

An Internship Report
on
General Banking Activities of Al-Arafah Islami Bank Limited

Prepared By:

Mst. Sabrina Mehbub Kamy

ID: 192-10-436

Department of English

Daffodil International University

Under the Supervision of

Mr. Mohammad Elius Hossain

Assistant Professor

Department of English

Daffodil International University



Date of Submission: June 1, 2023

An internship report is submitted to the Faculty of Humanities and Social Science in partial fulfillment of the requirements for the degree of Bachelor of Arts (B.A.) in English

©Daffodil International University

Statement of Original Authorship

I do hereby declare that the internship report titled “General Banking Activities of Al Arafah Islami Bank Limited” has been prepared by me after completing 3 months of Internship. This report is written under the supervision of Mr. Mohammad Elius Hossain, Assistant Professor, Department of English, Daffodil International University. I additionally confirm that this Report is prepared for my Academic purposes only.

The work I have submitted doesn't violate any interesting copyrights. I also announce that the work has not been submitted anywhere else for any degree Purposes or for publication.

Sabrina

.....
(Mst. Sabrina Mehbub Kamy)

ID:192-10-436

Program: B.A (Hon's)

Department of English

Faculty of Humanities and Social Service

Daffodil International University

Certification of the Academic Supervisor

This is to clarify that Mst.Sabrina Mehbub Kamy, a student of B.A (Hon's) program, Daffodil International University bearing ID: 192-10-436 has successfully completed the internship report titled on “General Banking of Al Arafah Islami Bank Limited” under my supervision. This is her real work, to the best of my knowledge and disclosure.

I review the content of the final report before it is submitted to the Department of English, FHSS, Daffodil International University. Working with her has been a wonderful pleasure. She has my best wishes for success in life.



.....
Mohammad Elius Hossain

Assistant Professor

Department of English

Daffodil International University

Acknowledgement

I want to thank Almighty Allah for giving me the chance to experience the entire internship process and to write a report on it. I want to thank everyone who supported and assisted me along the way for their encouragement and assistance. I owe a lot to my internship mentor, Mohammad Elius Hossain (Assistant Professor), department of English, Daffodil International University. Then I want to express the honor to the Operation manager of AIBL, the general banking in charge, Mr. Abdul Hye and Ms. Rezwana and Ms.Urmi Akter officer of general banking sector of AIBL. I won't have an easy journey if my supervisor is not there to guide me. Also, I met several supportive colleagues during my internship time who were constantly helpful in sharing whatever information I needed and their opinions and ideas with me.

Dedication

This internship report is intended to honor my mother. I would not be the person I am today without her. Secondly, I want to dedicate my supervisor who helps me every step in my internship period. I am feeling lucky to have such a co-operative supervisor. As well as the AIBL officers that increase my self-confidence and help to learn too many things. Also, the good people around me who are well-wisher that give me support and bless.

Abstract

This reports presents my work experience as an intern in the general banking sector of Al Arafah Islami Bank Ltd. For the intense, like research, education, or an industrial internship, there are many more options. I decided to complete my internship at the Shyamoli Branch of Al Arafah Islami Bank Limited. For me, it was the beginning of a new chapter and an opportunity. There, I began my career in the general banking industry and gained a lot of experience. The four primary business segments of Al Arafah Islami Bank are general, cash, investments, and foreign. Since 28 years, AIBL has been able to win people over with their good service and attention.

The general banking section is an essential aspect of a bank, and it is here that I learned how to interact with clients and provide prompt service. General banking is the topic of discussion throughout the bulk of my report. The report offers information on AIBL, such as the company's historical background, vision, mission, goal and commitments. I refer to my duties and responsibilities, my experience in the general bank sector as a intense. Finally, the report includes objectives, observation, recommendations from my perspective base on general banking sector of AIBL.

Table of Contents

SL No.	Title	Page No.
	Cover Page	i
	Statement of Original Authorship	ii
	Certification of the Academic Supervisor	iii
	Acknowledgement	iv
	Dedication	v
	Executive Summary	vi
	Table of Contents	vii
	Chapter 1: Introduction	1-2
1.1	Introduction	1
1.2	Purpose of the Internship	1
1.3	Significance and Scope of the Report	2
1.4	Specific Objectives	2
	Chapter 2: Methodology	3-4
2.1	Placement Process Followed by the Intern	3
2.2	Conduction of The Project Work	3
2.3	Collecting Data for the Specific Objectives	4
2.4	Objectives of the Study	4
	Chapter 3: Organizational Overview	5-6

3.1	Background	5
3.2	Vision	5
3.3	Mission	5
3.4	Goal	6
3.5	Commitments	6
	Chapter 4: Internship Activities	7-9
4.1	Introduction	7
4.2	My duties and Responsibilities	7-8
4.3	My problems and Solving Cases	8
4.4	Internship to develop skills	8
4.5	Contribution of the Internship to my Professional Development	9
4.6	Analytical Capabilities	9
4.7	Difficulties Encountered	9
	Chapter 5: Observations and Findings	10-13
5.1	Observation of the study	10
5.2	SWOT Analysis	10-11
5.3	Corporate Structure	12
5.4	Interns Overall	13
	Conclusion and Recommendation	14
	Reference	16
	Appendices	17-22

Chapter 1: Introduction

1.1 Introduction

My internship experience began on August 29, 2022. I have made an effort to go into depth about the lessons I gained during my three months of internship at the Shyamoli Branch of Al-Arafah Islami Bank Limited. Al-Arafah Islami Bank Limited is a private bank which has 201 branches. The AIBL banking system is built on Islamic legal and ethical principles and is driven by Islamic economics. The BA (Hons) English program at DIU requires that all students complete an internship report. I need to complete the internship program in order to graduate based on Al-Arafah Islami Bank Limited. Al-Arafah Islami Bank Limited has a really welcoming and encouraging culture, which has made me feel happy and satisfied to be a part of them. I discovered that every single employee of Shyamoli branch was very co-operative when I was working in the ordinary banking divisions. They made me felt easy. I took part in their work as well.

1.2 Purpose of The Internship

We, the students, studied our courses intensely on a variety of themes, from literary analysis to critical thinking, throughout my time as an undergrad in the English department. Many students who study English choose to explore professions in a variety of flexible fields, such as finance, corporate office work etc.

Despite the department's primary focus on the development of our literary and linguistic talents, the undergraduate program also helps students improve their analytical and critical thinking abilities, which prepares them for careers in fields like finance. Furthermore, a bank officer's ability to communicate is crucial, and this is an area where literary scholars like me may shine.

1.3 Significance and Scope of the Report

An internship, is a beneficial activity for students, providing them with fresh experiences and knowledge that they would not have gained in the classroom. The internship term surely increased my understanding of Bangladesh's banking industry and the many services AIBL provides as the nation's largest financial institution. I learned how to interact with the diverse business world and engage with all kinds of clients at this financial institution. Their intentions and tasks have been well addressed. By interrupting with people, it develops my communication skill as well. It improves networking and professional contacts, as well as one's brand and valuable work experience, boosts confidence and efficiency. It is also required because the internship offers real-life experiences and discoveries. It's a fantastic opportunity to learn more, engage with others, and build professional networks.

1.4 Specific Objective

In order to fulfill the requirements for my Bachelor of Arts (B.A.) program, I undertook this study. Another goal was to learn more about banking systems. I learnt more about the roles played by the branch's various departments and to contrast actual operations with theoretical predictions. I gained first-hand knowledge of the corporate world To establish a link between theoretical concepts and actual practices used in the bank's daily operations.

Chapter 2: Methodology

2.1 Placement Process Followed by the Intern

For an intern, this is very important to choose a place for internship. The intern has to follow different recruitment process. If it is a bank or company, it is very important to follow the systems there as well as rules. There are different types of internships. Like, paid or not paid or what are the benefits. So, the intern has to find out which one is suitable for him/ her. I have always had an interest in bank sectors. That's why, I always wanted to get experience from banking. I followed their instructions for internship. I decided to do internship in AIBL as this is not 'Sudi bank'. Then, I found out their website and mailed my CV to the head office. I also gave them hard copy of my CV. Gradually, they took some of us for internship. They called me after 15 days to their office. I was happy for the new chapter and new destination.

2.2 Conduction of the Project Work

For conducting the project work, it is very necessary to follow some indications from mentor. The intern should follow some rules for the project paper term. From the beginning, I followed the project's topics and steps for the report. The system of organize a formal report should follow by the intern. I wrote about dedication, acknowledgement, my experience, skill development, duties and responsibilities where I mentioned about my whole journey in bank. There are 3 types of account in AIBL. I learned about the types of account and necessary papers which is related with bank. The internship system develops my skill and communication skills which helps me to create this report.

2.3 Collecting Data for the Specific Objectives

In order to fulfill my undergraduate program of B.A.(Hons) in English as well as I want to take experience from bank sectors. When I was selected for the internship in AIBL, they took an interview. They were asking me why I decided to do intern here. I found that as I am not get any financial benefit, but I was impressed with the environment. There were so many things to learn. The learning things makes me confident and I learnt more about the various branches systems and roles. I practiced many works so that I can learn the other vital things. As there I was non paid intern, my main goal was to take information and experience

2.4 Objective of the Study

The objective of studies are to understand the financial system easily and to gain first-hand knowledge of the corporate world. For setting connection between theoretical concepts and actual practices used in the bank's daily operations. Besides, for learning more about the roles played by the branch's various departments and make a list the issues AIBL is now experiencing To offer some potential solutions to the issue.

Chapter 3: Organizational Overview

3.1 Background

On September 27, 1995, the ceremonial opening ceremony was place. MR. A. Z. M Shamsul Alam is the bank's founding chairman. He is a Islamic scholar, journalist, economist, and ex-official in the Bangladeshi government. At the moment, Farman R Chowdhury is the managing director and Alhajj Salim Rahman is the chairman of the AIBL bank. Eminent Islamic scholars and honorable businesses from the nation support the Bank. The whole paid-up capital is held by indigenou investors. As of December 31, 2021, the bank has 4247 workers, 19146 shareholders, and a total equity value of Tk 25900.33 crore.

3.2 The Vision

Be a leader in Bangladesh's Islami Banking industry and make a substantial contribution to the development of the country's economy.

3.3 The Mission

Obtaining the satisfaction of the All-mighty Allah. It spreads the Islamic banking techniques. AIBL develops quick customer service. It upholding a high standard of corporate morality. AIBL is concern in strong assurances of national economic growth, Cost-effective, innovative banking.

3.4 The Goal

The Al-Arafah Islami Bank Ltd's objective is to explore a new frontier of innovative modern banking system by creating a computerized, automated environment which provides one-stop service and putting ourselves in position to deal with the current financial environment.

3.5 Commitments

AIBL makes commitment is to preserve its position as Bangladesh's leading Islamic bank and to offer financial services through branches all around the country to corporate clients, small- and medium-sized businesses, and retail customers. It commits to develop business strategies to address the clients' changing industrial and commercial needs.

Chapter 4: Internship Activities

4.1 Introduction

This study was created using both primary and secondary data. The core data consists of in-person interactions with bank officers, casual conversations with clients, real-world job experiences from the general banking desk, and file studies provided by the concerned officers. The secondary data consists of AIBL's annual reports and website.

4.2 My Duties and Responsibilities

There are 4 parts of Al-Arafah Islami Bank Limited such as general banking, cash sector, investment and foreign department. I was working in general bank sector where all the activities of the bank started.

My duties and responsibilities are:

Account opening: Account opening depends which kind of account the client wants. I heard them carefully and gave them that kind of account form. Clients come to open MSD, CD, ITD, MHD, SMSD, SND etc accounts.

Account related Information: I gave them information account based. For example, If anyone wants to open a MSD account, then he will must bring his NID card's photocopy, 2 copy pictures, nominee's picture, nominee's NID, utility bill clearance. I shared with them about the certain account in detail.

A/C form work: After taking the needed papers from clients I attached them with the form. And filled up the form with valid information carefully.

Attach sills: I sills branch sill, manager, operation manager, GB in-charge, pay order, cheque book, AIBL logo in picture etc.

Serial A/C form: I arranged the account forms serially through account number so that the next time can be easily found.

Thanks letter attach: I printed 2 copies thanks letter, 1 copy attached with the account form and the other one kept in office serially.

Call service: I called the specific clients who had not receive their cheque book for long time.

Others: delivery cheque book, fill up cheque book, helping seniors, signature verifying etc.

4.3 My problems and solving cases

As I am a new member in bank field , mistakes are normal for me. I faced so many problems and did mistakes. But I tried to recover them. I can remember that one day I filled up the account holders information in the nominee's part. Then I wrote e cheque where the client wanted to cash out money. I mentioned there the amount of money without checking the account statement. Gradually, I made myself more careful and tried to notice that same mistakes should not be repeated.

4.4 Internship to develop skills

Technical Skills

- I have learnt effective ways to use PowerPoint slides and MS Word
- I've mastered a number of MS Excel features and have learned new.
- Noticed how officers updated their database.

- Developed fast typing skill as well.

©Daffodil International University

Sabrina 9

4.5 Contribution of the Internship to my Professional Development

Though it was very difficult for me like an undergraduate student but after days, I felt like I could learn new things, expand my practical knowledge, adapting to the new environment and adjust to pressure with ease. My professional life will be forever changed by what I learned throughout the internship term. I could realize the development of myself.

4.6 Analytical Capabilities

As an intern it was quite difficult for me to enhance analytical capabilities. But the manager, operation manager and others who helped me in every step of my journey. I saw that how they managed the whole bank situation very smoothly in absence of manager. They have a lot of expertise to deal with hard situations. Their interruption with a big number of customers is really appreciable which I have learnt from there.

4.7 Difficulties Encountered

In the first week, I couldn't understand the bank system or work. Everything seemed very hard for me. I faced embarrassing situation. It was quite challenge for me to get out from the situation. I was not given access of computer or any other technological equipment. So I felt afraid of doing some software related works. Besides, when I started to fill up account forms with information, I could not understand the calculation. I could not understand the term what they were using.

©Daffodil International University

Chapter 5: Observations and Findings

5.1 Observation of the Study

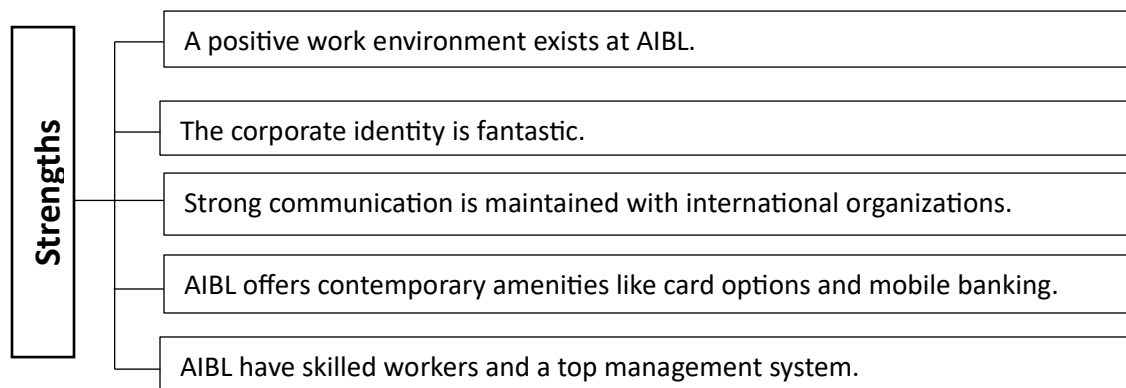
Working at AIBL was a very interesting experience. The entire Shyamoli Branch employees are beautiful and talented. Officers would never leave their today's works for tomorrow. They shared their responsibilities among them and the understanding between each of them is very good.

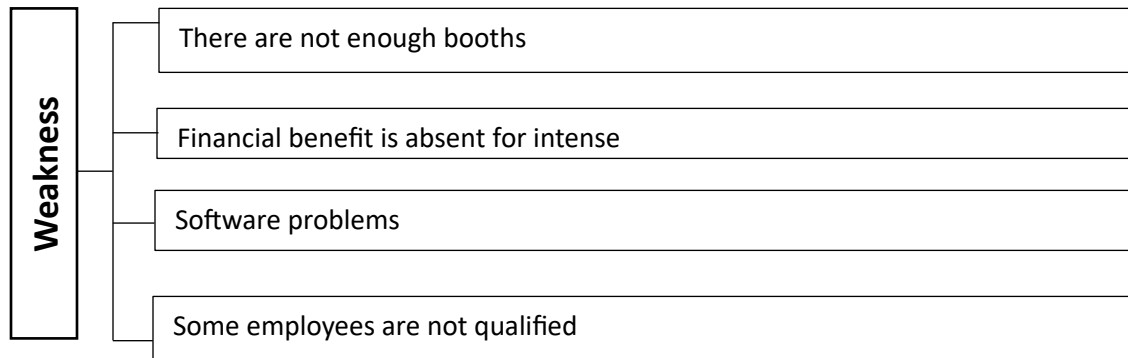
Their server occasionally goes offline for a few hours. Officers are appreciative of good effort. The beginning and ending of the month is very busy and active time for the employees. They are very helpful for each other and their co-operation is strong. They interrupts with interns very politely.

5.2 SWOT Analysis

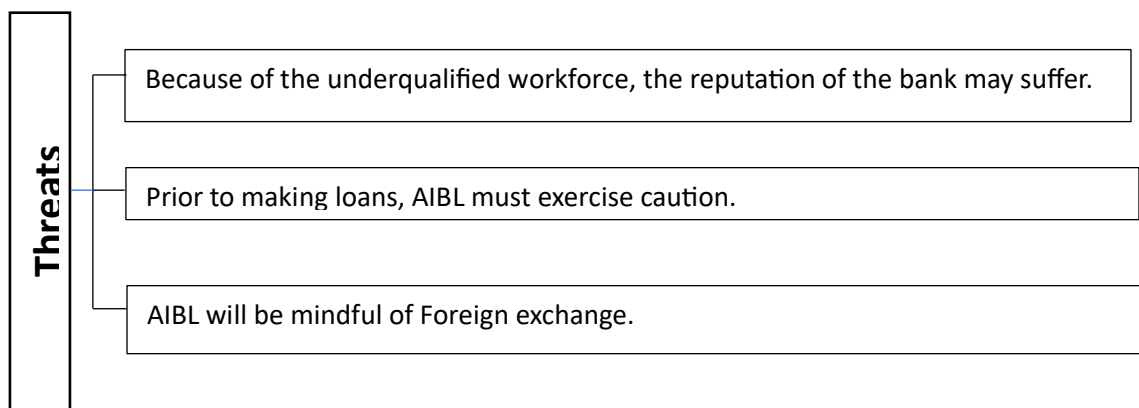
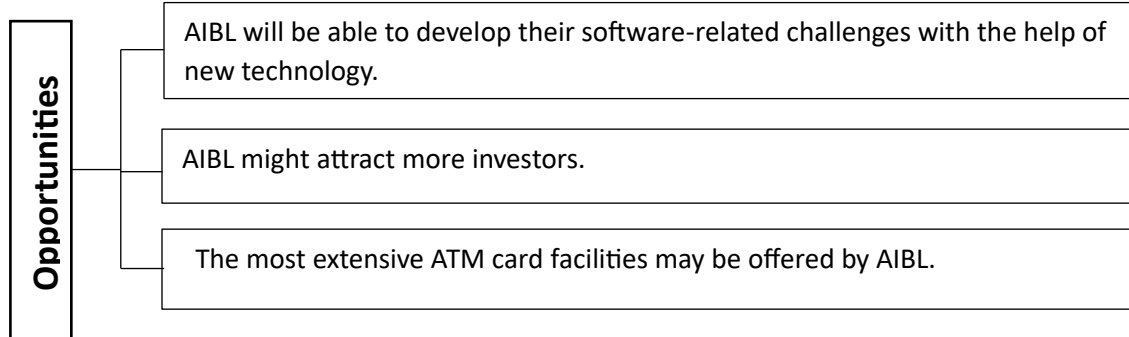
Strength, Weakness, Opportunity, and Threats (SWOT) analysis is a foundation for every business. Strength and weakness are found within the bank. The exterior aspect of a bank is opportunities and threats.

Internal Part

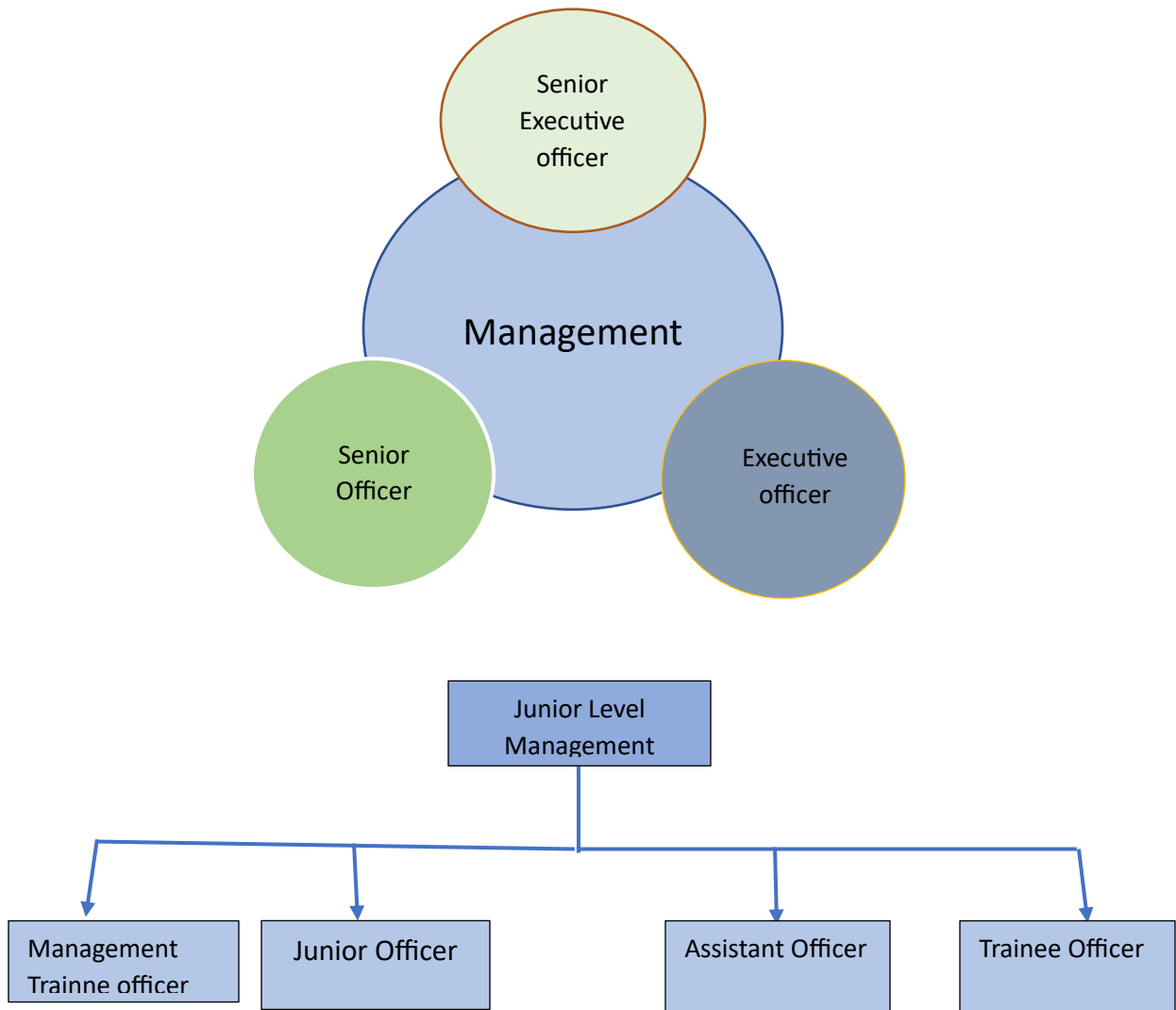




External Part



5.3 Corporate Structure of AIBL:



5.4 Interns Overall

Working experience in AIBL was amazing. I joined in AIBL at 19 February, 2023. As I am from English department, I was quite nervous at the first day of AIBL journey. But my supervisor and other colleagues made that easy for me. They were very helpful, co-operative, dignity full. They helped me learn how to handle everything with patience. I experienced by working under pressure. Gradually, I learned how to deal with situation. It improved my self-confident, communication skill and concentration to work. AIBL journey will always be a memorable time for me.

Chapter 6: Conclusion and Recommendations

6.1 Conclusion

The ideal financial system in Bangladesh is the Islamic one. It is becoming more well-known on a global scale. Islam offers guidelines for conducting financial transactions. Al Arafah Islamic Bank Limited has played a key role in the spread of the Islamic banking system in our nation. In the world of Islamic finance, it has established an admirable reputation. Al-Arafah Islami Bank is a leader in private banking. Additionally, I should mention their management and policy. In terms of financial transparency and upkeep, AL Arafah Islami Bank is a reputable organization in the field of private banking. To hold money at this time is a remarkable stamp on the territory of the private banking sector. Not just that, but also their management and policies. The money that the bank collects from depositors is either invested or given to investors. In light of this, their loan is secure. And their customer is pleased with their dedication. As part of their commitment to providing excellent customer service, they also assist customers with international trade, money transfers, the acquisition and payment of utilities and other bills etc.

6.2 Recommendations

The bank needs to replace its outdated computers with more advanced ones. The bank requires one or two additional general bankers. When there are a lot of customers in the office, it will be enough to regulate them. The need for the necessary paperwork to open a bank account must be made known by the bank. Customers who are comparing the earnings offered from this bank's accounts to accounts at conventional banks are unaware that Islami banks are prohibited from investing in all businesses because they do not all adhere to Shariah. The bank must

effectively promote itself on social media. They should achieve this by employing specialists who can sell a business on social media. Customers will increase compared to the current scenario if this gap can be addressed. In addition to these benefits, it will assist the bank in educating both its current and potential customers about any issue.

References

AIBL At A Glance. (2020). AIBL At A Glance. Retrieved on 20 May, 2023 from [www.AIBL At A Glance.com](http://www.AIBLAtAGlance.com):

<https://www.aibl.com.bd/about-us/aibl-at-a-glance/>

AIBL Profile. (2022). Profile. Retrieved on 20 May, 2023 from [www.AIBL Profile.com](http://www.AIBLProfile.com):

https://www.alarafahbank.com/profile.php?fbclid=IwAR3LDssqkUbHaADjCTVz_OcbKw3pugXSZSC

EB11CUoyOONVSgfNAqzqLgAQ#:~:text=To%20be%20a%20pioneer%20in,growth%2

0of%20the%20national%20economy.&text=Achieving%20the%20satisfaction%20of%2

0Almighty,of%20Shariah%20Ba

AIBL-Annual-Report-2021-Final-Edited.pdf. (2021). BOARD OF DIRECTORS. Retrieved from

www.AIBL-Annual-Report-2021-Final-Edited.pdf.com:

[https://www.aibl.com.bd/wpcontent/uploads/2022/08/AIBL-Annual-Report-2021-](https://www.aibl.com.bd/wpcontent/uploads/2022/08/AIBL-Annual-Report-2021-FinalEdited.pdf?fbclid=IwAR00_Z4sOhxniVPTxvy9CDMqNT9wyTmiMBSrfiOtySvw614IS)

[FinalEdited.pdf?fbclid=IwAR00_Z4sOhxniVPTxvy9CDMqNT9wyTmiMBSrfiOtySvw614IS](https://www.aibl.com.bd/wpcontent/uploads/2022/08/AIBL-Annual-Report-2021-FinalEdited.pdf?fbclid=IwAR00_Z4sOhxniVPTxvy9CDMqNT9wyTmiMBSrfiOtySvw614IS)

T0NX1p5VdU

Appendices

Title	Page No
Recommendation Letter	18
Appointment Letter	19
Internship Certificate	20
Photographs	21-22

Ref : Internship Placement//222

Date:05-02-2023

The Head

Human Resources Division
Al-Arafah Islami Bank Limited
13/1 Ring Rd, Shyamoli, Dhaka

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 **Mst.Sabrina Mehbub Kamy, ID Number:192-10-436** has completed 123 credit hours in 41 courses from the Department of English. It would be highly appreciated if you could kindly allow her as an Intern at your esteemed organization.

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

With the best regards,

 05.2.2023

Dr. Liza Sharmin
Associate Professor and Head
Department of English
Daffodil International University
Email:headenglish@daffodilvarsity.edu.bd



Human Resources Division

Ref: AIBL/HO/HRD/2023/ 585

February 9, 2023

Dr. Liza Sharmin
 Associate professor & Head
 Dept. of English
 Daffodil International University
 Shukrabad, Mirpur Road,
 Dhaka-1207

Internship

Muhtarama,
 Assalamu Alaikum.

With reference to your letter dated 05.02.2023 on the captioned subject, we are pleased to inform you that the Management has been pleased to accommodate **Janaba Mst. Sabrina Mahbub Kamy, ID. No. 192-10-436** as Internee in AIBL at its **Shyamoli Branch, Dhaka** under the following terms & conditions:

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,

Sd/-
 Md. Mazharul Islam
 Senior Executive Vice President

Copy for information and necessary action:

1. The SAVP & Manager, AIBL, Shyamoli Branch, Dhaka.
2. Office file.


 Senior Executive Vice President



Shyamoli Branch

13/1, Ring Road, Shyamoli, Dhaka-1207
Phone: +880248120599
E-mail: mgr.shyamoli@aibl.com.bd

+88 02-44850005
info@aibl.com.bd
www.aibl.com.bd
ALARBDDH
FATCA: GIIN: S2WRLR 99999 SL 050

REF: AIBL/SHY/G/B/2023/1069

Date: 23/05/2023

INTERNSHIP CERTIFICATE

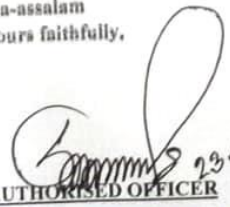
This is to certify that, MST. SABRINA MAHBUB KAMY (Student ID: 192-10-436), Bachelor of Arts, major in ENGLISH from DAFFODIL INTERNATIONAL UNIVERSITY, has successfully completed her Internship during 19.02.2023 to 23.05.2023.

The project was completed by her in "General Banking" of Al-Arafah Islami Bank Limited, Shyamoli Branch, 13/1, Ring Road, Shyamoli, Dhaka-1207.

The Project on evaluation fulfills all the stated criteria and the intern findings are her original works.

I do hereby certify that her work is good to the best of my knowledge. I found her hard worker, technically sound and result oriented. She worked well as part of a team during her tenure. I take this opportunity to thank her and wish all the best for her future.

Ma-assalam
Yours faithfully,


23.05.23
AUTHORISED OFFICER

MD. SHYFUR RAHMAN
SPO & Operation Manager AS-1128
Al-Arafah Islami Bank Ltd.
Shyamoli Branch, Dhaka
Tel: 02-9136532

