Internship Report On
General Banking Activities of Al-Arafah Islami Bank PLC

Supervised by

Md. Nuruzzaman Moral

Assistant Professor
Department of English
Faculty of Humanities and Social Science
Daffodil International University

Submitted By

MD. Jubayer Alam

ID: 211-10-2357
Batch: 19B
Department of English
Daffodil International University

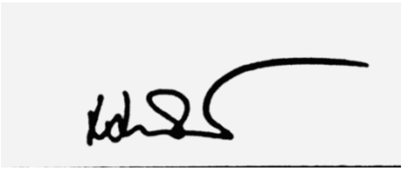
This Report is Submitted for the Fulfillment of the Requirements for the Degree of B.A (Honors) in English.

Letter of Acceptance

This certifies the completion of the internship report "General Banking Activities of Al-Arafah Islami Bank PLC" by MD Jubayer Alam, ID: 211-10-2357, a student in the English Department at Daffodil International University. I approve of the format and content of this internship report.

I'm pleased to report that he finished the report after following all the necessary and required procedures, and it contains all the data, information, analysis, and conclusions from trustworthy sources. As a result, the report seems to have concluded successfully. I wish for him to succeed in every area of his life.

Supervisor's Full Name & Signature:



Md. Nuruzzaman Moral

Assistant Professor and Supervisor

Department of English

Faculty of Humanities and Social Science

Daffodil International University

Acknowledgment

Above all, I want to sincerely thank Almighty Allah for providing me with the bravery, perseverance, and opportunity to complete this internship report. I would like to sincerely thank Md. Nuruzzaman Moral, my distinguished supervisor and an assistant professor in the English department, for his unwavering support, insightful criticism, and helpful guidance throughout the writing of this report. His help was very important in forming my work. I would like to thank Al-Arafah Islami Bank PLC for giving me the opportunity to finish my internship there. I want to thank the entire General Banking Division team in particular for their helpful collaboration, wise counsel, and welcoming work environment, all of which enormously facilitated my professional and educational growth.

With sincere appreciation,

MD. Jubayer Alam

211-10-2357

Department of English

Daffodil International University

Dedication

As part of my academic requirements at Daffodil International University, I hereby attest that the internship report I have submitted is the product of my own independent work. As far as I'm aware, this report doesn't include any content that has already been written or published by someone else, with the exception of instances in which appropriate credit has been given through referencing and citations.

Additionally, no academic or professional institution has accepted this report, in whole or in part, for the award of any other degree or qualification. Every contribution and source of help has been properly acknowledged.

Student's Full Name & Signature:

MD. Jubayer Alam

211-10-2357

Department of English

Daffodil International University

Abstract

The three-month internship program at Al-Arafah Islami Bank PLC served as the basis for the preparation of this report. The report, titled "General Banking Operations at Al-Arafah Islami Bank PLC," focuses on important tasks like opening an account, following Know Your Customer (KYC) protocols, and clearing checks. It looks at the bank's organized procedures, how well they adhere to legal requirements, and how Islamic banking concepts are incorporated into regular business operations.

Al-Arafah Islami Bank PLC was founded in 1995 with the goal of establishing a banking culture based on Islamic ethics. It operates in compliance with Shariah law. The bank's vision places a strong emphasis on advancing social welfare as well as financial development. The organization is well-known for providing reliable and legal financial services, and it has a large branch network throughout Bangladesh.

Table of Contents

List of Acronyms

AIBL	Al-Arafah Islami Bank Limited
MTDR	Mudaraba Term Deposit
MSD	Mudaraba Savings Deposit
FDR	Fixed Deposit receipt
SND	Short Notice Deposit
SWOT	Strength Weakness Opportunity and Threat

Chapter 1: Introduction

1.1: Student Overview: Name, ID & Program

I am Md. Jubayer Alam, and my student ID is 211-10-2357. I attend Daffodil International University and study in the English department. I enrolled in the Bachelor of Arts in English program during the Spring 2021 semester. As of the Spring 2025 semester, I have successfully completed all academic coursework required for the degree, with the exception of the mandatory internship.

1.2: Details of the internship

1.2.1: Overview of Employment (Duration, Name of Company, Department, Address)

On February 16, 2025, I started my internship at Al-Arafah Islami Bank Limited's Dhanmondi Branch. Over the course of a month, this program was run full-time. S. A. Tower, Satmasjid Road, Dhanmondi, Dhaka-1209, Bangladesh is the address of the branch.

1.2.2: Profile of the Company Supervisor – Name and Position

Md. Rajibul Islam Bhuiyah, the Executive Vice President (EVP) and Branch Manager of the General Banking Division at Al-Arafah Islami Bank Limited, oversaw my internship. He gave me insightful advice on a number of general banking operations and reporting procedures right from the start of the program. I mostly worked under his supervision during the internship.

1.2.3: Roles and Responsibilities (Job Description/Duties)

During my internship, I carried out several responsibilities under the close supervision of my company supervisor. These included:

- Gaining practical knowledge about the account opening process and the importance of accurate KYC (Know Your Customer) documentation.

- Observing and understanding the cheque clearing procedures and relevant timelines.

- Assisting in providing locker-related services and responding to client queries on this matter.

- Evaluating both the strengths and weaknesses of general banking operations at the branch.

- Recommending possible improvements to enhance operational workflow and customer service delivery.

1.2.4: The Internship Study's Scope

The foundational banking operations I worked on during my internship are the main topic of this internship report. Among the main topics discussed are:

- Procedures for opening various account types, such as savings, current, and fixed deposit (FDR) accounts.

- The significance of KYC practices in promoting regulatory compliance and risk mitigation.

- Insights into the cheque clearing process, particularly in handling errors or discrepancies.

- An in-depth look into the general banking activities at the specific branch where I was placed, highlighting its operational procedures and service framework.

1.2.5: Methodology

Both primary and secondary data sources were used in the preparation of the report:Primary Sources:

- Hands-on experience gained during the internship period.

- Direct communication and interactions with bank personnel and clients.

- Engagement in account opening, cheque processing, and related tasks.

Secondary Sources:

- Official banking manuals and policy documentation.

- Circulars, internal reports, and published materials from Al-Arafah Islami Bank PLC.

- Relevant literature on Islamic banking principles and practices.

1.2.6: Limitations of the Study

Despite sincere efforts, a few limitations were encountered during the preparation of this report:

- Restricted access to sensitive or confidential internal data due to the bank's privacy regulations.

- Limited timeframe of the internship, which made it challenging to explore every process in depth.

- The study is specific to one branch and may not reflect procedures or challenges faced at other branches of the bank.

Chapter 2: About the Company

2.1 Al-Arafah Islami Bank PLC Overview

Al-Arafah Islami Bank established on June 18, 1995, and starting operations on September 27 of the same year, Al-Arafah Islami Bank PLC is a well-known financial institution in Bangladesh that complies with Shariah. The bank is committed to integrating Islamic banking concepts into contemporary financial frameworks. It emphasizes justice, fairness, and transparency while strictly avoiding interest (Riba), in line with Islamic values. With guidance from a specialized Shariah Board, AIBL effectively merges Islamic tenets with conventional banking services, earning a reputation as a trustworthy partner for millions of clients.

The bank caters to both individual and corporate customers, offering a variety of services, including digital banking, investment products, remittance services, and savings solutions—all aligned with Islamic financial rules. With over 227 branches and sub-branches across urban and rural Bangladesh, AIBL ensures broad access to its services.

2.2 Vision

To become the leading Islamic bank in Bangladesh, adhering to Shariah principles and making meaningful contributions to the nation's economy.

2.3 Mission

- To implement a welfare-based Islamic banking model.

- To engage in Shariah-compliant investment activities.

- To accept deposits under a profit-and-loss sharing system.

- To conduct all operations without involving interest.

- To promote participatory banking instead of traditional debtor-creditor frameworks.

- To encourage teamwork and maintain professional integrity.

- To deliver top-tier financial services, particularly in international trade.

- To uphold high standards of corporate and ethical conduct.

2.4 Goals and Objectives

Al-Arafah Islami Bank PLC is focused on advancing its technological capabilities to offer a fully automated, one-stop banking experience. The bank aims to meet the demands of globalization by providing comprehensive financial solutions to both domestic and international clients. A key focus is integrating modern innovations while keeping in mind the ultimate goal of achieving success in the hereafter (Najat in Akhirat). Initiatives like fast internet banking are part of this modern approach.

2.5 Distinctive Features

Al-Arafah Islami Bank stands out in the Islamic banking sector due to its strong commitment to Shariah principles.

- It operates on a profit-and-loss sharing system, strictly avoiding interest-based transactions.

- To guarantee compliance, a specialized Shariah Council keeps an eye on all financial transactions. Mudaraba account holders received 30% of the bank's investment profits in 2023.

- In order to support national technological development, AIBL implemented online banking in 2023 using locally developed Bangladeshi software.

.- Regular AGMs and EGMs are conducted, and the bank has consistently rewarded shareholders, such as a 20% bonus dividend in 2002.

- The bank is committed to service with integrity, inspired by Islamic values like unity and peace.

- It strives to create an inclusive and welfare-oriented banking model that supports underprivileged communities, encourages wealth redistribution, and fosters social equity.

- AIBL also focuses on rural development, job creation, and financial inclusion.

- The bank contributes to education and social welfare by establishing institutions like an English medium madrasa and a library, with plans for further projects.

2.6 Islamic Banking Products Offered

AIBL uses a number of deposit plans to guarantee that client funds are managed in compliance with Shariah:

1. Current Account (CD) of Al-Wadeeah

2. MTDRs, or Mudaraba Term Deposits: 36 months, 24 months, 12 months, 6 months, 3 months, and 1 month

3. The Mudaraba Savings Account (MSD)

4. Deposit for Short Notice (SND)

5. Term Deposit for Monthly Installments (ITD)

6. Monthly Term Deposit Based on Profit (PTD)

7. The MSIS, or Marriage Savings Scheme

8. Pensioners' Deposit Plan

9. The Special Pension Savings Plan

10. Waqf Deposit in Cash

11. The Double Benefit Plan

12. The Probashi Kallyan Pension Plan

13. Mudaraba Savings Plan for Students

14. Plans for Freedom Fighters and Farmers

2.7 Organizational Departments and Human Resource Development

Recognizing that skilled personnel are essential for success in the competitive banking industry, AIBL places high importance on human resource development. The bank hires top talent and invests in training to build a professional and motivated workforce equipped with modern tools.

AIBL operates a dedicated training center for skill development and also partners with institutions like the Bangladesh Institute of Bank Management for specialized training. Selected officers are sent abroad for advanced learning. The bank believes its employees are its most valuable asset, forming the backbone of its strength and capabilities.

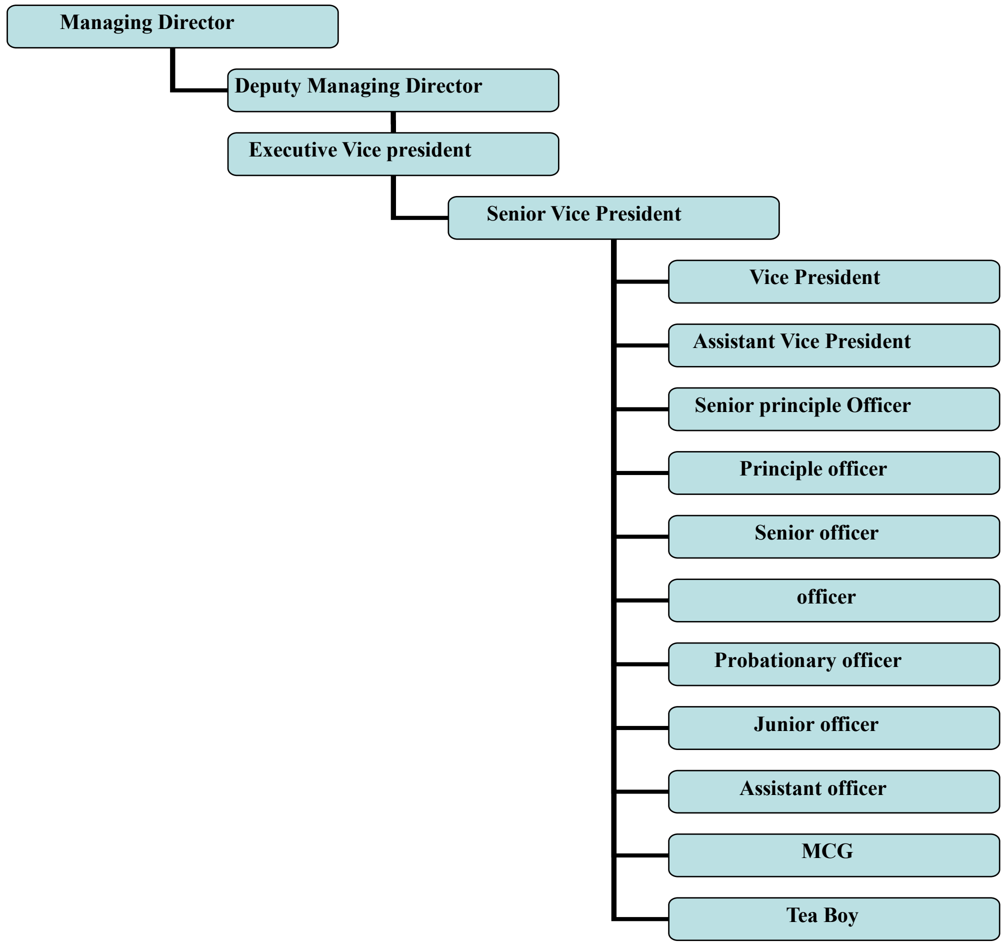


Figure: Al-Arafah Islami Bank Ltd.'s workforce position.

Chapter 3: My assigned Responsibilities

3.1 Process of Account Opening

Opening a bank account plays a foundational role in building a formal relationship between the customer and the bank. This process is critical for ensuring regulatory compliance, especially with laws designed to combat money laundering and the financing of terrorism.

Types of Accounts Offered:

1. Individual (Personal) Accounts

These accounts are tailored for personal financial management while adhering to Islamic principles.

Key Features:

- Suitable for day-to-day transactions and personal savings.
- Mudaraba-based profit-sharing for savings accounts.
- Convenient access to funds via online banking, debit cards, and checkbooks.

Subtypes:

- **Savings Account**: Allows customers to earn a profit share based on the bank's earnings.
- **Current Account**: Designed for frequent transactions without profit-sharing.

Documents Required:

- Government-issued ID (National ID or Passport).
- Address verification (e.g., utility bill or tenancy agreement).
- Proof of income (salary slip, business documents).
- Valid trade license.
- TIN (Tax Identification Number).

2. Business or Corporate Accounts

These accounts are crafted for organizations and commercial entities that manage substantial financial transactions.

Benefits:

- Simplifies business operations like payroll, vendor payments, and large transfers.
- Access to specialized services including trade finance and Shariah-compliant investments.
- Assigned relationship managers for corporate clients.

Account Types:

- **Corporate Current Account**: Ideal for high-frequency business transactions; non-interest-bearing.
- **Investment Accounts**: Facilitates business investments in line with Islamic financial guidelines.

Documents Required:

- Trade license and business registration certificate.
- Board resolution approving account opening.
- National ID of owners or authorized personnel.
- TIN certificate.
- Articles and Memorandum of Association (for registered companies).

3. Shomiti (Committee) Accounts

Created for cooperatives, NGOs, and community-based groups, these accounts support collective financial activities.

Advantages:

- Enables Shariah-compliant group savings and financing.
- Helps in pooling resources for collective ventures or social development.
- Micro-financing options available.

Required Documents:

- Registration certificate of the committee or group.
- National ID of committee members and account signatories.
- Committee resolution authorizing the account.
- Evidence of the group's function or initiative.

4. Fixed Deposit Receipt (FDR) Accounts

These are time-bound deposit schemes offering higher returns.

Features:

- Higher profit margins for longer durations.
- Penalties applied for premature withdrawals.
- A specific maturity date is agreed upon at deposit.

Other Specialized Options:

- Large-scale investment accounts that generate returns via Islamic banking mechanisms.

3.2 Step-by-Step Account Opening Procedure

Opening an account involves several steps to confirm the client's identity and ensure legal compliance.

Required Documentation:

- Valid identification (National ID, Passport, or Driver's License).
- Proof of residence (utility bill or lease agreement).
- Nominee's details, including photo and ID.
- Income verification (e.g., salary certificate, trade license).

Know Your Customer (KYC) Process:

- **Customer Information Form (CIF):** Collects detailed data such as name, job, and contact info.
- **Verification of Identity & Address:** Confirms authenticity of client credentials.
- **Income Source Verification:** Ensures compliance with anti-money laundering (AML) and counter-terrorism financing (CFT) guidelines.

Verification Phases:

- **In-Branch Review:** Staff checks for document accuracy and completeness.
- **Central Compliance Check:** The compliance division ensures that customer information aligns with regulatory frameworks and Bangladesh Bank policies.

Account Activation:

The client receives a welcome package with account credentials and a checkbook after the account is opened following successful verification.

3.3 Cheque Processing and Clearing

Handling cheques is vital for facilitating non-cash transactions and maintaining liquidity between parties.

Receiving Cheques:

Customers submit cheques either at service counters or via dedicated drop boxes. Upon receipt, bank officers validate:

- The cheque's date (should not be older than six months).
- The accuracy of the signature against bank records.

- Complete and consistent information (payee name and amount in words/numbers).

Recording and Entry:

Details of each cheque, including the issuing bank, cheque number, and amount, are recorded in the bank's system for processing.

Clearing Procedures:

1. Outward Clearing

- **Same Bank (Local) Cheques:** These are often processed within the same day due to internal banking networks.
- **Other Bank Cheques:** Require more time due to interbank coordination.

2. Clearing Timeframes

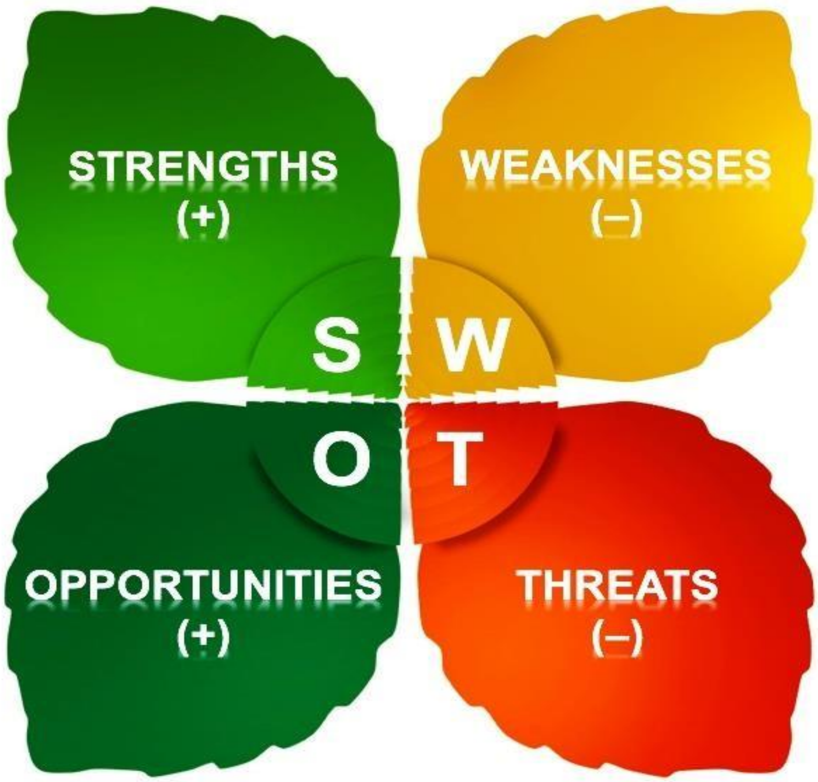
• **Normal processing:** It takes one to two business days.

• **High-Value Checks:** Checks totaling more than BDT 500,000 are processed the same day by the Bangladesh Automated Clearing House (BACH).

Chapter 4: Observations and Key Insights

During my internship at Al-Arafah Islami Bank PLC, I gained comprehensive exposure to its general banking operations. This experience offered valuable insight into the bank's strengths and areas that require further development. The observations presented below highlight both the operational advantages and the challenges faced by the bank.

Fig: SWOT of AIBL



Source: Annual report of AIBL

4.1 SWOT Analysis of Al-Arafah Islami Bank PLC

4.1.1 Strengths of the Branch

- **Robust Liquidity Management:** The branch maintains a strong liquidity position, ensuring it can meet financial obligations promptly.
- **Reliable Funding Sources:** Stable and diversified sources of deposits contribute to operational stability.

- **Extensive Branch Network:** AIBL boasts one of the largest networks among banks in Bangladesh, enhancing its accessibility and customer reach

4.1.2 Weaknesses of the Branch

- **Low Capital Adequacy:** The capital adequacy ratio is close to the minimum regulatory requirements, leaving limited room for absorbing financial shocks.
- **Outdated IT Infrastructure:** Existing technological systems are not up to the mark and require upgrades for smoother operations.
- **Absence of Islamic Money Market Tools:** A lack of Shariah-compliant financial instruments in the money market limits investment options and liquidity management.

4.1.3 Opportunities for the Branch

- **Growing Interest in Islamic Finance:** Increasing public awareness and preference for Islamic banking services present opportunities for expansion.
- **Supportive Regulatory Climate:** Government policies encouraging private sector growth provide a favorable business environment.
- **Strong Market Reputation:** The bank's positive image and customer trust create opportunities to introduce new products and services.

4.1.4 Threats Facing the Branch

- **Intensifying Competition:** Other financial institutions are aggressively competing for customer deposits, putting pressure on AIBL's market share.
- **Economic Downturn:** Global and domestic economic instability, including disruptions from conflict or policy changes, has negatively affected export-import and guarantee-related services.
- **Regulatory Challenges:** Frequent changes in rules and compliance requirements add pressure to banking operations and staff capacity.

4.2 Key Findings from Internship Experience

1. **Issues with Customer Documentation:** Many clients submit incomplete or inaccurate paperwork, causing avoidable delays in services such as account opening and cheque handling.
2. **Time-Consuming KYC Procedures:** While the Know Your Customer process is essential, its length often frustrates clients, especially when quick service is expected.
3. **Technology-Related Disruptions:** System outages occasionally affect transaction processing, particularly during peak periods like month-end or payroll distribution.
4. **Delays in Cheque Clearance:** Remote branches often face longer-than-usual cheque processing times due to logistical inefficiencies and limited coordination with other banks.
5. **Lack of Awareness Among Customers:** A significant number of customers are not well-informed about Islamic banking concepts or how various account types function under Shariah principles.

6. **High Staff Workload Due to Compliance Demands:** Meeting the compliance standards set by Bangladesh Bank requires regular staff training and documentation, placing additional pressure on employees.

Chapter 5: Recommendations

5.1 Suggestions for Enhancing Operations

To improve the efficiency of operations and service delivery at Al-Arafah Islami Bank PLC, the following measures are proposed:

1. **Streamline Documentation Procedures:**
   Introduce simplified and partially automated account opening and cheque submission processes. Digital forms and online submissions can help reduce manual errors and decrease the workload on branch staff.
2. **Accelerate KYC Processes:**
   Implement advanced technologies such as Artificial Intelligence (AI) and automated systems to speed up identity verification and risk assessments. Creating a specialized KYC team can also help expedite the process and improve customer satisfaction.
3. **Upgrade IT Infrastructure:**
   Modernize core banking systems and invest in robust digital platforms to minimize system downtimes, especially during peak transaction periods. Strengthening cybersecurity will also be essential to safeguard customer data and maintain trust.
4. **Enhance Cheque Clearing Systems:**
   Improve cheque clearing by utilizing real-time clearing mechanisms through the Bangladesh Automated Clearing House (BACH). Improved coordination between branches will ensure quicker processing times, especially for high-value and outstation cheques.
   - *Expected Outcome:* Faster settlements will lead to increased customer confidence and better service quality.
5. **Ongoing Employee Development:**
   Organize regular training programs, workshops, and refresher courses to keep staff informed about regulatory updates, customer service techniques, and emerging banking technologies.
6. **Process Optimization and Monitoring:**
   Establish a routine system for reviewing and optimizing operational procedures. Identifying inefficiencies early can help the bank implement proactive improvements.

Enhancing Customer Experience

To build stronger relationships with clients and create a more user-friendly environment, the bank should consider the following improvements:

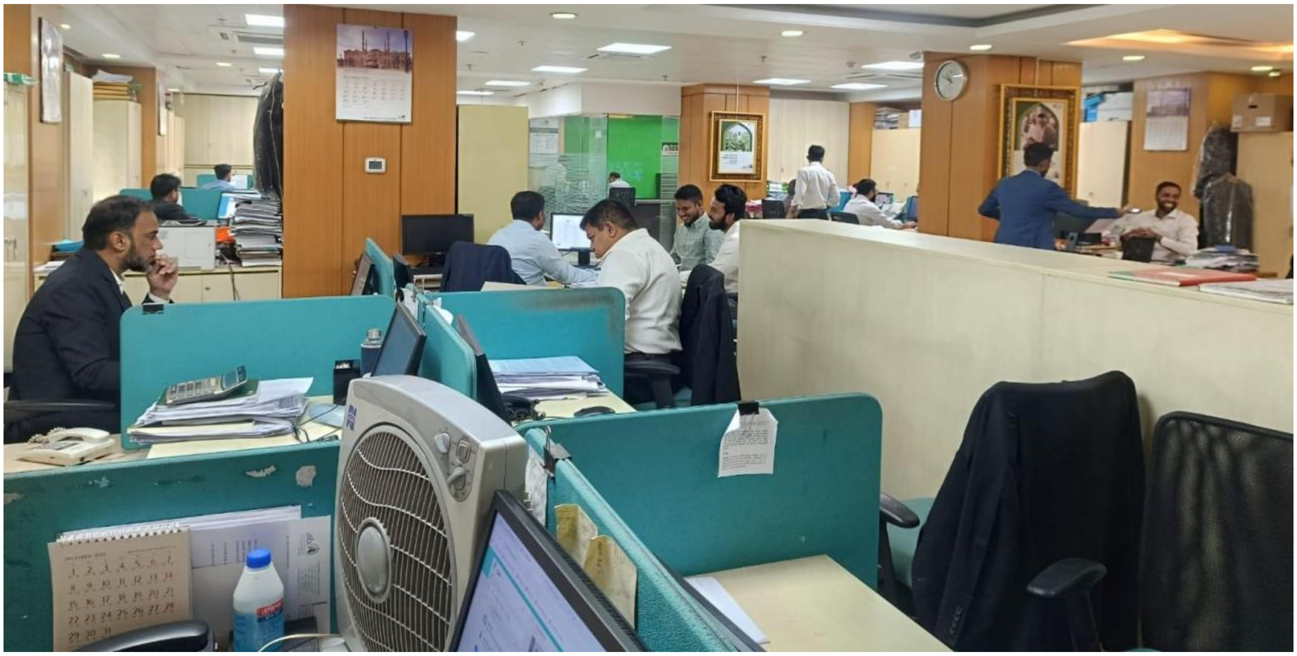
1. **Promote Understanding of Islamic Banking:**
   Conduct educational campaigns, including seminars, community outreach, and online webinars, to help customers better understand Islamic banking principles and products offered by the bank.

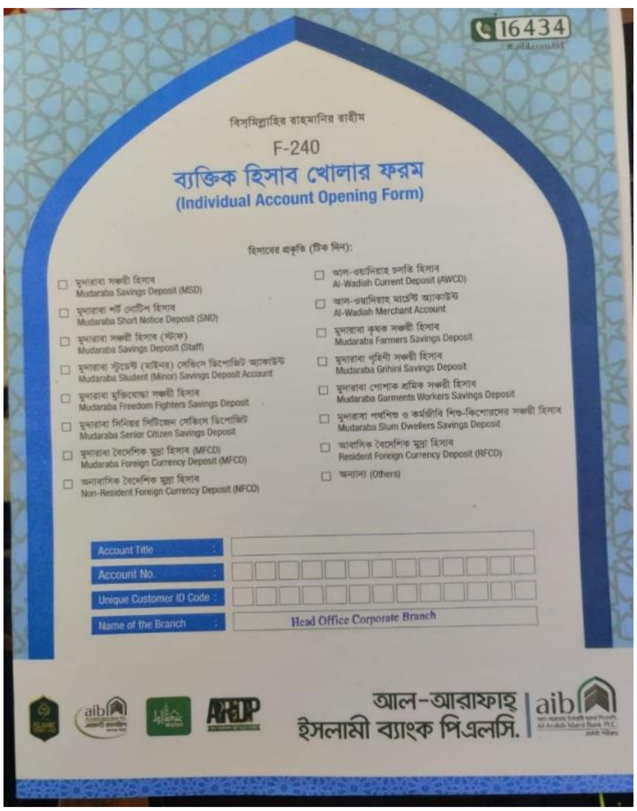
2. **Upgrade Branch Environment:**
   Make physical branches more accessible and welcoming by improving layout, placing clear directional signs, setting up information desks, and shortening service queues.
3. **Expand Digital Banking Services:**
   Enrich the digital banking experience with features like remote account opening, instant fund transfers, real-time updates on cheque clearance, and integrated mobile services.
4. **Assign Dedicated Relationship Managers:**
   Provide personalized banking support for high-net-worth individuals and business clients by assigning dedicated relationship managers. This enhances client satisfaction and loyalty.
5. **Strengthen Customer Support Channels:**
   Improve customer service availability through 24/7 call centers, live chat, and automated messaging systems. Prompt responses to customer inquiries will enhance overall trust in the bank's services.

Chapter 6: Conclusion

Bangladesh's banking industry is a key component of any nation's economic engine. Financial services and economic development are closely related, and private commercial banks like Al-Arafah Islami Bank PLC have a major role in this expansion. The general banking operations of the bank have been the main focus of this report. I was exposed firsthand to the routine tasks that create and preserve client relationships during my internship, including opening accounts, processing checks, and adhering to Know Your Customer (KYC) laws. These assignments demonstrated the importance of precision, timely service, and professionalism in preserving client confidence and satisfaction. One financial institution that effectively combines Islamic principles with contemporary banking advancements is Al-Arafah Islami Bank PLC.

Appendices:





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(Individual Account Opening Form)
হিসাবের প্রকৃতি (টিক দিন):
Mudaraba Savings Deposit (MSD)
Mudaraba Short Notice Deposit (SND)
Mudaraba Savings Deposit (Staff)
Mudaraba Student (Minor) Savings Deposit Account
Mudaraba Freedom Fighters Savings Deposit
Mudaraba Senior Citizen Savings Deposit
Mudaraba Foreign Currency Deposit (MFCD)
Non-Resident Foreign Currency Deposit (NFCD)
Al-Wadiah Current Deposit (AWCD)
Al-Wadiah Merchant Account
Mudaraba Farmers Savings Deposit
Mudaraba Grihini Savings Deposit
Mudaraba Garments Workers Savings Deposit
Mudaraba Slum Dwellers Savings Deposit
Resident Foreign Currency Deposit (RFCD)
অন্যান্য (Others)
Account Title
Account No.
Unique Customer ID Code
Name of the Branch
Head Office Corporate Branch
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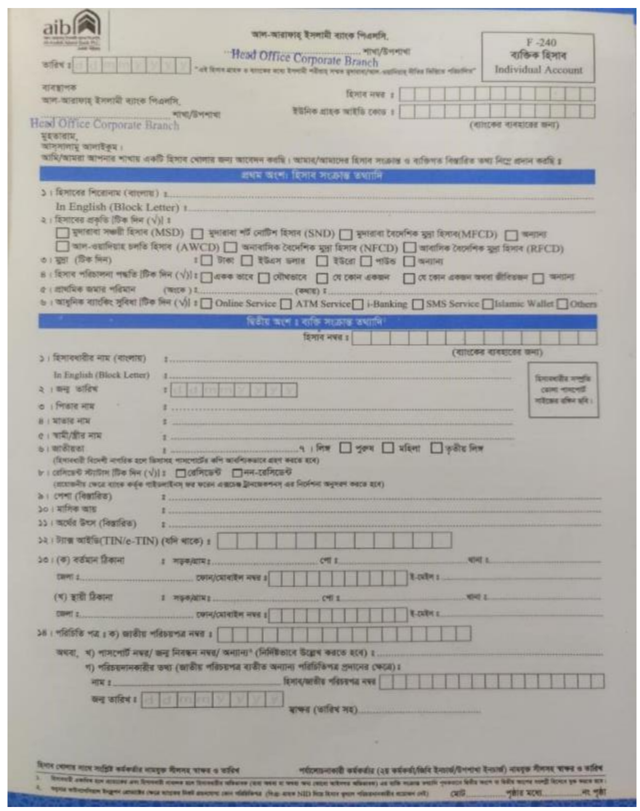

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In English (Block Letter)
Online Service
ATM Service
i-Banking
SMS Service
Islamic Wallet
Others
দ্বিতীয় অংশ: ব্যক্তি সংক্রান্ত তথ্যাদি
In English (Block Letter)

Daffodil International University

A landmark to create the Future

Faculty of Humanities and Social Science

Ref: Internship Placement//242

Date: 16-02-2025

To

EVP & Branch Manager
Al-Arafah Islami Bank Limited
S.A Tower, Satmasjid Road Dhanmondi, Dhaka-1209

Subject: Request for Internship Placement

Dear Sir,

We are happy to inform you that the Department of English at Daffodil International University (DIU) has been offering BA in English for the partial fulfillment of the requirement for the BA in English Degree, students are required to be placed in relevant organizations as interns to gather professional experience. The duration of the Internship is three months.

I would like to draw your kind attention that **Jubayer Alam, ID Number: 211-10-2357** has completed 114 credit hours in 38 courses from the Department of English. It would be highly appreciated if you could kindly allow him as an Intern at your esteemed organization.

Please feel free to contact me for further information if required.

With the best regards,

....

Dr. Ehatasham Ul Hoque Eiten
Assistant Professor & Head
Department of English
Daffodil International University
Email:headenglish@daffodilvarsity.edu.bd

Daffodil International University • Department of English

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Al-Arafah Islami Bank PLC.
সর্বদাই শরীয়াহ্

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ALARBDDH
FATCA: GIIN: S2WRLR.99999.SL.050

Ref: AIBPLC/DMB/GB/2025/1128 **Date:** 17.04.2025

TO WHOM IT MAY CONCERN

We are pleased to certify that **Md. Jubayer Alam**, BA student of Daffodil International University has completed his internship program successfully from February 16, 2025 to April 15, 2025.

We found him sincere, hardworking, and committed to his assigned work. He is well-behaved and capable of adapting himself to any corporate environment.

We wish him every success in the future.

(Md. Rajibul Islam Bhuiyan)
EVP& Branch Manager

মনে রেখো তোমাদের সকল কাজের প্রতি আল্লাহ্ দৃষ্টি রাখছেন www.al-arafahbank.com

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