



Report
on
My Internship Activities at Al-Arafah Islami Bank

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Date of Submission:

Letter of Acceptance

This is to certify that Maisha Mahmood, ID: 192-10-431 a student of the Department of English at Daffodil International University, has successfully completed her internship report titled “General Banking Activities of Al-Arafah Islami Bank Limited, Mirpur Branch” under my supervision and guidance.

I am glad that she has been able to accurately provide all the information, data, and context for her internship report. I have checked that report carefully. It has been a great pleasure to work with her. I wish her success in life.



.....

Mr. Mohammad Mustafizur Rahman

Assistant Professor

Department of English

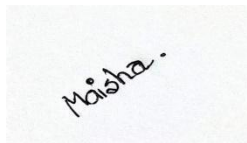
Faculty of Humanity and social science

Daffodil International University

Declaration

This is Maisha Mahmood, a student of the English Department at Daffodil International University. I declare that I have prepared this internship report after completing a three months internship at Al-Arafah Islami Bank, Mirpur Branch.

This internship report is prepared only for my academic requirements and will not be used for any other purpose. I further inform you that this internship report has not been submitted anywhere before me

A small rectangular box containing the handwritten name "Maisha" in black ink.

.....

Sincerely yours

Maisha Mahmood

ID: 192-10-431

Department of English

Daffodil International University

Acknowledgment

First of all, I would like to thank my almighty creator for giving me the health and strength due to which I was able to complete the entire internship and submit this report on time.

Secondly, I would like to thank my mother, who has provided me with support and guidance at every stage of my educational life. It is because of my mother that I have crossed the threshold of success in my life and come so far.

Thirdly, I would like to acknowledge the encouragement of my honorable supervisor, Mr. Mohammad Mustafizur Rahman, Assistant Professor of Daffodil International University. I would not have been able to submit this report without the help of my supervisor. With his motivation, support, and help, I was able to successfully prepare my entire internship report.

I would also like to thank Daffodil International University for holding this internship program through which I could experience practical situations in the corporate sector before employment.

Finally, I would like to express my gratitude to AI-Arafah Islami Bank; if they had not given me the internship opportunity in their bank, it would not have been possible for me to write this report. I am very grateful to every department worker at AI-Arafah Islami Bank because, without their contribution and support, I could not have learned the proper work of general banking. They have helped me a lot in learning every field by giving easy answers to my questions.

Summary

My internship report is written about my internship journey and how I developed my skills through my internship. I have divided my internship report into six chapters.

In the first chapter, I have given an introduction where I have described the origin, methodology, limitations, secondary data, and primary data. In the second chapter, I have discussed the bank's overview, bank profile, mission, vision, commitment, and goals. In the third chapter, I have written about my internship work. In this chapter, I have described my activities, duties, responsibilities, lessons, and bank staff in the bank. In the fourth chapter, I have described the difference between my expectations, my experiences in the bank, and my career plan. In the fifth chapter, I have explained the SWOT analysis of the bank. Finally, in the sixth chapter, I have discussed the observation, recommendation, and conclusion.

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Chapter: 01 (Introduction)

1.1 Background of the Study:

My internship journey started at Al-Arafah Islami Bank Limited's Mirpur Branch. Al-Arafah Islami Bank is a private bank that operates under Islamic Shariah. Al-Arafah Islamic Bank has a total of 201 branches. Also, compared to other banks, this bank provides different services according to Islamic Sharia and law. From the beginning of the internship, I had a great desire to work for an Islamic organization. That's why I completed my internship through an Islamic bank. This internship period helped me gain knowledge about various banking sectors and services in Bangladesh.

Al-Arafah Islami Bank is a top financial organization in Bangladesh. Through my internship at the bank, I learned how to communicate with clients and how to work in a financial institution. Al-Arafah Islami Bank Mirpur branch employees of all types of departments are very friendly and supportive; they also gave us ideas about all their departments and helped me understand all the details of my tasks and work properly. I believe the knowledge I gain from them will be very helpful for me to work in any corporate field.

1.2 Origin of the Study:

A student of the English department of Daffodil International University must do an internship after completing 120 credits, and a student can complete his internship for three months in any industrial organization or educational institution apart from any organization of his choice. Each student will do the internship under a supervisor, and the supervisor will teach the student the outline of writing the report according to the information in the student's work and help the student submit the internship report on time.

1.3 Significance of the Study:

Banking is an indispensable sector of the country that contributes to its development and progress and also safeguards the country's wealth. Banks provide a means to plan savings and build businesses and ventures by providing loans to people and companies. Also, people are getting transaction services through the bank very easily with the advanced technology of digital banking business like mobile banking, e-banking, Visa, Debit, credit card, ATM, etc. Banks play the most important role in maintaining the quality and balance of the economic system of a country. Al-Arafah Islami Bank is also playing an incomparable role in the economic development and activities of the country, even though it is a private bank.

1.4 Methodology: I have used primary and secondary data as sources of information to prepare this report.

Primary Data :

1. Personal Experience and Observation
2. Face to Face discussions with office workers and clients
3. Collected information from different sources at banks.
4. Questioning the bank's staff.
5. Officer's instructions in tasks.

Secondary data:

1. Annual report and Manual book of AIBL
2. Official Documents and statements
3. Various types of articles, journal of AIBL
4. Online database
5. Google search
6. Official website of AIBL

1.5 Limitation: I faced many kinds of problems while preparing this report. Here are some important reasons for that problem:

1. All the Al-Arafah Islamic information was not stored together anywhere, so I had to create a report with the information from the website.

2. No article or journal of Al-Arafah Islami Bank has properly given their annual report, profit and loss amount, etc.
3. Updated bank details were not uploaded.
4. Gathering all the necessary information in such a short time.
5. I could not gather enough information from the bank employees as they were busy with customers every day.
6. The annual report of Al-Arafah Islami Bank has not been fully published on the Internet.
7. Publishing a report requires a lot of experience since I am publishing this report for the first time.

1.6 Objectives: The main objective of Al-Arafah Islamic Bank is to gain the pleasure of Allah in this life and the Hereafter and to follow the path shown by the Prophet (peace and blessings of Allah be upon him). But there are also some objectives:

1. Providing financial services according to Islamic Sunnah.
2. To promote and develop Islamic principles.
3. Financial development of customers and proper maintenance of deposits.
4. Achieving development in the economy through banking services.

Chapter: 02 (An Overview of AIBL)

2.1 Profile: The word bank comes from the bench. In ancient times, Jews used to sit on benches and transact money. If you want to know about banks, first of all, you should have an idea about general banking. A person can clearly understand more aspects of banking by knowing general banking. Bank's work can be of many types, the main one is deposit. Banks deposit money from customers and lend it to customers who need to borrow money.

Al-Arafah Islami Bank Limited was established as a private company on June 18, 1995, and was formally inaugurated on September 27, 1995. The founder of Al-Arafah Islamic Bank is Mr. AGM Shamsul Alam, an Islamic thinker, economist, and former bureaucrat of the Bangladesh government. At present, Al-Arafah Islami Bank is headed by Salim Rahman, and the managing director of the bank is Farman R Chowdhury. The bank is patronized by Islamic scholars and renowned businessmen in the country. The bank consists of a total of 19146 shareholders and 4247 employees. As of December 31, 2021, the known capital of the bank was 10649.02 million, whereas the authorized capital of this bank was 15000.00 million. As of December 31, 2021, the bank had a total equity of Tk 25900.33 and had been declared a profitable company. Currently, Al-Arafah Islami Bank has 201 branches nationwide. Technology and new products are incorporated into the bank for its prosperity and customer service.

2.3 Vision: To contribute as an ambassador to the Bangladeshi Islamic banking sector for the growth of the national economy.

2.4 Mission:

1. The main objective of Al-Arafah Islami Bank is to gain the pleasure of Allah not only in this life but also in the hereafter.
2. Providing quality service to customers by developing technology.
3. Creating Sharia-based banking practices.
4. To provide proper service to customers in a timely manner.
5. Maintaining stability and competitive returns on shareholders' equity.
6. Providing an innovative banking service
7. Attracting and retaining human resources through banking services.

8. Engaging in micro and SME financial systems
9. Ensuring the economy of the country
10. Ahead of business performance.

2.5 Commitments: Al-Arafah Islami Bank provides three commitments to its customers:

1. Modern Islamic banking, which will be customer-centric, will maintain consistent growth in both employees and customers and will retain its position in the country through structured deposit collection and investment.
2. Small or medium businesses as well as corporate clients need to provide their financial services through any branch across the country.
3. Developing business initiatives by meeting clients for commercial and industrial expansion.

2.6 Goals : Establishing justice in economics and transactions through Islamic principles. Contributing to the growth of the country's economy and advancing Islamic banking services.

2.7 Functions of AIBL : The functions of Al-Arafah Islami Bank are:

1. Doing business in foreign currency
2. Providing all types of banking services
3. To establish welfare through social activities through the Al Arafah Islami Bank Foundation.
4. Maintaining deposits and investing in business activities

Chapter: 03 (My Activities at AIBL)

3.1 My Internship Experience: I was employed as an intern in the General Banking Division at Al-Arafah Islami Bank. Apart from general banking, Al-Arafah Islami Bank has two more divisions, namely the investment and cash divisions. During my internship period, I learned about general banking activities from my supervisor and other bank staff. I am a student in the English department, and it was not easy for me to work in the banking sector in this department. It was a great challenge for me to do an internship in the banking sector. A strong desire to do an internship in a financial organization like banking helped me overcome that situation. By working in the bank, I learned how to deal with difficulties, how to lead a team, and how to work under pressure. This is how my entire internship period at Al-Arafah Islami Bank was my experience. Through my internship in the banking sector, I have learned something new every day. The entire internship journey will be memorable in my life. Because through this internship I got learning and networking opportunities that will help me in the future.

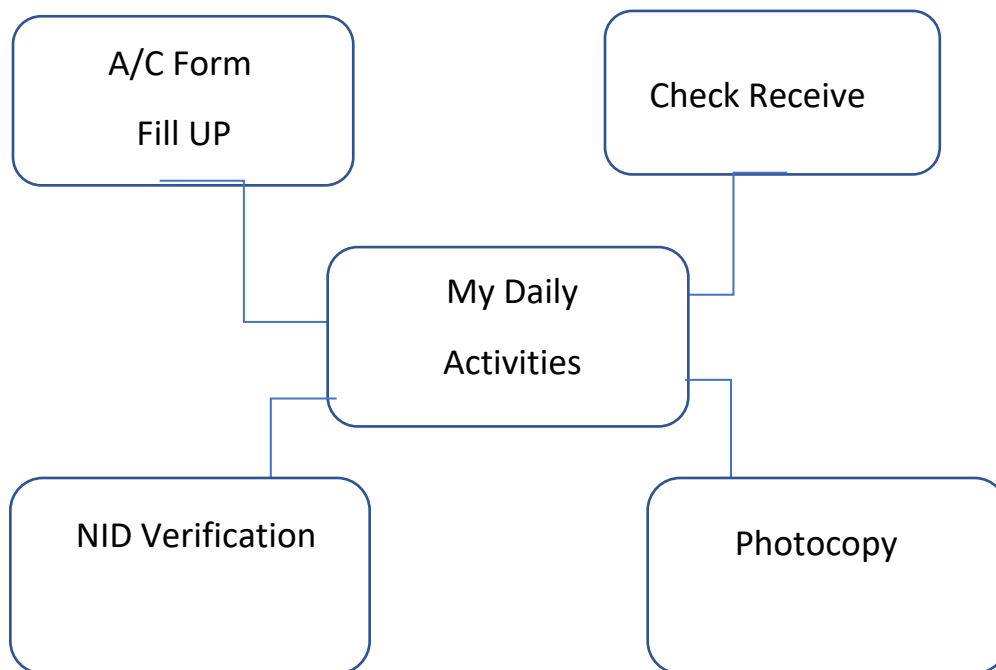


Figure : My Daily Activities

3.2 Duties and Responsibilities: My internship started with the General Banking sector which is said to be the heart of all banking activities. The Operational Manager of Al-Arafah Islami Bank, Mirpur Branch let me work with the Principal Officer. She guided me and taught me my tasks from the first day of my internship. Some of my duties and daily activities in the bank as an intern are as follows:

1. To know about all types of services offered by Al-Arafah Islami Bank.
2. Filing of the account form
3. Find out if there is any problem with the account form.
4. Checking the birth registration card or NID of the nominee.
5. To know the solution to any problem from the bank officials.
6. Working with my academic knowledge.

I was given some responsibilities and activity tasks during my internship, and I tried to fulfill them, some sample activities are given below:

Account opening forms: Every day clients come to the bank to open different types of accounts like CD, MTDR, MSD, MHD etc. The person who will open the account needs his NID and his nominee's NID, two copies of their passport size photos and all the information. It was my regular job to issue check forms to clients after opening their accounts. I had to write the account number on the page of his form, NID card verification, name of the scheme, occupation, and monthly income as well. Also, I had to put in a code according to the profession of the customers. Later I need to seal the on that account form.

Account Information: One of my responsibilities was to help the customers come to the bank to know various types of information with proper guidelines. For example, many of those who come to open an account in the bank but do not bring NID card or passport-size photo, so on that time it is not possible to open their account. I used to help those customers with such information before opening their accounts.

Account paper works: Many types of customers come to the bank every day such as housewives, students, many of them have never opened an account in their life. Sometimes I fill out the forms for those who come to the bank to open an account for the first time. And in this way, the relationship between the customers and the bank officers is strengthened.

Maintain serial of account opening form: After opening the bank account, I checked all the information like account number, and NID verification, I have to arrange all the account forms serially. Sometimes I serialize those forms and save them in a file.

Photocopy and scanning: Banks had to scan different types of documents every day. I daily printed photocopies many documents with printer machines for bank officers.

Mobile Banking App : Informing the customers about Al-Arafah Islami Bank's mobile banking app "Islami Wallet". Introducing them to this app and explaining the options of the app. Besides, through this, customers can easily get the number of any branch officers of Al-Arafah Islami Bank by this app.

Audit: I also did audit work in the bank. It was my daily work to check the date of the trade license paper, NID or and any missing documents in the account form of the customers.

Other Task : Front desk customer service, verifying signatures, checking cash, assisting bank officers etc.

3.3 Skills I used in my Internship:

Communication Skills: It is very important to have communication skills not only in the job field but anywhere in life. I have always tried to keep my communication with everyone in the bank.

Relationship with Customers: I have seen different types of customers coming to the bank. Some customers can only sign their name while opening an account and know nothing. I have provided them with all the information from form filling and thus I have maintained a good relationship with them.

Conversation with Bank Staff: When I started my first bank internship, I didn't know any bank-related work. The Bank staff helped me with all kinds of work and gave me ideas about their ethics.

Maintain Formality: As this is an Islamic bank, all the female employees cover themselves with beautiful dresses. I had to say Salam or greetings after entering the bank and I also followed this rule. Also treating customers well was one of my responsibilities.

Analytical Skills: As I had no experience in bank work, I always followed the operational manager and principal officer. I learned from them how to handle large amounts of customers. When there is a problem in a customer's bank account, they would tell me different methods of solution and also teach me which has been very useful for my learning.

Personal Skills:

1. I learned how to multitask quickly.
2. I learned how to handle a large number of customers in the bank.
3. I learned how to do a task easily without any mistakes.
4. I learned how to work in a bank with my academic knowledge.

Technical Skills:

1. How to easily enter data in Microsoft Excel.
2. How to make PowerPoint slides in a new way.

Quick Learning Skills: The first week of my internship I observed the basic tasks and learned them very easily as I am a quick learner. Also, the bankers appreciated my performance.

3.4 The Lesson Gained From my Internship Experience: I never thought that I would be able to learn so much and achieve so many skills before doing an internship in a bank. At the front desk, I dealt face-to-face with customers. I have always helped customers with information to open bank accounts and thus solved their problems. Before doing the internship I never thought that I would be able to do this kind of work. These activities were completely new for me and I learned something new through them. I have extended my hand of support to the customers through their love and sympathy. Similarly, I got inspiration from bank officers through good communication and helping them in their work.

3.5 Interaction with Co-workers: From the very first day of my internship, the Principal Officer (Jannat Ma'am) helped me with assignments. She never made me work with too much pressure and also explained to me when I had problems understanding something in my work. I had no previous experience of working in the bank, I was not aware of the rules and regulations of the bank so I got help from all the colleagues of the bank. Also, they inspired me to become a banker in the future too. I have received various guidelines and advice for my future job from my bank colleagues. I have a good relationship with my colleagues in the bank and they motivate me in every aspect of work.

Chapter: 04 (Expectation vs Experience)

4.1 The distinction between experience vs expectation: Before my internship started I thought the bank officials would be very formal. I thought since I am not a full-time employee like them they may not give me time, I will have trouble doing my work and they will be busy with their work. I also thought that if I go to the bank, there will be pre-determined work for me and the bank official will give me a lot of work. And I was very afraid if I would be able to do those things. But my assumption was completely wrong.

The first day I went to the bank, they knew my identity and did not do anything with me. Also, they never put any pressure on me during the entire internship journey. They also said that if I ever have a problem, then leave work and go home. They will do what I left behind. I thought I would make a lot of mistakes in my work, and they would get triggered at me for my mistakes. But nothing like that happened, instead, I learned through my mistakes, the things I had trouble doing once, I did it again and again and learned.

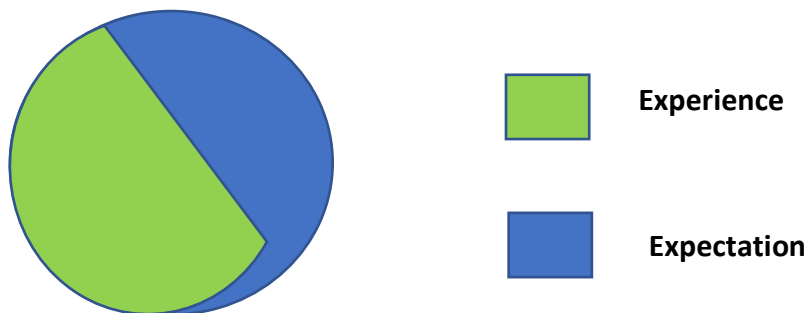


Figure : The level of experience and expectation

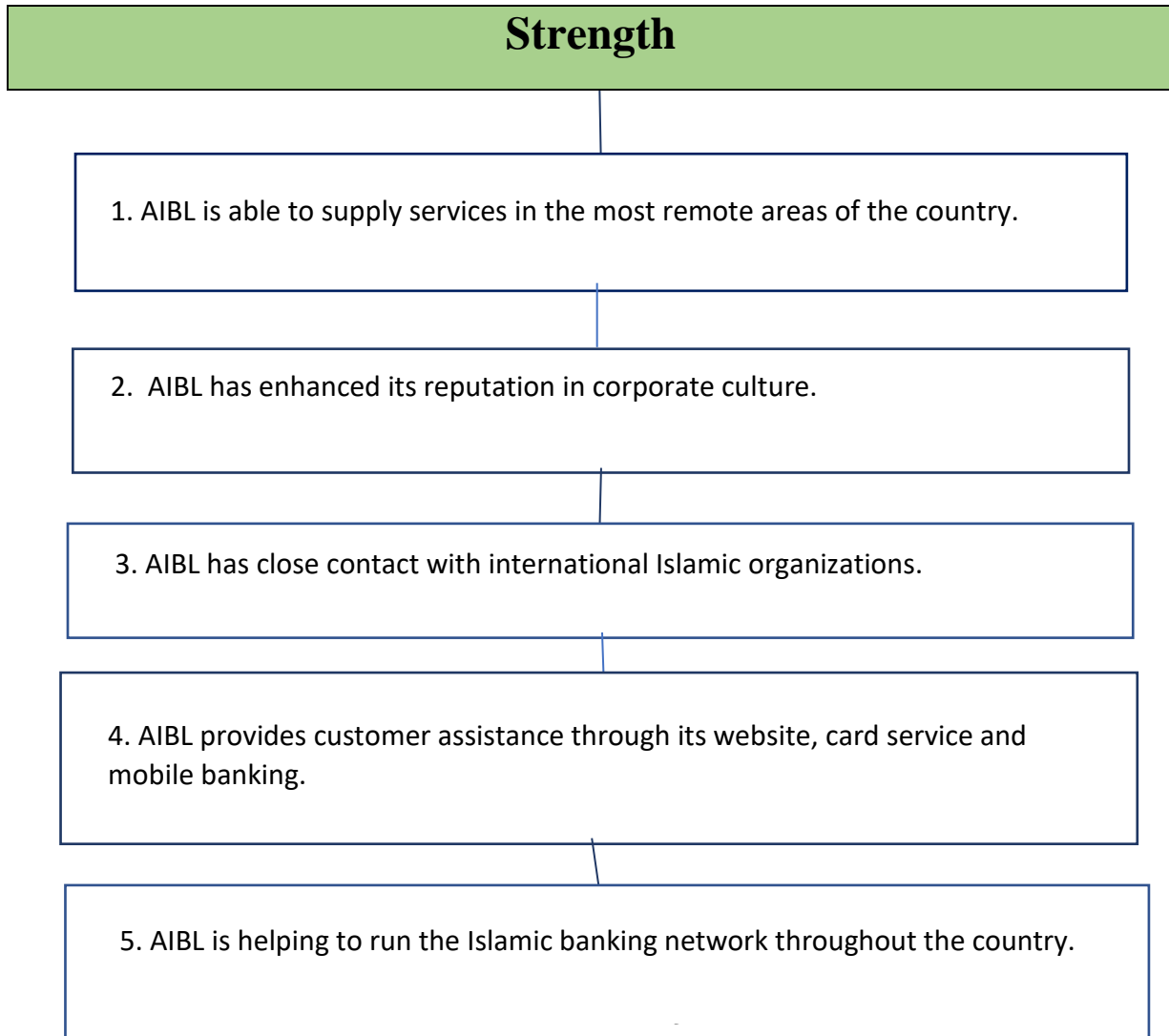
4.2 My Internship on my Career Plan : Before my interview, I had no idea about working in the banking sector. Also, I never thought that my interest would arise to work in the banking sector. But bankers can earn a lot of love and respect from their customers. And this thing in the banking sector inspired me to become a banker. But according to my mother, she will never let me work in an interest-based bank and it should be an Islamic bank. Therefore, if I work in a bank, I must work in an Islamic bank. Apart from a bank job I want to work in any multinational corporation. I hope that the skills I have gathered through my bank internship can use in my future job.

4.3 Reason for Choosing a Banking Network for My Internship: Every student has a different preferred organization or company to do an internship. I was a student in the English department to get a different experience from another department. I wanted to improve my communication skills etc. I appreciated the opportunity to do greater communication through the internship at the bank. Also, today banking is one of the top professions in the corporate sector. I wanted to gain skills and value myself by working in a bank. My strong desire led me to an internship in the banking sector and I accepted that opportunity.

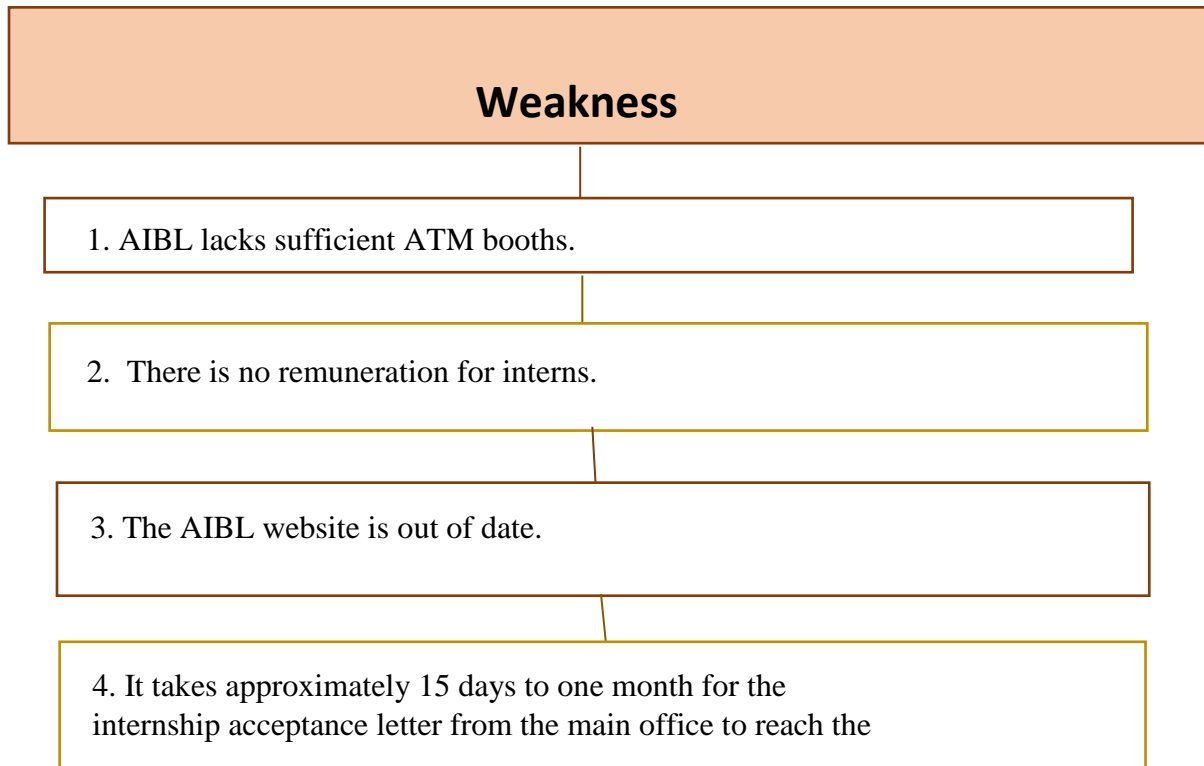
4.4 Difficulties during my internship: The first week of work at the bank was very difficult for me. Because I was not involved with any of their procedures and rules. My academic knowledge did not match the bank's functioning. There were various short time words used to work in the bank that I knew nothing about. The manager of the bank used to ask me various bank-related questions, and I could not answer them as I had no experience in the bank. All kinds of clients and customers came to the bank, all of whom had different backgrounds and perspectives. It was a big challenge for me to deal with them.

Chapter : 05 (SWOT Analysis)

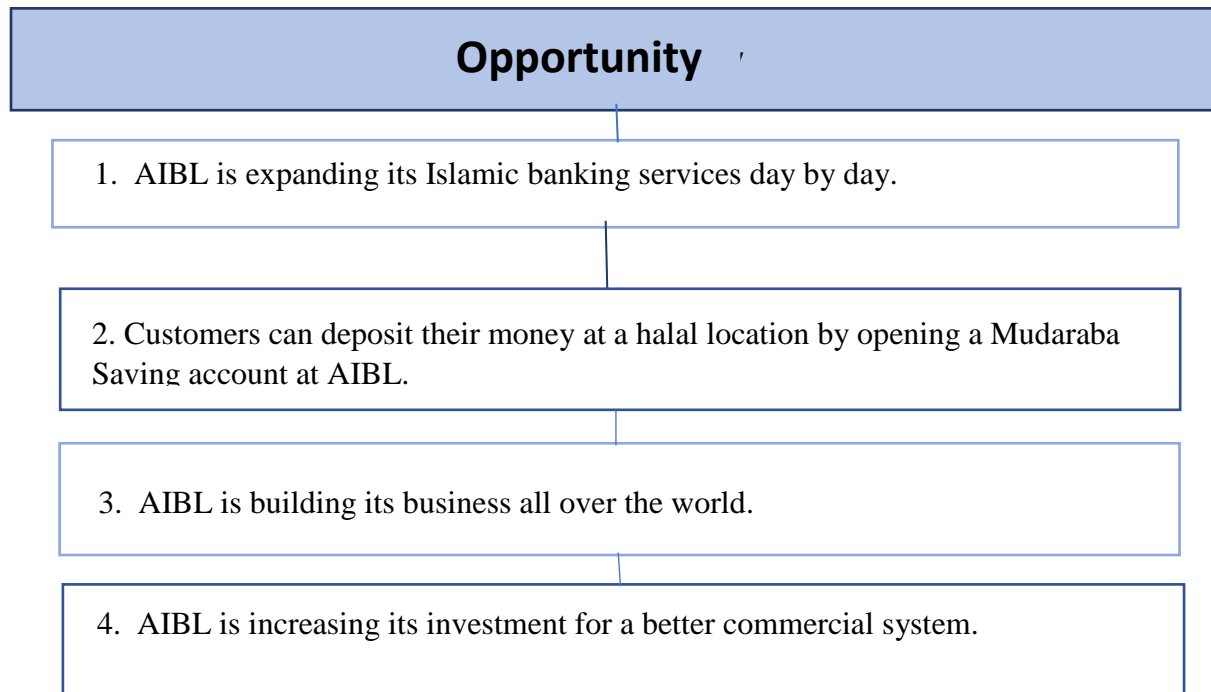
5.1 Strength:



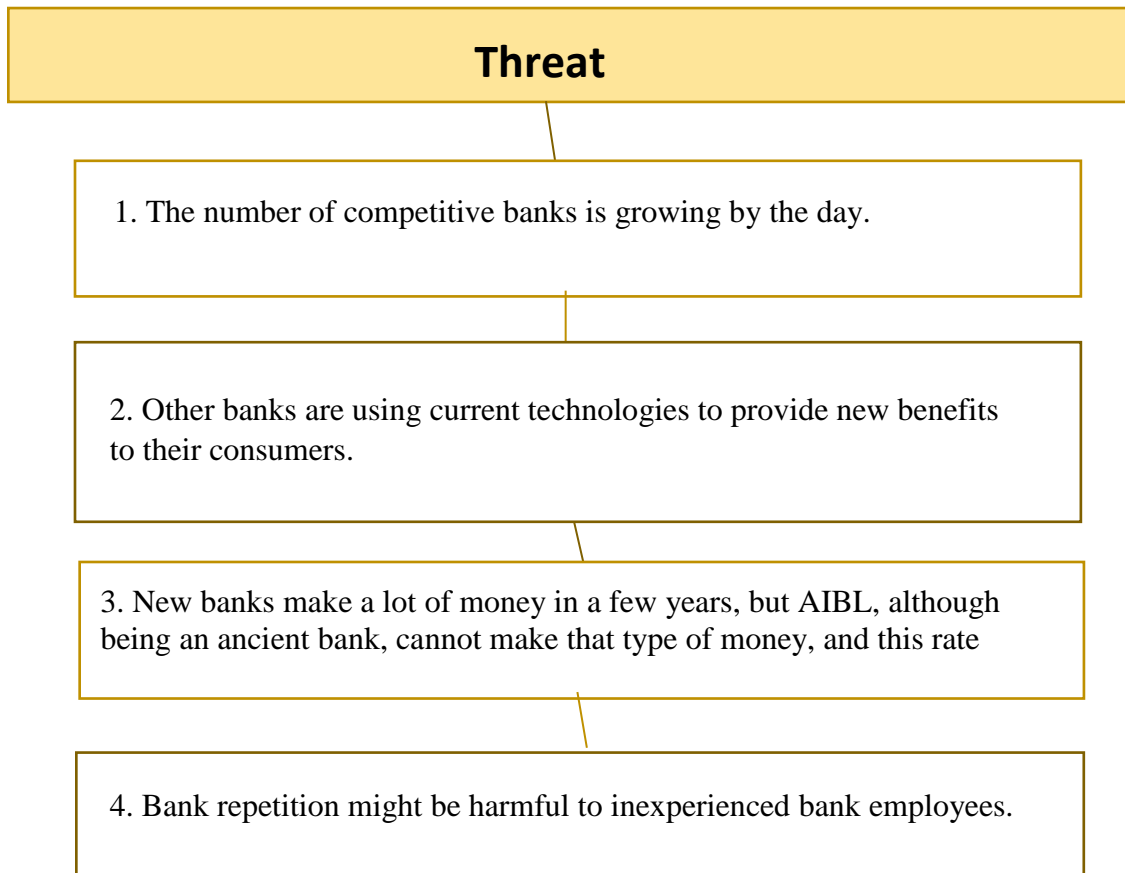
5.2 Weakness:



5.3 Opportunity:



5.4 Threat:



Chapter: 06 (Observation, Recommendation, and Conclusion)

6.1 Observation: During the short period of my internship at Al-Arafah Islamic Bank, I observed several things. It is provided below:

1. Customers have to wait a long time at the bank. Al Arafah Islami Bank needs to hire more people so that customers can do their work faster.
2. When an employee is absent, there is no other employee to do his work, and his work becomes pending.
3. When there is a problem in the bank, the manager gets triggered with his staff. The staff's relationship with the bank manager should be improved.
4. When someone comes to open a savings account at the bank, he is well behaved and his work is done first, but when a customer comes to close his account, his work is delayed.

6.2 Recommendation: Through my internship, I have seen some problems in Al-Arafah Islami Bank, Mirpur Branch. Among the problems that need to be improved are:

1. Al-Arafah Islami Bank is a Sharia-based bank. However, the variety of investment and deposit account schemes here is very small. I think some more schemes need to be introduced in light of the Quran and Sunnah.
2. The website of Al-Arafah Islami Bank needs to be developed. When a customer visits their website, he can get the information he needs with just one click.
3. The washrooms of bank employees and customers should be clean. So that no one in the bank has any problem using the washroom.
4. The bank's server and software should be updated more. So that all types of options are bolded in the software of bank employees.
5. More desks should be provided for bank interns so that they can work more easily.
6. Arranging computer training every month for all employees of the bank.

6.3 Findings: Every bank has a positive side as well as a negative side. By doing so, I also found some positive and negative aspects. They are:

1. Compared to other banks in Bangladesh, Al-Arafah Islami Bank does not provide adequate support and banking services.
2. Al-Arafah Islami Bank software, website, and mobile app should be upgraded.
3. Al-Arafah Islami Bank should hire skilled workers for more profit and investment.

6.4 Conclusion: Al-Arafah Islamic Bank is one of the best-ranking banks in Bangladesh. Our country should develop Sharia-based banking practices. That's why I feel very lucky to be an intern at Al-Arafah Islami Bank. Before starting my internship I had no idea or knowledge of banking. Through my internship at Al-Arafah Islami Bank, I gained banking experience and explored the Islamic banking network. No one can learn everything about banking through a three-month internship program but three months of experience will benefit him greatly in his future career.

I have learned a lot and developed many skills throughout my internship journey. My operational manager, principal manager, supervisor, and colleagues in the bank have helped me a lot, and I am thankful to all of them. Finally, Al-Arafah Islami Bank has provided me with an internship opportunity, for which I am grateful to the bank. I am hopeful that my internship experience and knowledge will help me get a better job in the future, and I will be able to achieve much success in my future career.

Chapter: 07 (Reference)

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Chapter: 08 (Appendices)





 <p>আল-আরাফাহ ইসলামী ব্যাংক লিমিটেড Al-Arafah Islami Bank Limited সর্বমুখে সত্যিগাহ</p>	<p>+88 02-44850005 info@aibl.com.bd www.aibl.com.bd Al-Arafah Tower, 63 Purana Pallan, Dhaka-1000</p>
Human Resources Division	
Ref: AIBL/HO/HRD/2023/1532	April 10, 2023
<p>The Senior Assistant Vice President Al-Arafah Islami Bank Limited Mirpur-01 Branch Dhaka.</p>	
<p><u>Internship</u></p>	
<p>Muhtaram, Assalamu Alaikum.</p>	
<p>With reference to your letter no. AIBL/Mir/2023/122 dated 20.03.2023 on the captioned subject, we are pleased to inform you that the Management has agreed to accommodate Janaba Maisha Mahmood from Daffodil International University as an Intern in AIBL at its Mirpur-01 Branch, Dhaka under the following terms & conditions:</p>	
<ol style="list-style-type: none"> 1. She will get no financial benefit/allowance from the Bank for the internship. 2. She will maintain all secrecy about the affairs of the Bank. 3. The Internee is to obtain prior permission from the competent authority in connection with any report to be submitted by her in regards to her internship with a copy to the branch authority & the undersigned. 	
Ma-Assalam	Yours faithfully,
	<p>Sd/- Md. Mazharul Islam Senior Executive Vice President</p>
<p><u>Copy for information and necessary action:</u></p>	
<ol style="list-style-type: none"> 1. Dr. Liza Sharmin, Associate professor & Head, Dept. of English, Daffodil International University, Shukrabad, Mirpur Road, Dhaka-1207. 2. Office file. 	
	<p> Senior Executive Vice President</p>
<p> </p>	

Figure : Acceptance Letter of Internship

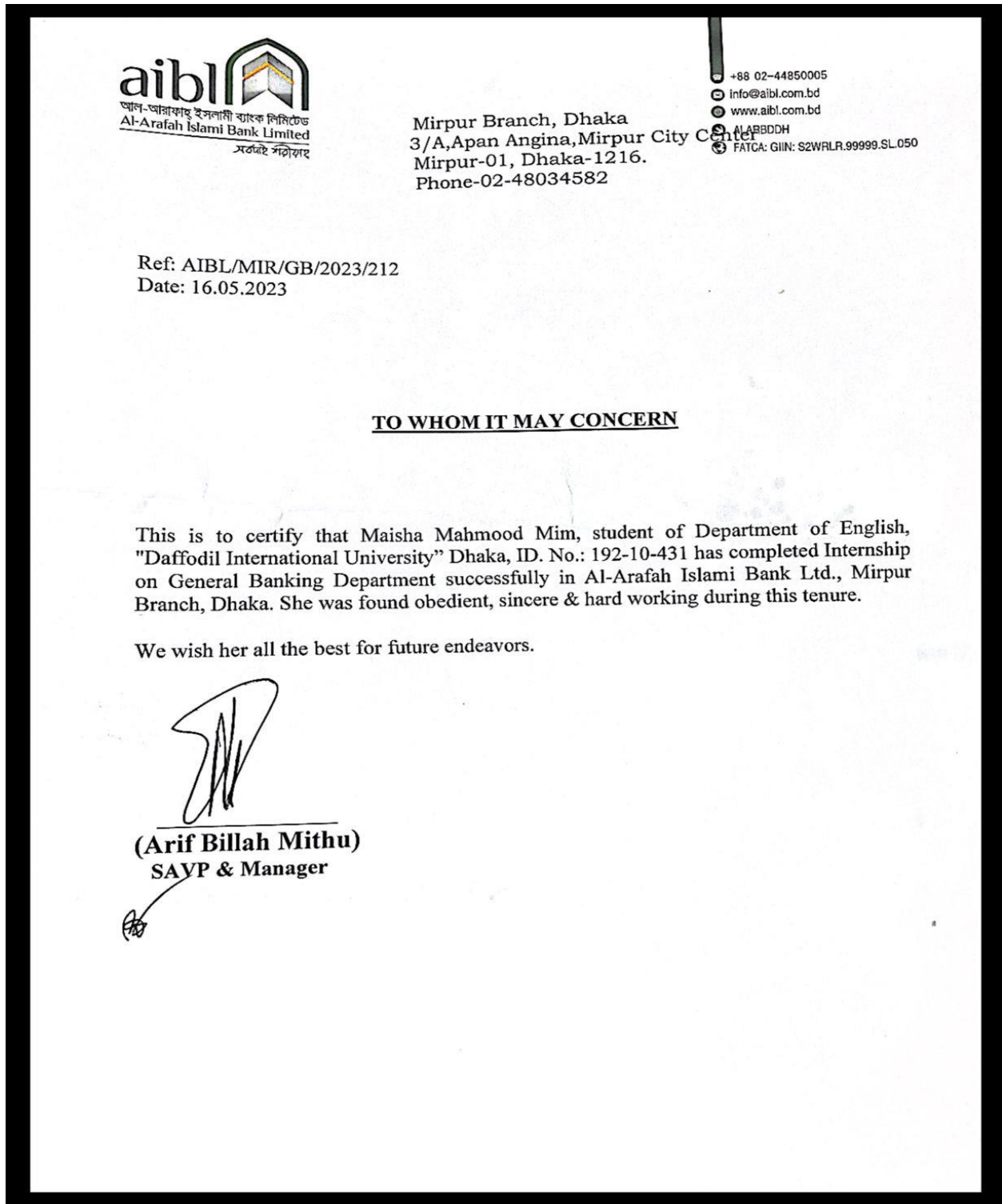


Figure : Internship Certificate

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192-10-431 By Maisha Mahmood Mim

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Report on My Internship Activities at Al-Arafah Islami Bank Supervised By: Mr. Mohammad Mustafizur Rahman Assistance Professor Department of English Faculty of Humanities and Social Science Daffodil International University Prepared By: Name: Maisha Mahmood ID No: 192-10-431 Department of English Faculty of Humanities and Social Science Daffodil International University Date of Submission: j Letter of Acceptance This is to certify that Maisha Mahmood, ID: 192-10-431 a student of the Department of English at Daffodil International University, has successfully completed her internship report titled "General Banking Activities of Al-Arafah Islami Bank Limited, Mirpur Branch" under my supervision and guidance. I am glad that she has been able to accurately provide all the information, data, and context for her internship report. I have checked that report carefully. It has been a great pleasure to work with her. I wish her success in life. Mr. Mohammad Mustafizur Rahman Assistant Professor Department of English Faculty of Humanity and social science Daffodil International University. ii Declaration This is Maisha Mahmood, a student of the English Department at Daffodil International University. I declare that I have prepared this internship report after completing a three months internship at Al-Arafah Islami Bank, Mirpur Branch. This internship report is prepared only for my academic requirements and will not be used for any other purpose. I further inform you that this internship report has not been submitted anywhere before me Sincerely yours Maisha Mahmood ID: 192-10-431 Department of English Daffodil International University. iii Acknowledgment First of all, I would like to thank my almighty creator for giving me the health and strength due to which I was able to complete the entire internship and submit this report on time. Secondly, I would like to thank my mother, who has provided me with support and guidance at every stage of my educational life. It is because of my mother that I have crossed the threshold of success in my life and come so far. Thirdly, I would like to acknowledge the encouragement of my honorable supervisor, Mr. Mohammad Mustafizur Rahman, Assistant Professor of Daffodil International University. I would not have been able to submit this report without the help of my supervisor. With his motivation, support, and help, I was able to successfully prepare my entire internship report. I would also like to thank Daffodil International University for holding this internship program through which I could experience practical situations in the corporate sector before employment. Finally, I would like to express my gratitude to Al-Arafah Islami Bank; if they had not given me the internship opportunity in their bank, it would not have been possible for me to write this report. I am very grateful to every department worker at Al-Arafah Islami Bank because, without their contribution and support, I could not have learned the proper work of general banking. They have helped me a lot in learning every field by giving easy answers to my questions. iv Summary My internship report is written about my internship journey and how I developed my skills through my internship. I have divided my internship report into six chapters. In the first chapter, I have given an introduction where I have described the origin, methodology, limitations, secondary data, and primary data. In the second chapter, I have discussed the bank's overview, bank profile, mission, vision, commitment, and goals. In the third chapter, I have written about my internship work. In this chapter, I have described my activities, duties, responsibilities, lessons, and bank staff in the bank. In the fourth chapter, I have described the difference between my expectations, my experiences in the bank, and my career plan. In the fifth chapter, I have explained the SWOT analysis of the bank. Finally, in the sixth chapter, I have discussed the observation, recommendation, and conclusion. v Serial No. Title Page No Cover Page i Letter of Acceptance ii Declaration iii Acknowledgment iv Summary v Table of Contents vi CHAPTER: 01 (Introduction) 1.1.1 Background of the Study 2 1.2

Origin of Study 2.1.3 Significance of Study 2.1.4 Methodology 3.1.5 Limitation 3-4 1.6 Objectives 4 CHAPTER: 02 (An Overview of AIBL) 5 2.1 Profile 6 2.2 Vision 6 2.3 Mission 6-7 2.4 Commitments 7 2.5 Goals 7 2.6 Function of AIBL 7 CHAPTER: 03 (My Activities at AIBL) 8 3.1 My Internship Experience 9 3.2 Duties and Responsibilities 10-11 3.3 Skills I used in my Internship 11 3.4 Lesson Gained From my Internship Experience 12 3.5 Interaction with Co-workers 12 CHAPTER: 04 (Expectation vs Experience) 13 4.1 The Distinction Between Expectation vs Experience 14 4.2 My Internship on my Career Plan 15 4.3 Difficulties During my Internship 15 CHAPTER: 05 (SWOT Analysis) 16 5.1 Strength 17 5.2 Weakness 18 5.3 Opportunity 19 5.4 Threat 20 CHAPTER: 06 (Observation, Recommendation, and Conclusion) 21 6.1 Observation 22 6.2 Recommendation 22 6.3 Findings 23 6.4 Conclusion 23 CHAPTER: 07 (Reference) 24-25 Chapter: 08 (Appendices) 26-28 vi Chapter: 01 (Introduction) 1.1 Background of the Study: My internship journey started at Al-Arafah Islami Bank Limited's Mirpur Branch. Al-Arafah Islami Bank is a private bank that operates under Islamic Shariah. Al-Arafah Islamic Bank has a total of 201 branches. Also, compared to other banks, this bank provides different services according to Islamic Sharia and law. From the beginning of the internship, I had a great desire to work for an Islamic organization. That's why I completed my internship through an Islamic bank. This internship period helped me gain knowledge about various banking sectors and services in Bangladesh. Al-Arafah Islami Bank is a top financial organization in Bangladesh. Through my internship at the bank, I learned how to communicate with clients and how to work in a financial institution. Al-Arafah Islami Bank Mirpur branch employees of all types of departments are very friendly and supportive; they also gave us ideas about all their departments and helped me understand all the details of my tasks and work properly. I believe the knowledge I gain from them will be very helpful for me to work in any corporate field. 1.2 Origin of the Study: A student of the English department of Daffodil International University must do an internship after completing 120 credits, and a student can complete his internship for three months in any industrial organization or educational institution apart from any organization of his choice. Each student will do the internship under a supervisor, and the supervisor will teach the student the outline of writing the report according to the information in the student's work and help the student submit the internship report on time. 1.3 Significance of the Study: Banking is an indispensable sector of the country that contributes to its development and progress and also safeguards the country's wealth. Banks provide a means to plan savings and build businesses and ventures by providing loans to people and companies. Also, people are getting transaction services through the bank very easily with the advanced technology of digital banking business like mobile banking, e-banking, Visa, David, credit card, ATM, etc. Banks play the most important role in maintaining the quality and balance of the economic system of a country. Al-Arafah Islami Bank is also playing an incomparable role in the economic development and activities of the country, even though it is a private bank. 1.4 Methodology: I have used primary and secondary data as sources of information to prepare this report. Primary Data : 1. Personal Experience and Observation 2. Face to Face discussions with office workers and clients 3. Collected information from different sources at banks. 4. Questioning the bank's staff. 5. Officer's instructions in tasks. Secondary data: 1. Annual report and Manual book of AIBL 2. Official Documents and statements 3. Various types of articles, journal of AIBL 4. Online database 5. Google search 6. Official website of AIBL 1.5 Limitation: I faced many kinds of problems while preparing this report. Here are some important reasons for that problem: 1. All the Al-Arafah Islamic information was not stored together anywhere, so I had to create a report with the information from the website. 2. No article or journal of Al-Arafah Islami Bank has properly given their annual report, profit and loss amount, etc. 3. Updated bank details were not uploaded. 4. Gathering all the necessary information in such a short time. 5. I could not gather enough information from the bank employees as they were busy with customers every day. 6. The annual report of Al-Arafah Islami Bank has not been fully published on the Internet. 7. Publishing a report requires a lot of experience since I am publishing this report for the first time. 1.6 Objectives: The main objective of Al-Arafah Islamic Bank is to gain the pleasure of Allah in this life and the Hereafter and to follow the path shown by the Prophet (peace and blessings of Allah be upon him). But there are also some objectives: 1. Providing financial services according to Islamic Sunnah. 2. To promote and develop Islamic principles. 3. Financial development of customers and proper maintenance of deposits. 4. Achieving development in the economy through banking services. MAISHA 5 Chapter: 02 (An Overview of AIBL) 2.1 Profile: The word bank comes from the bench. In ancient times, Jews used to sit on benches and transact money. If you want to know about banks, first of all, you should have an idea about general banking. A person can clearly understand more aspects of banking by knowing general banking. Bank's work can be of many types, the main one is deposit. Banks deposit money from customers and lend it to customers who need to borrow money. Al-Arafah Islami Bank Limited was established as a private company on June 18, 1995, and was formally inaugurated on September 27, 1995. The founder of Al-Arafah Islamic Bank is Mr. AGM Shamsul Alam, an Islamic thinker, economist, and former bureaucrat of the Bangladesh government. At present, Al-Arafah Islami Bank is headed by Salim Rahman, and the managing director of the bank is Farman R Chowdhury. The bank is patronized by Islamic scholars and

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renowned businessmen in the country. The bank consists of a total of 19146 shareholders and 4247 employees. As of December 31, 2021, the known capital of the bank was 10649.02 million, whereas the authorized capital of this bank was 15000.00 million. As of December 31, 2021, the bank had a total equity of Tk 25900.33 and had been declared a profitable company. Currently, Al-Arafah Islami Bank has 201 branches nationwide. Technology and new products are incorporated into the bank for its prosperity and customer service.

2.3 Vision: To contribute as an ambassador to the Bangladeshi Islamic banking sector for the growth of the national economy.

2.4 Mission:

1. The main objective of Al-Arafah Islami Bank is to gain the pleasure of Allah not only in this life but also in the hereafter.
2. Providing quality service to customers by developing technology.
3. Creating Sharia-based banking practices.
4. To provide proper service to customers in a timely manner.
5. Maintaining stability and competitive returns on shareholders' equity.
6. Providing an innovative banking service.
7. Attracting and retaining human resources through banking services.
8. Engaging in micro and SME financial systems.
9. Ensuring the economy of the country.
10. Ahead of business performance.

2.5 Commitments: Al-Arafah Islami Bank provides three commitments to its customers:

1. Modern Islamic banking, which will be customer-centric, will maintain consistent growth in both employees and customers and will retain its position in the country through structured deposit collection and investment.
2. Small or medium businesses as well as corporate clients need to provide their financial services through any branch across the country.
3. Developing business initiatives by meeting clients for commercial and industrial expansion.

2.6 Goals: Establishing justice in economics and transactions through Islamic principles. Contributing to the growth of the country's economy and advancing Islamic banking services.

2.7 Functions of AIBL: The functions of Al-Arafah Islami Bank are:

1. Doing business in foreign currency.
2. Providing all types of banking services.
3. To establish welfare through social activities through the Al Arafah Islami Bank Foundation.
4. Maintaining deposits and investing in business activities.

MAISHA 8 Chapter: 03 (My Activities at AIBL)

3.1 My Internship Experience: I was employed as an intern in the General Banking Division at Al-Arafah Islami Bank. Apart from general banking, Al-Arafah Islami Bank has two more divisions, namely the investment and cash divisions. During my internship period, I learned about general banking activities from my supervisor and other bank staff. I am a student in the English department, and it was not easy for me to work in the banking sector in this department. It was a great challenge for me to do an internship in the banking sector. A strong desire to do an internship in a financial organization like banking helped me overcome that situation. By working in the bank, I learned how to deal with difficulties, how to lead a team, and how to work under pressure. This is how my entire internship period at Al-Arafah Islami Bank was.

Through my internship in the banking sector, I have learned something new every day. The entire internship journey will be memorable in my life. Because through this internship I got learning and networking opportunities that will help me in the future.

A/C Form Fill UP Check Receive Fill UP My Daily

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3.2 Duties and Responsibilities: My internship started with the General Banking sector which is said to be the heart of all banking activities. The Operational Manager of Al-Arafah Islami Bank, Mirpur Branch let me work with the Principal Officer. She guided me and taught me my tasks from the first day of my internship. Some of my duties and daily activities in the bank as an intern are as follows:

1. To know about all types of services offered by Al-Arafah Islami Bank.
2. Filing of the account form.
3. Find out if there is any problem with the account form.
4. Checking the birth registration card or NID of the nominee.
5. To know the solution to any problem from the bank officials.
6. Working with my academic knowledge.

I was given some responsibilities and activity tasks during my internship, and I tried to fulfill them, some sample activities are given below:

Account opening forms: Every day clients come to the bank to open different types of accounts like CD, HTDR, MSD, MHD etc. The person who will open the account needs his NID and his nominee's NID, two copies of their passport size photos and all the information. It was my regular job to issue check forms to clients after opening their accounts. I had to write the account number on the page of his form, NID card verification, name of the scheme, occupation, and monthly income as well. Also, I had to put in a code according to the profession of the customers. Later I need to seal the on that account form.

Account Information: One of my responsibilities was to help the customers come to the bank to know various types of information with proper guidelines. For example, many of those who come to open an account in the bank but do not bring NID card or passport-size photo, so on that time it is not possible to open their account. I used to help those customers with such information before opening their accounts.

Account paper works: Many types of customers come to the bank every day such as housewives, students, many of them have never opened an account in their life. Sometimes I fill out the forms for those who come to the bank to open an account for the first time. And in this way, the relationship between the customers and the bank officers is strengthened. Maintain serial of account opening form: After opening the bank account, I checked all the information like account number, and NID verification, I have to arrange all the account forms serially. Sometimes I serialize those forms and save them in a file.

Photocopy and scanning: Banks had to scan different types of documents every day. I daily printnd photocopies many documents with printer machines for

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bank officers. Mobile Banking App : Informing the customers about Al-Arafah Islami Bank's mobile banking app "Islami Wallet". Introducing them to this app and explaining the options of the app. Besides, through this, customers can easily get the number of any branch officers of Al-Arafah Islami Bank by this app. Audit: I also did audit work in the bank. It was my daily work to check the date of the trade license paper, NID or and any missing documents in the account form of the customers. Other Task : Front desk customer service, verifying signatures, checking cash, assisting bank officers etc. 3.3 Skills I used in my Internship: Communication Skills: It is very important to have communication skills not only in the job field but anywhere in life. I have always tried to keep my communication with everyone in the bank. Relationship with Customers: I have seen different types of customers coming to the bank. Some customers can only sign their name while opening an account and know nothing. I have provided them with all the information from form filling and thus I have maintained a good relationship with them. Conversation with Bank Staff: When I started my first bank internship, I didn't know any bank-related work. The Bank staff helped me with all kinds of work and gave me ideas about their ethics. Maintain Formality: As this is an Islamic bank, all the female employees cover themselves with beautiful dresses. I had to say Salam or greetings after entering the bank and I also followed this rule. Also treating customers well was one of my responsibilities. Analytical Skills: As I had no experience in bank work, I always followed the operational manager and principal officer. I learned from them how to handle large amounts of customers. When there is a problem in a customer's bank account, they would tell me different methods of solution and also teach me which has been very useful for my learning. Personal Skills: 1. I learned how to multitask quickly. 2. I learned how to handle a large number of customers in the bank. 3. I learned how to do a task easily without any mistakes. 4. I learned how to work in a bank with my academic knowledge. Technical Skills: 1. How to easily enter data in Microsoft Excel. 2. How to make PowerPoint slides in a new way. Quick Learning Skills: The first week of my internship I observed the basic tasks and learned them very easily as I am a quick learner. Also, the bankers appreciated my performance. 3.4 The Lesson Gained From my Internship Experience: I never thought that I would be able to learn so much and achieve so many skills before doing an internship in a bank. At the front desk, I dealt face-to-face with customers. I have always helped customers with information to open bank accounts and thus solved their problems. Before doing the internship I never thought that I would be able to do this kind of work. These activities were completely new for me and I learned something new through them. I have extended my hand of support to the customers through their love and sympathy. Similarly, I got inspiration from bank officers through good communication and helping them in their work. 3.5 Interaction with Co-workers: From the very first day of my internship, the Principal Officer (Jannat Ma'am) helped me with assignments. She never made me work with too much pressure and also explained to me when I had problems understanding something in my work. I had no previous experience of working in the bank, I was not aware of the rules and regulations of the bank so I got help from all the colleagues of the bank. Also, they inspired me to become a banker in the future too. I have received various guidelines and advice for my future job from my bank colleagues. I have a good relationship with my colleagues in the bank and they motivate me in every aspect of work. MAISHA 13 Chapter: 04 (Expectation vs Experience) 4.1 The distinction between experience vs expectation: Before my internship started I thought the bank officials would be very formal. I thought since I am not a full-time employee like them they may not give me time, I will have trouble doing my work and they will be busy with their work. I also thought that if I go to the bank, there will be pre-determined work for me and the bank official will give me a lot of work. And I was very afraid if I would be able to do those things. But my assumption was completely wrong. The first day I went to the bank, they knew my identity and did not do anything with me. Also, they never put any pressure on me during the entire internship journey. They also said that if I ever have a problem, then leave work and go home. They will do what I left behind. I thought I would make a lot of mistakes in my work, and they would get triggered at me for my mistakes. But nothing like that happened, instead, I learned through my mistakes, the things I had trouble doing once, I did it again and again and learned. Experience Expectation Figure : The level of experience and expectation 4.2 My Internship on my Career Plan : Before my interview, I had no idea about working in the banking sector. Also, I never thought that my interest would arise to work in the banking sector. But bankers can earn a lot of love and respect from their customers. And this thing in the banking sector inspired me to become a banker. But according to my mother, she will never let me work in an interest-based bank and it should be an Islamic bank. Therefore, if I work in a bank, I must work in an Islamic bank. Apart from a bank job I want to work in any multinational corporation. I hope that the skills I have gathered through my bank internship can use in my future job. 4.3 Reason for Choosing a Banking Network for My Internship: Every student has a different preferred organization or company to do an internship. I was a student in the English department to get a different experience from another department. I wanted to improve my communication skills etc. I appreciated the opportunity to do greater communication through the internship at the bank. Also, today banking is one of the top professions in the corporate sector. I wanted to gain skills and value myself by working in a

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