



**Daffodil**  
*International*  
**University**

## **Internship Report**

**On**

**“General Banking Activities at First Security Islamic Bank Limited”**

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Batch: 48th

**Course Title:** Project Paper with Internship

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This paper is submitted in partial fulfillment of the requirements for the degree of B.A(Hons) In English

## Declaration

I attest to the veracity of the apprenticeship report titled "General Banking Activities at the First Security Islami Bank." This is the authentic version of my original work, which I am submitting to the English Department at Daffodil International University under the direction of Shipra Mondal, Senior Lecturer. In addition, I certify that the submission of this internship report satisfies certain requirements for the B.A. (Hons) in English.



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Md. Zahid Hasan

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## Certificate Of Approval

Md Zahid Hasan, whose ID is 193-10-2129, has effectively completed his Project Paper as part of the Internship course (ENG 431) under my supervision, as evidenced by this letter. He chose to intern at First Security Islamic Bank. He is now qualified to submit the report for review. Throughout the duration of his project work, he maintained consistent contact with me. I assisted him whenever he requested it. This project report's content reflects his sincere efforts, as he labored assiduously on it. I offer my sincerest regards for his future happiness and well-being.

The final copy of this report that was sent to Daffodil International University has been carefully checked for content and language.



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Shipra Mondal

Senior Lecturer

Department Of English

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## **Acknowledgments**

I would like to express my sincere appreciation to everyone who has contributed their time and valuable advice and suggestions to strengthen the relationship. Your contributions were instrumental to the effective completion of these reports. I would like to recognize a few individuals who have contributed significantly to this process. First and foremost, I am grateful to Allah, the Almighty, for providing me with the guidance and assistance I needed to effectively compile this report. I'd also like to thank the officials at First Security Islami Bank Limited for their assistance and for providing useful information on their website. Their concern and assistance were indispensable to the completion of my assignment, which centered on "General Banking Activities of First Security Islami Bank Limited." In addition, I am grateful to all my officemates who have supported me throughout. I would like to express my deepest gratitude to my supervisor, Shipra Mondal (Senior Lecturer) from Daffodil International University, for her invaluable guidance and adaptability, which have contributed significantly to my progress. As I conclude my Internship Report, I would like to thank everyone at First Security Islami Bank Limited and all of my peers who have assisted me in various ways. Lastly, I would like to sincerely thank my family for their physical, emotional, and financial support throughout my BA program, which enabled me to complete it successfully.

## **Abstract**

Modern banking incorporates a variety of financial services, including loans, funds, and payment options. A crucial aspect of the banking process is establishing a positive and trustworthy brand image. Students are provided with a practical understanding of the relationship between abstract concepts and real-world scenarios through practical training systems. I completed a three-month apprenticeship at First Security Islami Bank Limited (FSIBL) as part of my graduate program requirements. During my apprenticeship at FSIBL, I was tasked with working in two distinct areas, including general banking, cheque clearance, and other duties. My primary objective was to gain a thorough understanding of finance operations in general. Since its establishment in 1999, FSIBL, a third-generation commercial bank in Bangladesh, has become one of the country's largest networks. FSIBL aspires to play a prominent position in the country's financial landscape, with 181 branches in various regions and a commitment to providing exemplary services. In addition, it seeks to promote business expansion, commerce, and productivity via an innovative loan strategy. General Finance was the focus of my research, in which I examined its diagnostic aspects. The procedure begins with the establishment of a general account, followed by the completion of specific account requirements, the discussion of investment interest rates, and the management of departments related to cheque clearance, invoicing, collections, and local transfers. My apprenticeship at FSIBL has provided me with valuable insights into the operation of a contemporary financial institution, particularly in the sphere of general banking operations.

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## **Chapter - 01**

### **Introduction**

#### **1.1 Introduction**

My apprenticeship experience starts on February 20, 2023. I have attempted to describe the knowledge I gained during my three-month apprenticeship at the Loharpool Sub Branch.

Important to my graduation is the internship program. The apprenticeship has unquestionably expanded my knowledge of Bangladesh's banking industry and the various services offered by First Security Islami Bank(FSIBL), the country's leading financial institution. This financial association informed me how to navigate the vast corporate world and communicate with a variety of clients. While compiling the report, I made every effort to collect as much information and data as possible in order to improve it. And I learn a lot of things from my colleague about banking.

#### **1.2 Origin of the Report**

This internship report was completed as part of my internship program at DIU, under the supervision of Senior Lecturer in English Shipra Mondal. The study is based on First Security Islami Bank. This research is highly useful for learning more about Mercantile Bank Limited's general banking activities. Writing a report is a requirement of my undergraduate program. During the Spring-2023 semester, I am needed to submit the Project Paper with Internship (ENG-431). As I wrote the report, I followed the supervisor's directions.

#### **1.3 Objectives of The Report**

The main goal of the report is to finish my job and learn more about how real-life banking activities relate to what I learned in the classroom and in different bank papers.

The study's goals can be summed up as follows:



- To get a full picture of FSIB
- To learn more about banks in general.
- To look at First Security Islami Bank's financial records to figure out how well the company is doing financially.
- To find problems with Mercantile Bank Limited's finances.
- To give some ideas on how to solve the problems that have been found.
- To use what you know from theory in the real world.
- To learn more about how customers and bankers already work together.
- To get used to the work setting at the bank. To show that I am skilled and less afraid of working under pressure.

## Chapter – 02

### Background and significance of the project

#### 2.1 Background of the study

During my undergraduate studies, I had the opportunity to fulfill a program requirement by completing an externship at FSIBL. I attended the bank five days a week from 10:00 a.m. to 5:00 p.m. for the duration of the three-month apprenticeship. Notable is the fact that the bank's official workday ends at 3 p.m., but operations continued until 5 p.m. I made a concerted effort to seek guidance from my colleagues and supervisor throughout my internship, avidly following their advice and suggestions. This allowed me to acquire pertinent information about FSIBL, which I have utilized for this report. I appreciate the supportive and inclusive atmosphere at FSIBL. The officers treated me as a valued team member, offering me extensive assistance and treating me as a peer. Throughout the duration of my apprenticeship, their guidance and assistance were crucial to my learning and development. In addition, I was honored to receive a two-month extension from the branch manager, allowing me to continue my apprenticeship with FSIBL. This opportunity enhanced my knowledge of the bank's operations and enabled me to contribute to ongoing initiatives.

#### 2.2 Significance of the project

First Security Islamic Bank Limited (FSIBL) is an essential participant in a nation's banking industry, which plays a crucial role in its financial system. As a privately owned bank, FSIBL contributes substantially to the nation's economic expansion and business development. During my internship, conducting a study on FSIBL has great significance because it provides information pertinent to my internship. During my apprenticeship at FSIBL's Loharpool branch, I was allocated to the General Banking department. The relationship between bank officers and consumers is based on general banking, which serves as the center of banking operations. I decided to pursue a banking apprenticeship because I wanted to improve my communication skills as a student in the English department and because I was interested in working for a bank. During my early student years, when I was exploring various career options, I found the banking industry's additional standards to be enthralling. Upon being offered a position in the general finance industry, I made every effort to apply my academic knowledge and gain practical experience. This internship has enabled me to reconcile the divide between theory and practice, demonstrating the applicability of my four-year bachelor's degree and the skills I have acquired throughout my academic journey. In addition, this report functions as an exhaustive account of my internship experience, documenting all germane details and demonstrating the correct application of English language skills within the banking industry.

## **Chapter 03**

### **Methodology**

#### **3.1 Data collection**

The methodology is the central component of research initiatives, as it describes the procedure for acquiring and organizing vital research data. It includes formal and informal conversations, direct observations, client interviews, and the review of printed bank documents. The methodology is designed to ensure that the objectives of the study are met. I acquired information from both primary and secondary sources for this investigation in order to gain a comprehensive understanding of the topic.

##### Primary sources of data

- I posed topic-specific questions to bank customers
- Conducted face-to-face interviews with bank employees in order to collect information pertinent to my research topic.
- I also contacted and interacted with clients and employees to acquire pertinent information.
- In addition, I actively participated in apprenticeships across multiple bank departments in order to acquire practical experience.

##### Secondary sources of data

My investigation was supported by a variety of sources, including the FSIBL website, prospectus, cheque, and pamphlets, as well as the FSIBL and Bangladesh Bank annual reports. In addition, I consulted the Handbook of Team Procedures and Business Procedures to acquire a thorough comprehension of the bank's operations.

#### **3.2 Data Analysis**

This study combines qualitative and quantitative research methods in its investigation. Directly from The First Security Bank's annual reports for the years 2017 to 2022, quantitative data was extracted. Microsoft Word and Excel were used to analyze the bank's performance, supported by numerous charts and graphs.

## Chapter – 04

### Organization Details

I have conducted an investigation on the FSIBL website. Google eventually displayed a recent annual report for 2022. While working at the bank, I have seen numerous files, documents, and manual records, such as account opening, account closing, checkbooks, etc.

#### 4.1 Background of MBL

Bangladesh's banking system is comprised of nationalized, private, and international commercial institutions in addition to micro-cooperative banks. Bangladesh Bank is the country's central bank, responsible for formulating and enforcing monetary policies governing commercial banks, Islamic banks, and micro-cooperative banks. Among the functions performed by commercial banks are accepting deposits, regulating interest rates, discounting bills, facilitating money transfers, and engaging in foreign exchange transactions. First Security Islami Bank Limited (FSIBL) was founded on August 29, 1999, in Bangladesh. In accordance with the provisions of the Companies Act of 1994, FSIBL received permission from Bangladesh Bank on September 22, 1999, to commence banking operations. FSIBL introduced Sharia banking in 2009, and on January 1, 2009, changed its name and business paradigm to First Security Islami Bank Ltd. FSIBL has effectively met the challenges of the 21st century by utilizing exceptional personnel, cutting-edge technology, and the establishment of smart banking facilities. Since its establishment in 1999, FSIBL has established the largest private sector network in Bangladesh, with 204 branches, 235 ATMs, 88 CRM locations, and 88 Agent Banking outlets by the year 2023.

#### 4.2 Logo Of MBL



### 4.3 Objectives Of MBL

- To contribute actively to the socioeconomic development of the nation.
- To guarantee the highest level of customer fulfillment by providing comprehensive services to passionate and ambitious professionals.
- To expand market share perpetually through a commitment to quality assurance.
- To uphold and adhere to the utmost ethical and transparent standards.
- To ensure the full value and long-term growth of the company's shareholders.

### 4.4 The Vision

The vision of the bank is to become the country's premier financial institution.

### 4.5 The Mission

The mission of the FSIBL is to construct and maintain modern banking facilities that promote the development of a highly efficient Islamic-based financial system. The emphasis is on customer service and friendliness, with a heavy emphasis on technical efficiency. The primary purpose is to ensure continued sustainable development.

### 4.6 Core values

- Our goal is to provide the highest level of customer satisfaction possible by employing the most efficient account management and administration procedures.
- We work hard to understand and satisfy our clients' demands, and we constantly monitor their comments.
- We examine and update our procedures on a regular basis to improve our ability to provide excellent customer service. Furthermore, we focus employee training and development to guarantee that great customer service standards are maintained.

## 4.7 Corporate Structure

At FSIBL, the positional hierarchy follows a structured framework. Here is the hierarchy in ascending order:

- Chairman: The highest-ranking position at FSIBL, responsible for supplying the bank with strategic direction and leadership.
- Provides expert counsel and direction to the board of directors and senior management.
- Board of Directors: Comprised of influential individuals who supervise the bank's operations and make crucial policy and strategy decisions.
- The highest executive position is responsible for the management and administration of FSIBL as a whole.
- Additional Managing Director: Assists the Managing Director with a variety of management responsibilities and decision-making processes.
- Deputy Managing Director: This individual holds a position of senior management and assists with the daily operations of FSIBL.
- Senior Executive Vice President: Responsible for administering and supervising the operations of specific departments or business divisions within the bank.
- The Executive Vice President is a high-ranking position responsible for administering critical operational areas and implementing bank strategies.
- Senior Vice President: Manages specific bank functions or departments and assures their efficiency.
- The Vice President is a mid-level manager responsible for supervising specific operational areas or departments.
- Assists in the management of departmental operations and the execution of strategies uopportunitiespervision for higher-ranking officials.
- The Assistant Vice President supervises specific departments to ensure their efficient operation and achievement of departmental objectives.
- Officer-in-Chief: Accountable for carrying out significant duties and responsibilities within their assigned areas of expertise.
- Executes designated duties and responsibilities in accordance with the bank's policies and procedures.
- Executive Officer: An individual who holds a position of authority within specific departments, carrying out designated duties and assisting senior officers.
- Junior Officer: An entry-level position that entails performing assigned duties and assisting officers of higher rank.
- Assistant Officer: Responsible for assisting with administrative duties and assisting officers of higher rank.

## Chapter - 05

### Internship activity

#### 5.1 My internship activity at FSIB

As an intern, I was assigned to FSIB's General Banking division, one of the bank's three divisions, along with the Credit Segment and Loan area. During my practicum, I had the privilege of working closely with my helpful supervisor, Assistant Officer Shafiqul Islam Shanto, as well as other colleagues who provided me with invaluable insight into banking activities within this division. This experience in the General Banking division was the most pleasurable and beneficial aspect of my apprenticeship because it allowed me to improve my customer service and communication skills. During my internship, I encountered a variety of obstacles and learned how to work effectively under duress, deal with difficult situations, maintain a chain of command, and collaborate with my coworkers. Coming from a diverse background, it was initially difficult for me to acclimate to the banking industry, particularly as an English major. Having never worked for a large corporation before, I experienced apprehension and uncertainty on my first day of internship. As the days progressed and I gained confidence, however, everything began to appear more manageable. My stay at FSIB was exceptional. The personnel was exceptionally kind, pleasant, helpful, and supportive. The internship period will always hold a special place in my heart because it afforded me excellent learning opportunities and allowed me to establish valuable connections that will aid me in future endeavors.

#### 5.2 My Duties at FSIB

If banking activities is compared to human body then General Banking is the brain of all banking activities. When I started in August, the operations manager assigned me to the front desk to work with Mrs. Panna and Mr. Abu Saeed. In my opinion, the cash counter is busier than the general banking department. When no one else was there, I occasionally went there to learn about Cash Sector. To learn more about this sector, I talked to "Polly Saha," the cash in - charge. She was very helpful to me and I learned a lot of new things from her.

Some of my responsibilities are listed here -

- Enhancing knowledge and skills in completing account books effectively.
- Recording comprehensive details of account holders and nominees using the "Temenos software."
- Applying academic knowledge in practical work scenarios.
- Seeking guidance from senior officers to gain valuable experience and address any concerns.
- Gaining thorough understanding of all products and services offered by FSIBL.
- Identifying and rectifying any errors encountered during the account opening process.

- Conducting thorough verification of information and documentation provided by account holders.
- Maintaining meticulous records of data in both a register book and software system.

### 5.3 My Responsibilities at FSIB

During my internship, the officer in command assigned me some duties, which I attempted to complete as well as I could.

I primarily engaged in the following bank-related activities:

- **Account opening-** The bank's primary function is to facilitate consumers with routine financial transactions. Opening an account is the quickest method for a banker to cultivate a relationship with a consumer. To establish an account at this bank, the client must pick up the application in person. The account opening officer verifies the customer's information and documents in general banking. As soon as the consumer fulfills all requirements, the officer initiates account establishment. The bank determines the utmost transaction quantity for each customer. This is known as the customer transaction profile, or KYC. In three months, I nearly opened one hundred savings accounts, forty to fifty fixed deposit accounts, seventy monthly deposit schemes, ten Aporajita Mashik Munafa Prokolpo (AMMP) accounts, and twenty-three school banking accounts.

FSIB has the following types of accounts -

- Current Account.
  - Savings Account.
  - Fixed Deposit Account.
  - Monthly Saving
  - Scheme (MSP/DPS).
  - School Banking.
  - Aporajita Mashik Munafa Prokolpo (AMMP).
- **Provide information:** When clients required various types of information about the administration, I assisted them. The majority of customers are unaware of the documents required to open an account, such as a photocopy of both the account holder and nominee's, a passport-sized photo, a photocopy of the NID card (for both the account holder and nominee), proof of income (such as a job ID card or joining letter), and a photocopy of the water, gas, or electricity bills. I also informed them about Debit and Credit Cards, as well as various A/C and RTGS options.



- **Form Fill-up:** I would fill out all of the paperwork, but I would also offer assistance to anyone who wanted to fill out the form on their own. In addition, I was responsible for writing Blocks, forms for both debit and credit vouchers, Cheque Books, and Cheque requisitions.
- **Attach seal :** After concluding the task, I put all of the information into the Temenos program. In addition, I inserted additional papers into the general banking file and register. After finishing up each stage of the process, I would occasionally put the serial number that was printed on the form in a file and then keep the file at the shop where I worked.
- **Data Entry :** After completing the task, I entered all of the data into the Temenos software and other documents into the general finance file and register.
- **Serial of the opening form :** After completing each procedure step, I occasionally placed the serial number on the form in a file and stored it in the store.
- **Online Banking :** Customers may make financial transactions and access banking services through the Internet via online banking, often known as Internet banking. It provides a wide range of services, including deposits, transfers, and online transactions, allowing users to manage their accounts from any location.
- **Sms Banking :** SMS Banking enables consumers to access their accounts and get account-related information via text messages sent from their mobile phones. This service is accessible 24 hours a day, seven days a week, and allows for quick and easy access to account information and transactions.
- **Foreign Remittance :** FSIBL also has a Foreign Remittance Department that helps with money transfers between nations. The department is organized into two sections: import and export. These parts manage the procedures involved in changing currency and managing overseas remittances, as well as assuring compliance with Bangladesh Bank rules.

**Other relevant tasks -**

- Customer support.
- Face verification.
- Verify signature.
- Scan your papers.
- Issuing a check.
- Offering a debit or credit card.
- Delivery Block.
- Supporting the manager
- The rest.

**5.4 My Developed Skills**

Being an undergraduate made it very difficult for me to work in a corporate environment. But after two weeks, everything seemed so straightforward to me. I grew in my practical knowledge, accepted myself under pressure, and learned new things. I'm hoping that the skills I gained from the internship will be applicable to my next position. The skills I have acquired over the last three months are listed below.

**Improve my skill:** During my four-year university education, I gained theoretical knowledge from books but lacked the practical experience necessary to implement this knowledge. This internship at FSIB, however, affords me the opportunity to bridge that gap and develop my talents. General banking relies significantly on effective communication, which makes this internship an invaluable asset for my future career. This opportunity is a priceless treasure that will contribute to my professional development.

**Management of time:** In accordance with government regulations, institutions are expected to be open from 9:00 a.m. to 3:00 p.m., but in order to complete all tasks, we frequently stayed until 5:00 p.m. Recognizing the importance of time management in business, I consistently arrived on time for work, which significantly increased my efficiency.

**Enhance Teamwork Skills:** Collaboration expedites the progress of work, and after two months of internship, FSIB assigned three of us to the branch as trainees. Together, by continuously communicating and assisting one another, we fostered a supportive and inspiring environment. Throughout this period, I was able to meet and connect with numerous individuals from a variety of disciplines, and many of them expressed a willingness to remain in contact for future needs.

**Build a Professional Connection:** Although I was entrusted with General Banking responsibilities, I ensured accurate block writing and software data entry. The operational manager entrusted me with a crucial assignment from the corporate headquarters, which I completed with great care and diligence.

**Acquire the ability to accept responsibility:** During my first days at FSIB, when I closely observed the officers, it was observed that I had a rapid learning capacity. Within a week, I had mastered the fundamental concepts, and my application of them to my work impressed everyone.

**Skills for Quick Learning:** The banking industry is comparable to an expansive ocean, and my internship was not devoid of obstacles. Despite encountering obstacles, I persevered and adapted as best I could. The praise I've received from everyone and the invaluable lessons I've gained from FSIB in this brief period has significantly boosted my confidence. As a result of my internship, I am now significantly more confident when interacting with individuals from all aspects of life.

## **Chapter - 06**

### **Limitations of The Study**

#### **6.1 Limitations**

Every bank or institution has its own restrictions, and my apprenticeship at the bank was no exception. Certain confidential information and activities, such as accessing the bank's computer systems and software or managing currency transactions, were off-limits to interns. General Banking has a less stringent level of privacy than the financial and investment sectors. Despite these constraints, I made an effort to create a favorable impression in a limited amount of time. Throughout my apprenticeship, I was able to acquire valuable experience by working in various bank departments. My supervisor provided me with significant assistance in preparing my report. It is essential to note that the three-month duration of my internship prevented me from thoroughly comprehending the complexities of banking procedures.

## Chapter-07

### Observations and Findings of The Study

#### 7.1 Observations

During my internship at First Security Islami Bank, I was able to closely observe the bank's operations and acquire an understanding of how it operates. On the basis of my observations, I wish to emphasize the following important points:

- First Security's Dedication to Islamic Banking Islami Bank demonstrates a strong commitment to the principles of Islamic banking. In its operations, the bank adheres to Shariah-compliant practices, ensuring that its clients can engage in banking activities consistent with their religious beliefs.
- Approach centered on the client: The bank places a heavy emphasis on providing superior customer service. During my internship, I observed that the bank's employees were attentive, professional, and committed to meeting customers' requirements. The emphasis on establishing strong customer relationships was evident in the prompt and individualized assistance provided.
- First Security Islami Bank provides a vast array of banking services to both individual and commercial clients. From basic banking services to credit facilities and loan programs, the bank endeavors to provide customers with comprehensive solutions.
- The bank acknowledges the significance of technology in the modern banking environment. I've observed that First Security Islami Bank has made substantial investments in implementing and employing cutting-edge banking technologies. This includes online banking platforms, mobile banking applications, and efficient backend systems to improve consumer convenience and streamline operations.
- Emphasis on Employee Growth and Development: Throughout my apprenticeship, I observed a strong emphasis on employee growth and development. The bank provides its employees with training and mentoring programs to enhance their skills and knowledge. I observed that employees were encouraged to assume responsibility for their duties and given opportunities for career advancement.
- Compliance and Risk Management: Primary Security Measures Compliance with regulatory requirements and risk management procedures are given a high priority by Islami Bank. The bank has robust systems and procedures in place to ensure compliance with applicable laws and regulations, as well as effective frameworks for risk management.

## 7.2 Findings

- The majority of FSIBL's employees and customers have a favourable impression of the company and value its commitment to Islamic Shariah banking standards. There is widespread confidence and conviction that the bank follows these standards.
- In comparison to other banks, FSIBL distinguishes itself by providing a broader range of services and more appealing offers to its clients. The bank is well-known for its diverse and efficient customer service, which fosters strong bonds between workers and consumers.
- Customers really like the FSIBL Loharpool Sub, Current & Monthly Saving Scheme A/C, proving its extensive acceptance and attractiveness.
- However, there are several areas in which clients are dissatisfied. Some customers are dissatisfied with the costs charged by the bank for ATM cards, SMS services, and other transactions. Customers are also concerned about the yearly fall in interest rates, which has an impact on the profitability of their deposits.
- The bank's advertising and marketing initiatives are one area that may be improved. FSIBL has been chastised for failing to engage in effective advertising strategies, resulting in low visibility and outreach.
- Maintaining customer data and documentation is also difficult. Because of the emphasis on client engagement, some officers may find it difficult to build and maintain accurate customer files.
- Concerns have also been raised concerning the absence of appropriate décor and restricted workspace at some branches, which may have an influence on the overall environment and client experience.
- While FSIBL has broad customer and staff assistance, there are several areas that need to be addressed and improved in order to answer consumer issues and improve the overall banking experience.

## Chapter - 08

### Recommendation and Conclusion

#### 8.1 Recommendations

Here are some recommendations for FSIBL based on the observations and concerns mentioned:

- FSIBL should invest more in marketing and promotional campaigns to raise awareness of their products and services. This can be accomplished via numerous channels, including social media, advertising, and targeted campaigns.
- Approach centred on the customer: FSIBL should prioritise understanding and meeting customer needs by perpetually enhancing existing services and creating new ones. Regular customer feedback can help identify areas for development and tailor offerings to customers' preferences.
- Utilise a variety of promotional instruments to cultivate a positive brand image among customers. This may include highlighting the bank's values and commitment to Islamic banking principles, as well as the advantages of banking with FSIBL.
- Establish strategies to reduce employee churn and ensure a stable workforce in order to retain employees. Continuity in the relationship between employees and consumers can boost customer confidence and improve the customer experience.
- Streamline account opening and deposit procedures: Enhance the effectiveness of the account-establishing procedures to provide consumers with a seamless experience. Consider expanding and diversifying consumer banking deposit schemes to accommodate a wider variety of customer preferences.

## 8.2 Conclusions

The training I received at First Security Islami Bank Limited as an intern proved to be really beneficial. During my internship at FSIB, I was given several opportunities to obtain valuable knowledge about the banking business. I am quite grateful to FSIBL, the branch head, the manager, and all of the other persons who have shown their confidence and support in me. All of the ideas that I have proposed to enhance the quality of the services provided by FSIB have the potential to be useful. I genuinely want and pray that FSIB will be able to triumph over the difficulties it is now experiencing and turn those difficulties into opportunities so that it may keep providing outstanding services to its devoted clientele. It would be of great advantage to people who are geographically remote or have mobility limits if the FSIB mobile app service could be improved. This would make it possible for these individuals to use banking services in a more convenient manner.

In conclusion, as I was working on my report for my internship, I made sure to follow the instructions very carefully. I have been working hard to finish the report by drawing on the skills of observation and analysis that I developed throughout my internship experience. Because of this chance, I have gained some really useful knowledge, and I am certain that it will assist me in making well-informed choices regarding my future career activities.



## **Chapter – 9**

### **Appendices**

**\*Photographs**

**\*Certificate**

**\*Plagiarism**

9.1 Photographs

Filling the FDR form



After Ifter party with colleague.



With my supervisor



With my favorite colleague iqbal vai.



## Certificate

## 9.2 Certificate



# Plagiarism

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