



Daffodil
International
University

Internship Report

On

General Banking Activities of Shahjalal Islami Bank Limited

Prepared By:

Mahin Islam

ID: 191-10-394

Batch: 13th

Program: B.A (Hons) in English

Department of English

Daffodil International University

Supervised By:

Mrs. Irina Ishrat

Assistant Professor

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Date of Submission: June 03, 2023

Letter of Transmittal

To
Mrs. Irina Ishrat
Assistant Professor
Department of English
Faculty of Humanities & Social Science
Daffodil International University

Subject: Submission of Internship Report.

Dear Sir,

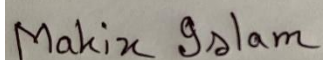
It is my pleasure to submit my internship report as a requirement for the completion of my course of study in the Department of English at Daffodil International University. I would like to express my deepest gratitude for the guidance and support you have given me throughout my internship. Your advice and feedback have been instrumental in shaping my understanding of the profession and developing my skills as a writer.

During my internship, I had the opportunity to work with a team of professionals, and I learned a great deal from their expertise and experience. The challenges I faced helped me to develop my problem-solving skills, and I was able to contribute to the team's objectives successfully.

This internship has been an enriching experience, and I am grateful for the opportunity to apply the knowledge and skills I have acquired during my academic studies. I have confidence that the Internship Program has increased both of my practical experience and theoretical knowledge to a great extent.

Thank you once again for your support and encouragement throughout my internship. I will always remember the valuable lessons I learned and the skills I developed under your guidance.

Sincerely yours,



Mahin Islam
ID: 191-10-394
Program: BA (Hons) in English
Daffodil International University

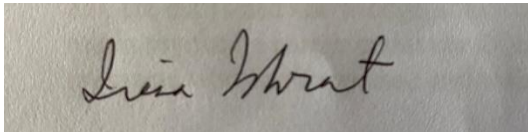
Certificate of Approval

I am pleased to certify that Mahin Islam has successfully completed the Internship Program under my supervision and guidance. During the program, Mahin focused on General Banking Activities of Shahjalal Islami Bank with a special focus on the Sirajganj Branch.

Mahin has prepared a comprehensive report on the topic, which has been submitted to me in compliance with the program's rules and regulations. The report has been accepted for presentation as partial fulfillment of the requirements for the degree of B.A (Hons.) program.

Throughout the program, Mahin Islam has demonstrated a high level of dedication and professionalism. I have been impressed with their analytical skills, attention to detail, and ability to work independently. I am confident that Mahin has a bright future ahead and will excel in his future endeavors.

I wish Mahin, all the success.



Mrs. Irina Ishrat

Assistant Professor

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Acknowledgement

I would like to express my deep appreciation for the support and guidance provided by the Almighty in enabling me to complete this report within the stipulated timeframe. Throughout my internship, I had the opportunity to analyze the banking software and gain hands-on experience in an office environment, and I have endeavored to present my findings in this report.

I extend my sincere thanks to my academic supervisor, Mrs. Irina Ishrat, Assistant Professor, Faculty of Humanities and Social Science, Daffodil International University, for her invaluable guidance and encouragement at all stages of my work. Her dynamic supervision has been instrumental in helping me to successfully accomplish my tasks.

I am also grateful to Mr. Zahangir Alam, Manager of Shahjalal Islami Bank Limited, Sirajganj Branch, for giving me the chance to gain insights into SJIBL, and for his support and direction in completing this report. Despite their busy work schedules, they have always been willing to provide me with relevant information and guidance, which has greatly contributed to the success of my internship.

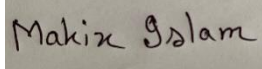
It has been a privilege to work with such a highly qualified and experienced team at SJIBL, and the skills and knowledge I have acquired during my internship will undoubtedly benefit me in my future career endeavors. Once again, I express my heartfelt appreciation to everyone who has supported and assisted me throughout this internship.

Declaration

I am Mahin Islam, department of English at Daffodil International University, do hereby declare that the internship report on "General Banking Activities of Shahjalal Islami Bank Limited" is clearly prepared by me after working at Shahjalal Islami Bank's Sirajganj Branch.

I also confirmed that the report was only prepared for my academic requirement and not for other purposes. It might be in the interest of the opposite party of the corporation. I also assure you that this report has not been submitted anywhere in Bangladesh before me.

Sincerely Yours,



Mahin Islam
ID: 191-10-394
Department of English
Daffodil International University.

Executive Summary

Shahjalal Islami Bank has become one of the world-wide recognized banks because of its retail product management which are part of general by following Islamic Shariah. This report highlights the General Banking activities of this bank.

The report is divided into four chapters, each covering a different aspect of my internship. The first chapter serves as an introduction to the report and provides an overview of the bank, its objectives, scope, methodology, and limitations.

The second chapter focuses on the bank's history, mission, vision, and services. This chapter gave me a better understanding of the bank's operations and how it fits into the larger financial sector.

The third chapter details my placement in the General Banking department. I learned a lot during my time in the department and was able to gain practical experience in various general banking system and activities.

The fourth and final chapter is dedicated to my findings and recommendations. I discuss about my experiences and difficulties during my internship period. Overall, my internship at the bank was a valuable experience that allowed me to apply the knowledge gained in my academic studies and gain hands-on experience in the banking sector.

Chapter 1

Introduction

1.1 Introduction:

Internships are a valuable opportunity for students pursuing a Bachelor's degree to gain practical experience and enhance their skills in a real-world setting.

Internships provide students with the opportunity to apply the theoretical knowledge they have gained in the classroom to real-world situations. This practical experience is essential for students to understand how their academic learning can be applied in a professional setting. It offers students the chance to learn new skills and gain expertise in their field of study. This can help them stand out in a competitive job market and increase their chances of securing employment after graduation.

It also provides students with the opportunity to meet and work with professionals in their field. This networking can be invaluable when searching for job opportunities after graduation. Furthermore, it allows students to explore different career options within their field of study. This can help them make informed decisions about their future career paths.

In conclusion, internships are an important part of a Bachelor's degree because they provide students with practical experience, the opportunity to learn new skills, build their professional network, explore career options, and improve their employability.

1.2 Origin of the report:

As a part of my Bachelor of Arts program at Daffodil International University, I am required to complete an organization attachment, which took place from March 2023 to May 2023. Those three months internship experience with Shahjalal Islami Bank Limited has been incredibly insightful and rewarding. I have gained practical knowledge that I believe I will be valuable in my future career pursuits. Through this report, I have attempted to demonstrate the practical skills that I have acquired during my internship period. This report is a reflection of my dedication and commitment to learning and improving my skills. I am grateful for this opportunity, and I believe that this internship has been an essential part of my academic journey.

1.3 Scope of the Study:

The purpose of this report is to provide an overview of Shahjalal Islami Bank Limited, focusing primarily on its "General Banking" services, based on my internship experience. Along with discussing the bank's objectives, functions, and management structure, this report will also provide insights into the company's business policies and other relevant activities. By exploring these various aspects of Shahjalal Islami Bank Limited, this report aims to provide a comprehensive understanding of the bank's operations and contributions to the banking sector.

1.4 Objective of the Study:

- The main objective of the study is to analyze the General Banking Activities of Shahjalal Islami Bank Limited.
- Analyze the customer Satisfaction on General Banking Division of SJIBL.
- To provide recommendation on the basis of the findings.
- To learn how bank perform its operation.

1.5 Methodology:

The necessary information for this study were collected from both primary and secondary sources.

i) Primary sources:

The primary sources are:

- Practical work experience in the office environment.
- Direct conversation with different clients.
- Asking question to officers and Manager.

ii) Secondary Sources:

The secondary sources are:

- Online research about SJIBL
- Shahjalal Islami Bank Limited's Official Website.
- Various documents, statements of the bank.
- Annual revenue report of Shahjalal Islami Bank Limited Sirajganj Branch.

1.6 Limitations:

During the course of this study, there are several limitations that had an impact on the scope and quality of the report. The major limitations were as follows:

- i. The organization had certain restrictions on disclosing sensitive or confidential information, which limited the availability of some crucial data.
- ii. The Banking System Analysis related information available on the organization's website was limited, which hindered the ability to gather comprehensive data.
- iii. Also faced a lack of relevant books, publications, and other related information, which made it challenging to develop a more comprehensive analysis. Despite these limitations, I made every effort to collect and present relevant data in the report to ensure its accuracy and usefulness.

Chapter 2

Overview of Shahjalal Islami Bank Limited

2.1 An Overview of Shahjalal Islami Bank Limited:

Shahjalal Islami Bank Limited (SJIBL) commenced its commercial operation in accordance with principle of Islamic Shariah on the 10th May 2001 under the Bank Companies Act, 1991. It is a Bangladeshi bank with correspondent banking relationships established with 18 banks globally, covering a network of 385 branches/units at important locations. The bank has accounting relationships with 10 banks. The bank's Board of Directors consists of successful industrialists and businessmen who deal with policy matters relating to the management of the business and set goals for its growth and development. The bank is managed by a team of professional executives and officials, led by the immediate past Executive President and CEO of Islami Bank Bangladesh Ltd., who introduced attractive deposit products to broaden the bank's resource base and investment products to deploy the deposit resources so mobilized. The bank has a strong Shariah Council consisting of prominent Ulama, Fuquah & Economists who meet periodically to give necessary guidance to the management on Shariah Principle. Since its inception, the bank has been performing in all sectors of banking, including general banking, remittance, import, export, and investment. The bank's products and services are mainly for different economic groups of Bangladesh at home and abroad, including Bangladeshi expatriates living in different countries who contribute significantly to the country's economic development.

2.2 Vision and Mission of Shahjalal Islami Bank Ltd.

Vision:

- The vision of SJIBL is to be a modern Islami bank in Bangladesh and to create a historical contribution in the national economy.
- Another vision of SJIBL is to enhance customer's trust and provide support in their business solution.
- To enhance quality investment, employee's value and rapid growth of revenue.

Mission:

- The very first mission of SJIBL is to provide excellent and fast service to the customers.
- To make best quality investment.
- Setting high standards of integrity.
- Inclusive and innovative banking.
- Sustainable value for all stakeholders.
- Human Resources Development based on morality and ethics.
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence.

2.3 Departments of Shahjalal Islami Bank Limited

Shahjalal Islami Bank Limited has many working departments.

Those departments are:

- General Banking Department.
- Foreign Exchange Department.
- Investment Department.

General Banking Department:

General Banking Department is the most important department of SJIBL. Because it is the primary activity of a bank. Bank provides the best service in this department. Generally, this section of SJIBL is divided into five sections.

Those are:

- Accounts Opening Section
- Accounts Closing Section
- Cash Section
- Clearing Section
- Credit sections

Accounts Opening Section:

There are many activities in accounts opening section. Basically, in this section accounts are created by the account officers or an intern can open accounts of a customer. I will discuss my assignment of this section in the next chapter of this study report.

Accounts Closing Section:

In this section an account officer closes account that are created of a customer. Accounts like MTDR, DPS, MSD etc. are closes in the section.

Cash Section: Cash section plays an important role of every bank. It plays a crucial role in the maintaining the trust and confidence of the customers in the bank. Besides, it is essential that the employees working in the cash determent are trained to handle cash perfectly that they able to provide excellent customer service. This section handles the most critical and fundamental banking activities of cash receipt and payment. The cash section is usually the busiest area of the bank as customers frequently visit the bank to withdraw or deposit cash.

Clearing Section: Clearing in the banking system is the process of settling transactions between banks. Thousands of transactions occur every day so there is only one officers sit to deal with customer. The main customers of clearing department are different types of companies and other banks as well. Most of the time one intern is there to help the officer to pay cheques of another bank. I was there as an intern to help the officer in this section.

Credit section: In this section, bank provides different kinds of loans to the customer. Various individual and business clients can apply for the loans in this section. A credit manager handles this type of clients in the bank.

Foreign Exchange Department:

Banks play a vital role in foreign exchange department. The foreign exchange department is responsible for handling transactions with overseas countries, including imports, exports, and foreign remittance. Banks provides support to the customers to make payments and receive

funds in different currencies. The foreign exchange market is highly regulated, and all transactions are recorded by the central bank to ensure compliance with regulations and prevent fraudulent activities. Banks must also stay up-to-date on changes in exchange rates and market conditions to ensure they provide accurate information to customers and minimize risks associated with foreign exchange transactions.

The foreign exchange department divided into three particular sections.

They are:

- i. Import Section
- ii. Export Section
- iii. Foreign Remittance Section.

Investment Department:

Banking business based on borrowing and lending, A banker is a dealer in money and credit. Banks accept deposit from large number of customers and then lend a major portion of the accumulated money to those who wish to borrow. In this process banks secure reasonable return to the savers, make funds available to the borrowers at a cost and earn a profit after covering the cost of funds. Banks, besides their role of intermediation between savers and borrowers and providing an effective payment mechanism, have been allowed to diversify into many new areas of better paying business activities by the Bangladesh Bank.

2.4 General Banking

General Banking is the starting point of all banking. In some general banking activities, there is no relation between banker and customers who will take only one service form Bank. On the other hand, there are some customers with who bank are doing its business frequently. It is the department, which provides day-to-day services to the customers. Every day it receives deposits from the customers and meets their demand for cash by honoring cheques. It opens new accounts, demit funds, and pay orders etc. General Banking Section of a branch is designed to serve the general people for saving money and to ensure security of preaches wealth of the clients and also for all other important activities.

Account Opening:

One can not be a customer of the bank without opening an account. Customers are given form of account by the account opening officers or an intern can handle these activities. I will discuss about account opening in details in next chapter.

Types of Accounts in SJIBL

There are many types of Accounts in SJIBL.

They are:

- AL- Wadiah Current Deposit
- Mudarabah Savings Deposit (MSD)
- Mudarabah Short Notice Deposit (MSTD)
- Mudarabah Term Deposit Receipt (MTDR)

AL-Wadiah Current Deposit

Private, individuals, merchants, traders, importers/exporters mill and factory use this type of current deposit account in the bank. The minimum deposit of Tk.5000 for opening of a current account is required with reference.

The benefits of current account are as follows:

- Free checkbook.
- Any number of transactions a day.
- Statement of account on monthly basis/any time.
- Statement by fax on demand.

Mudarabah Savings Deposit

The saving account is primarily for small-scale savers. The main objective of this A/C is promotion of saving money.

Highlights of the Account:

- Frequent withdrawal is not encouraged.
- Minimum amount of Tk.1000.00 is required as initial deposit.
- Normally withdrawal is not allowed more than one time in a week.

Mudarabah Short Notice Deposit (MSTD)

The Bank offers more profits in the short-term deposit than savings account. The depositors must keep their money for at least three months to get the profit. Many customers open this account for their own benefit.

Mudarabah Term Deposit Receipt (MTDR)

When an account of cash is kept in the bank for a fixed period of time these deposits cannot withdraw money from the bank before the fix date when it gets matured. When the depositors open these types of account, the banker issues a receipt acknowledging the receipt of money, on deposit account. For three, six & twelve months the rate of interest is 6.25% respectively.

Chapter 3

My learnings at SJIBL

3.1 My Assignment

From March 22nd I started my internship at Shahjalal Islami bank Limited, Sirajganj Branch. I learned lots of things through my internship program. Before of my internship program I had no experience in a professional life. I hope this internship program will help me to build a strong career in my future life.

At first, I started working in general banking department of SJIBL. Here, I have learned a lot of things. I was given a proper desk with a working computer. As an intern I fulfilled lots of responsibilities. I tried my best to contribute at Shahjalal Islami Bank Limited.

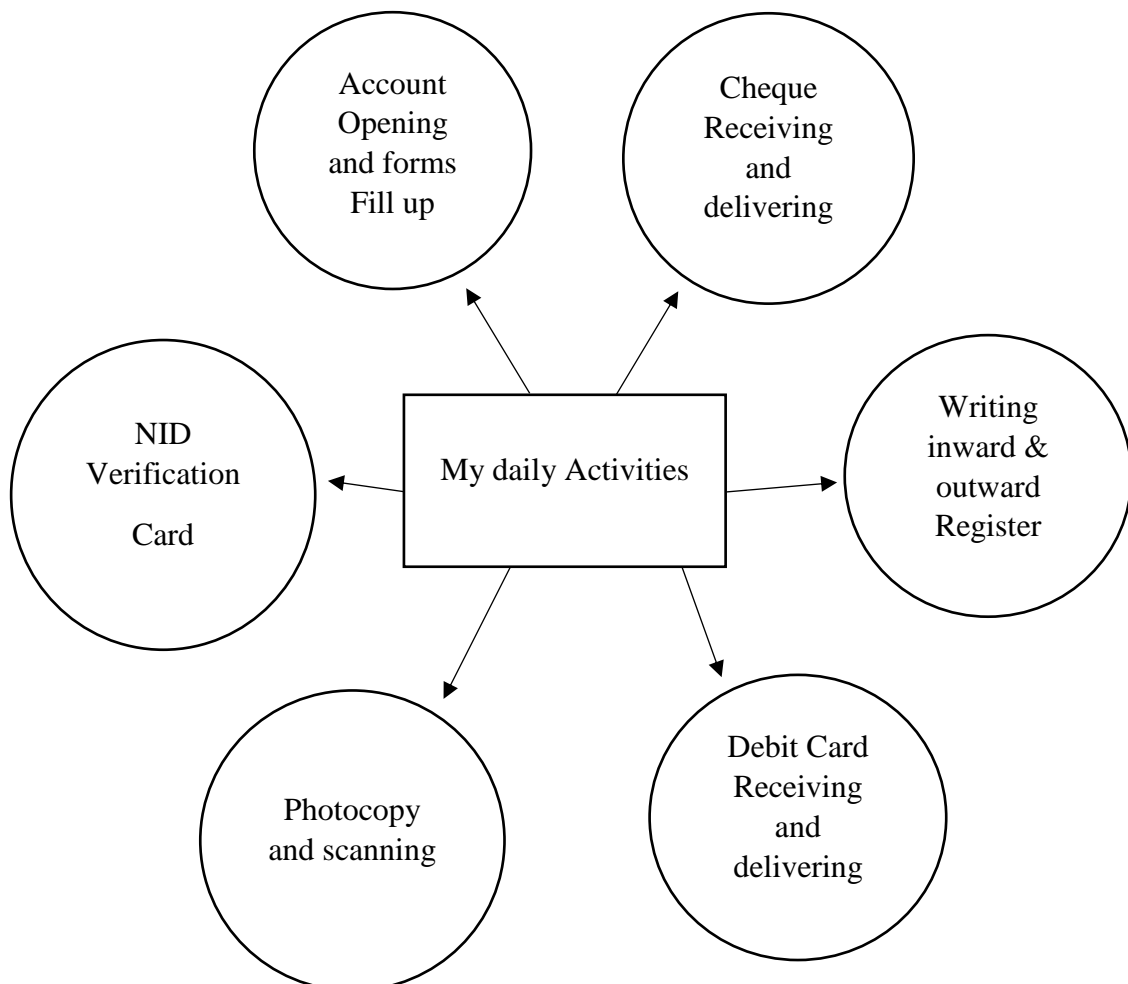


Fig: My Daily Activates

- **Account Opening & Fill up the Forms:**

After one month of working in SJIBL, I have learned all the procedures of opening a bank account. Generally, I created Mudarabah Saving Deposit (MSD), MTDR (Mudarabah Term Deposit Receipt) & DPS (Deposit Pension Scheme) accounts of customers. They have brought necessary documents with them. To open a bank account some necessary documents are needed like Account holder's & his nominee's NID card copy and 2 pass port size photo copy and one passport size photo copy of his nominee. To open MDTR & DPS accounts, it needs same necessary documents.

After creating accounts, I had to fill up account opening forms for the customers in the general banking department. I wrote four or five account opening forms in a day. Then I also put seals on the forms on behalf of my in-charge or first officer and took them to the manager and second manager for authorization. I worked on savings account (MSD), fixed deposit account (MTDR), current account (AL-Wadiah Current Deposit), and DPS forms for the customers.

- **Different Types of Forms:**

In the general banking department, people used to come for different types of services and help, and for this, they needed to fill up different types of forms. For example, for mobile banking, internet banking, pay orders, deposit forms, check book writing etc. I filled up these types of forms of customers and helped them. Customers gave me their information and I filled up the forms for them.

- **Inward out– outward register:**

Inward is basically a record book maintained by the bank to keep track of all incoming mails, documents, or other materials. It records details such as the sender's name and address, date and time of receipt, the subject of the material, and any relevant reference numbers.

Also, an outward register is a document used by the bank to keep track of all outgoing correspondence. It is used to record important details such as the date, the recipient, the subject, and any other relevant information about the outgoing document.

I wrote the information in the inward register book and the outward register book. I did this work once in a day.

- **Cheque Receiving and delivering:**

In the general banking department, I received new cheques from the courier service which send by the main branch of SJIBL. After receiving those cheques from courier service, I entry those cheques in new cheque register book. I write down account number, account holders name, number of pages of cheque, arriving date and time in the cheque register book. In regards to providing cheques, I called the customers and told them to come to the bank to receive their new cheques. When clients came to acquire it, I used to deliver it. I used to count the cheques and note that in the register book.

- **Photocopy and Scanning:**

I used to photocopy numerous documents belonging to the officers and clients each day. Every day, I also scanned a large number of crucial documents for the officers.

- **Preparing Thanks Letter:**

A thanks letter is a type of letter that is sent to a customer to express gratitude for their business and to thank them for choosing to do business with the bank.

In order to assist my in-charge, I wrote thanks letters for the new clients and appropriately enclosed them. I had to write 3 or 4 thanks letter in a day.

- **NID Verification:**

NID verification refers to the process of verifying the National Identity Card (NID) of an individual. It needs to ensure that the identity of the customer is authentic and their information is accurate to prevent false account, fraud and money laundering.

I assisted the officer whenever customers arrived to open accounts by verifying the NID of account holders and nominees.

- **Playing role of audit:**

I played the role of auditor. I checked to see if there was any missing information or documents in the account opening form, the trade license was up to date or not, the NID card of nominee and the account holders were attached to the form or not, I also made a list of things lacking.

3.2 Knowledges that I gained through My Internship Experience

During my internship experience, I gained a lot of knowledge and improved my technical, interpersonal, and analytical skills. I worked in the general banking division and interacted with customers face-to-face, which was a new and challenging experience for me. I was pleasantly surprised by my ability to handle these interactions with ease. Throughout my internship, I was exposed to many new things and learned a great deal. I received a lot of help and guidance from my supervisor and other bank officers, who were supportive and treated me as a colleague rather than a student. Overall, my internship was a valuable learning experience that helped me grow both personally and professionally.

I have learned many basic things related to banking activities and my officer in-charge taught me a ton of new things. The General banking activities that I learned:

- ❖ I have learned how to open several types of accounts and what documents client should bring with them to open a bank account. There are various types of documents that they need to open a bank account. Such as NID card copy, a copy of passport if the client is from outside of this country, for business account a valid TIN certificate and two passport size photo copy of account holder and his nominees.
- ❖ Learned to find out cheques according to their date, account number, page number of cheque register book from the drawer of cheque books.
- ❖ I learned that each account has sequel to the previous account number, and the officer who opens the account arranges the accounts in the file based on these numbers.
- ❖ Gained knowledge on how to gather customer data.
- ❖ Gained knowledge of various transactional types.

3.3 Skills That I Improved

Technical Skills:

- I have mastered advanced level on various MS Excel functions.
- Learned how to scan any document.

- MS Office software such as MS word, MS outlook, MS power point Slides.
- Observed how officers kept their database up to date in Bank Ultimus. Bank Ultimus is a known banking software in Islamic Bank in Bangladesh.

Human Skills:

- **Effective Conversation:** One of the officials taught me how to communicate effectively with customers to get the information needed. I learned the importance of speaking in a clear, concise, and intelligent manner to establish trust with customers. By doing so, customers became more receptive and willing to provide all kinds of information. This skill was crucial for my role in the division of general banking, and I am grateful for the guidance and support that helped me to improve my communication skills.
- **Maintain Formality:** I noticed that the bank officers maintained a high level of formality in their interactions with one another. They always dressed professionally and used formal language to communicate. Even in casual conversations, they made a point to express gratitude and respect towards each other. I learned from their example and adopted this behavior in my own interactions. I found that maintaining formality helped to establish a professional and respectful environment.
- **Balancing Both Life:** I learned the importance of balancing both my professional and personal life. I realized that maintaining a healthy balance is crucial for good health and overall wellbeing. I am grateful for the opportunity to learn and practice this valuable skill, which will help me to succeed both personally and professionally in the future.

Analytical Skills:

As an intern, I did not have many opportunities to improve my analytical skills since the tasks assigned to me were simple and routine. However, I learned a lot by observing the operational manager and other bank officers. When the branch manager or other officers were absent, I saw how they made wise decisions and handled challenging situations with ease. They had a lot of experience and were able to manage large numbers of customers while coordinating various tasks across different departments. This was really helpful to me, as it showed me how to handle complex situations and make the right decisions. Overall, I am grateful for the opportunity to learn from experienced professionals and to improve my analytical skills through observation.

Personal Skills:

During my internship at a bank, I gained a variety of skills that have been essential to my personal and professional growth.

- I learned how to handle customers patiently. This involved listening carefully to their concerns and responding in a way that was effective.
- I developed the ability to multitask quickly and efficiently. This skill proved invaluable when managing competing priorities and deadlines, which is a common occurrence in the banking industry.
- I acquired the ability to converse intelligently and eloquently with clients.
- I learned how to communicate with others in a more modest and respectful manner, which helped me to build stronger relationships with my colleagues and supervisors.
- I learned during my internship was the importance of accuracy in completing tasks. I learned how to double-check my work and pay attention to details, ensuring that I produced work that was of the highest quality.
- I acquired the ability to take accountability for my actions and decisions, which helped me to become a more responsible and reliable professional.

3.4 Teamwork and Collaboration

I had a helpful officer who guided me through my work and explained things whenever I needed help. She motivated and inspired me to do better. I also worked with other bank officers who helped me understand the rules and tasks of the bank. They advised me to observe their work and offered me useful suggestions. We had meetings where we discussed our general banking activities and they were also there to listen and offer advice when I had personal issues. My manager and in-charge officer regularly checked in with me to ensure that I was not having any difficulties. They encouraged me to communicate openly if I faced any problems. They never scolded me but instead they taught me everything I needed to know.

3.5 Coping with a new work environment

I actually did not face much difficulties during my internship. But first two days I feel very uncomfortable and my impression was too low. Because I did not have any basic idea about banking activities. My coworkers helped me a lot in understanding those activities, and I was able to overcome this challenge.

The second challenge was related to the bank's policies and procedures. It was very different from what I learned in my academic studies but my supervisor and coworkers helped me to fully understand them.

Dealing with customers was another challenge for me. It was not easy to handle customers with different backgrounds and perspectives but with time and practice I was able to handle them more patiently.

Initially, I made several mistakes in my assignments but later I was able to fully comprehend them and complete them with accuracy.

Lastly, I struggled with tasks like photocopying, scanning, printing, and data delivery.

However, with time and practice I became more comfortable with these tasks and was able to perform them efficiently alongside my other duties.

Chapter 4

Expectations and Experiences

4.1 My Expectations About Working in a Corporate Environment Versus Reality

During my internship, I realized that my expectations were not always in line with reality. I had anticipated that everyone at the bank would be really formal and serious all the time, but it turns out that they were friendly and welcoming. I also assumed that I would be assigned an overwhelming number of tasks, but that wasn't the case. In addition, I had doubts about my abilities to complete the tasks, but with the help of my coworkers, I was able to do them well. On my first day with them, they welcomed me with open arms. They were incredibly sociable and lovable. Overall, I learned that it's important to be flexible and open-minded when it comes to expectations in a new environment.

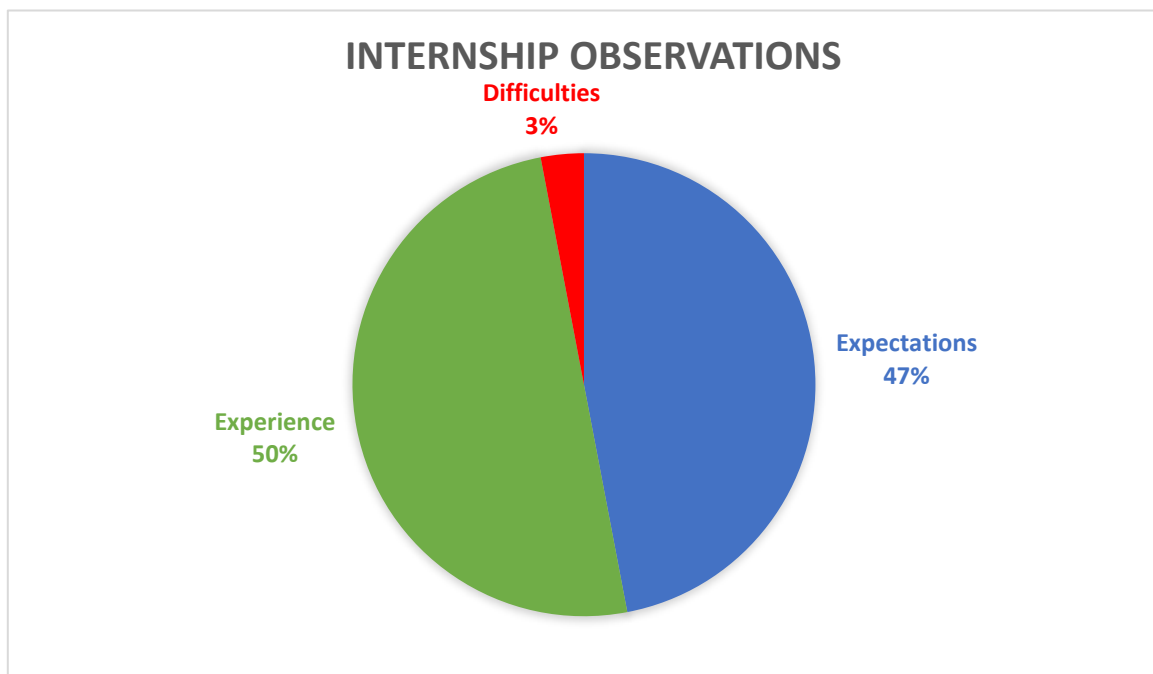


Fig: Level of my Expectations, Experience and Difficulties that I faced

4.2 The Role of Internship in Shaping My Career Goals

During my internship, I learned a lot about the banking sector and it has influenced my career plan. Before my internship, I was not interested in working in a bank. I used to think that it was a boring job and that bankers do not have a work-life balance. However, after working for three months at Shahjalal Islami Bank Limited, my opinion has changed completely. I found the work to be very interesting, and I was amazed by the amenities that a banker receives from the institution. I learned a lot from my coworkers and supervisor, who were all very supportive and encouraging. They showed me that it is possible to have a successful career in banking while also having a good work-life balance. After completing my

internship, I have decided to pursue a career in the banking sector. I am excited about the possibilities and opportunities that this industry offers, and I am looking forward to starting my career in this field.

4.3 Observations, Recommendations and Conclusion:

Observations

During my internship at SJIBL Sirajganj Branch, I observed that the General Banking Department had a small team, which caused customers to wait for a long time to receive services. Moreover, I noticed that if any employee was absent from work, there was no backup or replacement available. This situation not only affected the customers but also impacted the overall functioning of the bank.

Recommendations

Based on my observations during my internship at the SJIBL Sirajganj Branch, I have some recommendations for the bank:

1. The branch needs to hire more staff members to serve customers efficiently and reduce waiting times for services such as account opening and card services.
2. SJIBL should provide training to all employees in all divisions, not just a single division. This will ensure that in case of an employee's absence, the other employee can handle their responsibilities.
3. SJIBL should make an effort to promote its app-based services to customers. Many people are unaware of these services, which can be very convenient and helpful.

Conclusion

I had an amazing opportunity to work as an intern at Shahjalal Islami Bank Ltd., one of the most reputable banks in our country. When I started my internship, I had no prior experience or knowledge about the corporate world or the banking industry. However, during my time at the bank, I had the chance to learn and explore a lot about the industry. My supervisor, operation manager, and coworkers were all wonderful and provided me with a lot of inspiration. I gained a wealth of experience from my time at the bank, and I am hopeful that the knowledge and skills I acquired will be helpful to me in the future.

Abbreviations

1. **SJIBL** – Shahjalal Islami Bank Limited
2. **MTDR** – Mudarabah Term Deposit
3. **DPS** – Deposit Pension Scheme
4. **MSD** – Mudarabah Saving Deposit
5. **NID Card** – The National Identity Card.

Appendices

Letter of Internship Placement



Faculty of Humanities
and Social Science

Ref : Internship Placement/231

Date:28-02-2023

SAVP & Manager

Sirajgonj Branch

Shahjalal Islami Bank

Address: Siddique Plaza (1st Floor) 122, S.S Road, Sirajgonj

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 (Hons) 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 **Mahin Islam**, ID Number 191-10-394 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,

Liza Sharmin 28/2/2023

Dr. Liza Sharmin

Associate Professor and Head

Department of English

Daffodil International University

Email:headenglish@daffodilvarsity.edu.bd



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www.daffodilvarsity.edu.bd

Acceptance of Internship Letter

شاه جلال اسلامي بنك ليميتيد

Shahjalal Islami Bank
L I M I T E D



শাহজালাল ইসলামী ব্যাংক

Human Resources Division

SJIBL/CHO/HRD/2023/ 493
21.03.2023

Dr. Liza Sharmin

Associate Professor and Head, Department of English
Daffodil International University
Daffodil Smart City, Ashulia, Dhaka, Bangladesh

Sub: Acceptance of Internship

Muhtarama,

Assalamu-Alaikum.

With reference to your letter dated 28.02.2023 we are pleased to inform you that Management of Shahjalal Islami Bank Limited has allowed Mr. Mahin Islam, student of BA (Hons), ID- 191-10-394 , English, Daffodil International University for internship at our Sirajgonj Branch for a period of 3 (three) months effective from 22-Mar-23 to 19-Jun-23.

During his internship, Mr. Mahin Islam should not divulge any internal information/report of our Bank to the outsiders and he should submit an internship report to Human Resources Division, Corporate Office within 7 (seven) days on completion of the internship program through our Manager, Sirajgonj Branch.

Kindly note that during the internship period Mr. Mahin Islam will not be eligible for getting any sort of internship allowance and/or TA/DA.

Ma-assalamah.

Sincerely Yours,

Sd/-

Mian Quamrul Hasan Chowdhury
Additional Managing Director

Copy to:

1. The SAVP & Manager, Sirajgonj Branch, SJIBL, Sirajgonj with an advice to send a copy of joining report to HRD, Corporate Head Office, Dhaka
2. Mr. Mahin Islam, Janpur-Bankpara, Sirajgonj. he is advised to report to Manager, Sirajgonj Branch on 22-Mar-23 at 10.00 A.M.


Additional Managing Director

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Visualization of Work



Plagiarism Result

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