PUBLICATIONS | STUDENT PAPERS |

PRIMARY SOURCES

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