



Daffodil International University (DIU)

An Internship Report

On

“Investment Management of Social Islami Bank Limited”

Supervised By

Professor Rafiqul Islam

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Prepared By

Md. Julfiker Ali

ID: 163-14-2209

MBA Program 45 Batch

Major in Finance

Faculty of Business & Entrepreneurship

Daffodil International University

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Letter of Transmittal

November 20, 2018

Rafiqul Islam

Professor

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on “Investment Management of Social Islami Bank Limited”.

Dear Sir,

I have much pleasure to submit here with a copy Internship report on “Investment Management of Social Islami Bank Limited”. You would be glad to hear that I have given my best effort to prepare the report with relevant information that I have collected from annual report of Social Islami Bank Limited. I think the knowledge that I have gathered during practical work and preparation of the report has enlarged my learning to the field significantly.

I would like to thank you for giving us the opportunity to prepare this report under your sincere guidance and cooperation.

Thank you,

Sincerely yours,

.....

Md. Julfiker Ali

ID: 163-14-2209

MBA 45 Batch

Major in Finance

Daffodil International University

Certificate of Supervisor

This is to certify that Md.Julfiker Ali , a student of MBA Program, ID No: 163-14-2209, Major in Finance, has successfully completed his Internship report titled “**Investment Management of Social Islami Bank Limited**” under my supervision. He has done his job according to my supervision and guidance. He tried his best to prepare this report.

I wish him every success in life.

Sincerely yours,

.....

Rafiqul Islam

Professor

Faculty Business & Entrepreneurship

Daffodil International University

Acknowledgement

At first I want to say “Shukriya” to my almighty Allah for successfully complete my Internship report. I complete my report by within schedule time. This report is design on my internship program.

I am very grateful to the “Social Islami Bank Limited” for providing me with the opportunity to complete my internship program at their bank Mirpur Branch. The report never has been complete without necessary practice knowledge, assistance of many book, article, website and primary data. It enhanced my knowledge on Investment Management as well as overall banking activities.

I would like to express my special gratitude to my supervisor **Professor Rafiqul Islam** for his motivating inspiration, kind direction, valuable suggestion and advice during my internship period and successfully complete this report.

They help me providing information, guidance and direction. Without their contribution, it would not have been possible for me to conduct this project. Finally I want to my special thanks to all the officers of Investment, General Banking and Cash department.

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Chapter- 01

Introduction of the Report



Social Islami Bank Ltd.

1.1 Origin of the report

The origin of this report lies in the academic obligation of doing an internship in an established Organization to successfully complete the **MBA degree from Daffodil International University (DIU)**. The primary goal of internship is to provide an on-the-job exposure to the student and an opportunity to know how to implement theoretical concepts in real life situations. Students are placed in enterprises, organizations, research institutions and as well as an development projects. As a part of the internship program, Social Islami Bank Limited, Mirpur Branch was preferable for me.

This report is the result of three months internship program conducted in Social Islami Bank Limited and is prepared as a partial requirement for the completion of the **MBA program of Daffodil International University**. As a result this report is submitted based on the **“Investment Management of Social Islami Bank Limited”**.

The internship program and the study have following purposes:

- To get and organize detail knowledge on the job responsibility.
- To experience the real business world.
- To compare the real scenario with the lessons learned at DIU.
- To fulfill the requirement of MBA program.

1.3 Scope of the Report

The study is conducted on Social Islami Bank Limited, which is a leading Bank on Shariah principles among different Islamic Banks. SIBL is one of the most new generation Banks in Bangladesh, which is shaped to develop a balance and sound economical social and industrial sector of Bangladesh. This report is concentrated on different investment activities as well as the performance among different year of SIBL. Another scope of that study was to discuss with the employees about the business formalities in Investment sector. The report covers the organization structure, background, functions, and performance of the Bank as well.

1.4 Objectives of the Report

The objectives of the study are as follows:

1.4.1 Broad objective:

The prime objective of this study is to analyze the Investment Management of Social Islami Bank Limited (SIBL).

1.4.2 Specific objectives:

The specific objectives of the study are given below:

- To find out the investment appraisal process of SIBL.
- To analyze the trend of total investment and total deposit.
- To analyze the mode wise, sector wise and geographical location wise investment of SIBL.
- To analyze the disbursement and recovery process of investment of SIBL.
- To present the Major Findings.
- To provide recommendations on the basis of findings.
-

1.5 Methodology of the report

1.5.1 Type and Data of the research

This is Descriptive type of research, which is briefly “**An analysis of Investment Management of Social Islami Bank Limited (SIBL)**”. The data has been taken for the period of last five year from 2013 to 2017.

1.5.2 Source of Data

Data were collected in two ways:

- ❖ **Primary Sources.**
- ❖ **Secondary sources.**

Primary sources:

- Respective officers of the Bank.
- Informal conversation with fellow officials.

Secondary sources: The study is mainly based on secondary sources. Secondary sources consist of the following:

- Annual report of SIBL from 2013 to 2017.
- Published Booklet of Social Islami Bank Limited.
- Bangladesh Bank articles concerning banking rules and guidelines.
- Different Books.

1.5.3 Data analysis and Reporting

For data analysis and reporting, software like Ms Word, Ms Excel and Ms Power point has been used.

1.6 Limitations of the Study

Every study has some on limitation I believe, through it is an analytical and descriptive research, study it cannot be 100% freed from flows. However maximum efforts have been given to keep the report at minimum level of mistake. The limitations that are faced are:

- Only 12 weeks were not sufficient to collect and understand all the activities related to Banking.
- Lack of adequate knowledge about investment of any organization.
- Lack of available information about investment operations of SIBL.
- Shortages of experience has acted as constraints in the way of meticulous exploration on the topic.

Chapter- 02

An Overview Of Social Islami Bank Limited (SIBL)



Social Islami Bank Ltd.

2.2 Company Goal

To be the best private commercial bank in Bangladesh in terms of efficiency, capital adequacy, asset quality, sound mechanism and profitability, having strong liquidity.

2.4 Mission of the Organization

- ❖ Establishing Three Sector Banking Model.
- ❖ Fast, accurate and satisfactory customer service.
- ❖ Balanced and sustainable growth service
- ❖ Optimum return on shareholders' ' equity.
- ❖ Introducing innovative Islamic banking resource.
- ❖ Attract and retain high quality human resource.
- ❖ Empowering real poor families and creating local income opportunities.
- ❖ To achieve global standards in Islamic bank'
- ❖ To invest in the priority sector for the overall economic development.
- ❖ Ensure best CSR (Corporate Social Responsibilities) practices.
- ❖ Ensure green banking.

2.10 Board & Committees

- Board of Directors
- Executive Committee
- Audit Committee
- Risk Mechanism committee
- Shariah Supervisory Committee

2.11 Products & Services

2.11.1 Deposit Products

1. Al-Wadeeah Current Account
2. Mudaraba Savings Account
3. Mudaraba Notice Deposit Account
4. Mudaraba Term Deposit account

2.11.2 Investment Products

- ❖ Bai-Murabaha
- ❖ Bai-Muajjal
- ❖ Hire purchase under Shirkatul Melk
- ❖ Mudaraba
- ❖ Bai-Salam
- ❖ Documentary Bill Purchase
- ❖ Quard
- ❖ SIBL Employee's House Building Investment scheme
- ❖ SME & Agricultural Finance

2.11.3 Service Products

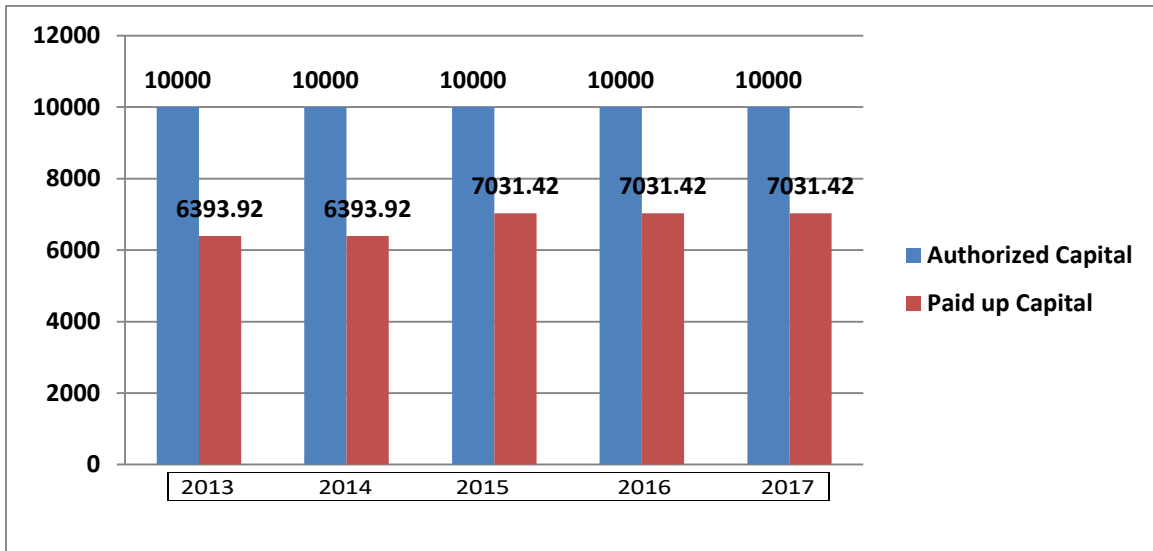
- ❖ Online Banking
- ❖ ATM 24/7
- ❖ CARD (Local & Foreign)
- ❖ Automated Clearing
- ❖ Electronic fund Transfer
- ❖ Mobile Banking
- ❖ Offshore Banking
- ❖ Centralized Trade Processing service
- ❖ Remittance
- ❖ Locker
- ❖ Student File
- ❖ SWIFT
- ❖ Capital Market Services through SIBL Subsidiaries
- ❖ ADR (Alternate Delivery channel)
- ❖ School Banking

2.17 Capital Structure of Social Islami Bank Limited (SIBL)

(In millions Taka)

Year	Authorized Capital	Paid up Capital
2013	10000	6393.92
2014	10000	6393.92
2015	10000	7031.42
2016	10000	7031.42
2017	10000	7031.42

Source: Annual Report of SIBL 2017



Capital Structure of Social Islami Bank Limited (SIBL)

Authorized and paid up Capital of Social Islami Bank Limited (SIBL)

Interpretation: From above graph it is seen that in 2013 to 2017 the authorized capital was Taka 10000 millions. Their paid up capital is also increasing year by year. In 2013 it was Taka 6393.92 millions and in 2017 it stood at Taka 7031.42 millions.

Chapter- 03

Theoretical Aspects



Social Islami Bank Ltd.

3.1 Investment:

Investment is an activity that is engaged in by people who have savings, i.e. investments are made from savings, or in words, people invest their savings.

Islamic Bank: “Islamic Bank is a financial institution whose statutes, rules and procedures expressly state its commitment to the principles of Islamic Shariah and to the banning to the receipt and payment of interest on any of its operations”.-OIC.

3.2 Riba (Interest) and profit:

Due to overwhelming ignorance about the concepts of Islamic Banking System, people often confuse interest and profit as a similar term with different name. The basic difference between interest and profits are highlighted below.

3.3 Objectives of the Investment:

The objectives of investment are:

- Maximization of return
- Minimization of risk
- Hedge against inflation

3.4 Investment mechanism

The objectives of the investment mechanism is to maximize the performing asset and the minimization of the non-performing asset as well as ensuring the optimal point of loan and advance and their efficient mechanism. Investment mechanism depends on the banks investment policy, portfolio of investment, monitoring, supervision and follow-up of the investment.

3.6 Investment modes of Social Islami Bank Limited (SIBL)

An Islamic bank makes a direct investment in short, medium & long term projects in commercial, industrial, agricultural, real estates and housing, transport & other services. A profit-loss sharing bank, particularly the SIBL engages in many types of financing arrangements.

There are three Investment Modes which are:

1. Partnership Mode (Share Mechanisms)

- a. Mudaraba
- b. Musharakha

2. Trading Mode (Bai Mechanisms)

- a. Bai Murabaha
- b. Bai Muajjal
- c. Bai Salam

3. Leasing Mode (Ijara Mechanisms)

- a. Hire purchase (Ijarah)
- b. Hire purchase under Shirkatul Malk

Mudaraba (The Hiring of Capital)

Mudaraba is a contract in profit sharing where one party provides capital/ funds and the other labor/ work. Under this system, banks provide the capital and clients provide expertise and profit is shared according to agreed ration. In case of loss, the bank bears the financial risk and the client loses noly his labor/ effort and his expected share of profit.

b) Musharaka (Partnership Profit Sharing)

Meaning and Definition:

The word Musharaka is derived from the Arabic word “Sharikah” meaning partnership. Every partner has to provide more or less equity funds in this partnership business. Both the bank and the investment client reserve the right to share in the mechanism of the business.

2. Trading Mode (Bai Mechanism)

- BaiMurabaha
- BaiMuajjal
- Bai Salam

Bai-Murabaha (Contract Sale on Profit)

Meaning:

The terms “Bai-Murabaha” have derived from Arabic words ‘bai’ and ‘Ribhum’. The word ‘Bai’ means purchase and sale and the words ‘Ribhum’ means an agreed upon profit. Bai-Murabaha means sale on agreed upon profit.

Bai-salam (Advance Sale and Purchase)

Meaning:

The terms ‘Bai’ and ‘Salam’ have been derived from Arabic words. The words “Bai” means ‘sale and purchase’ and the word “salam” means ‘Advance’. “Bai-Salam” means advance sale and purchase.

3. Leasing Mode (Ijara Mechanism)

- a. Hire purchase (Ijarah)**
- b. Hire purchase under Shirkatul Malk**

a) Definition of Hire purchase (Ijara):

The term Ijarah has been derived from the Arabic words ‘Air’ and ‘Uirat’ which means consideration, return, wages or rent. The term ‘Ijara’ has been defined as a contract between two

parties, the lessor and the lessee, where the lessee enjoys or reaps a specific service or benefit against a specified consideration or rent from the asset owned by the lessor.

b) Hire Purchase under Shirkatul Melk (HPSM)

Hire purchase under shirkatulMelk is a special type of contract that has been developed through practice. Actually, it is a composition of two contracts:

- 1. Shirkat and**
- 2. Sale contract**

3.7 Other types of investment of SIBL:

- 1. Household Durable Scheme:**
- 2. Housing Investment Scheme:**
- 3. Transport Investment Scheme:**
- 4. Car Investment scheme:**
- 5. Investment Scheme for Doctors:**
- 6. Small Business Investment Scheme:**
- 7. Agricultural Implement Investment Scheme:**
- 8. Rural Development Scheme:**
- 9. Micro-Industries Investment Scheme:**

3.8 Status of Investment

Special mention Account (SMA): When investment installment is first missed by the borrower, the investment account is classified as a special Mention account (SMA). The tenure of SMA varies with the category of investment.

Sub-Standard: If an investment is not repaid or reschedule within the SMA period, it becomes Sub-Standard investment. From this stage the investment is treated as defaulted. Interest is treated the same way as in SMA. The time duration of Sub-Standard is 3 to 6 months.

Doubtful: If an investment is not repaid or reschedule within the Sub-Standard period, it becomes a doubtful investment interest will be treated as before in this stage. The time duration of doubtful is 6 to 9 months.

Bad and Loss: If an investment is not repaid or reschedule within the doubtful stage, it is termed as bad and loss. Serious doubts exist as to the recovery of such investment. The time duration of bad and loss is 9 or above months

Chapter- 04

Investment Mechanism of Social Islami Bank Limited (SIBL)



Social Islami Bank Ltd.

4.2 Objectives and Principles of investment operation of SIBL

The objective and Principles of investment operations of the Banks are:

1. The investment fund strictly in accordance with the principles of Islamic Shariah.
2. To diversifies its portfolio by size invests, by sectors (Public and Private), by economic purpose, securities and by geographical area including industrial, commercial and agricultural.
3. To increase the number of potential investors by making participatory and productive investment
4. To make investment keeping the socio-economic requirement of the country in view.

4.5 Investment Process

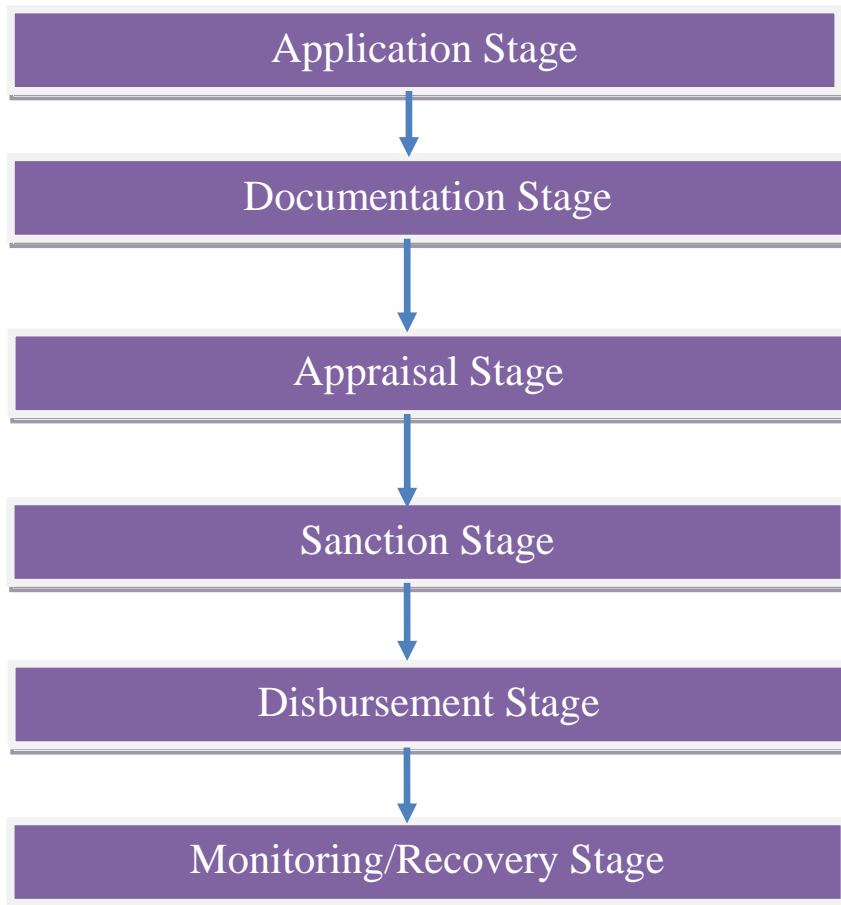


Figure-4.2: Investment Process

Application Stage:

Generally, bank analyses the following five C's of the client:

1. Character
2. Capacity
3. Capital
4. Collateral and
5. Condition

Appraisal Stage:

The following contents are presented from that appraisal report:

1. Company's /Client information
2. Owner's information
3. List of partners/ Directors
4. Purpose of investment/facilities
5. Asset- Liabilities position of the client as per auditing Balance Sheet
6. Working Capital Assessment

Sanctioning Stage:

At this stage, the bank officially approves the investment proposal of the respective client. In this case client receives bank's sanction letter. Social Islami Bank Limited (SIBL)'s sanction letter contains the following elements.

Investment Monitoring / Recovery Cell:

Monitoring and recovery cell at Branch will be responsible for monitoring and recovery of past due accounts of the Branch. The functions of monitoring /recovery cell will be as under:

- ❖ Condition and Covenant Breach monitoring
- ❖ Monitoring of past due, Limit ,Expiry and Documents efficiency
- ❖ Determine Action plan/Recovery the over due
- ❖ Taking appropriate steps for recovery the overdue
- ❖ Ensure adequate and timely investment loss provision, as per CL statement is made based on actual and expected losses
- ❖ Regular review of grade 6 or worse accounts

Chapter- 05

Investment analysis of SIBL

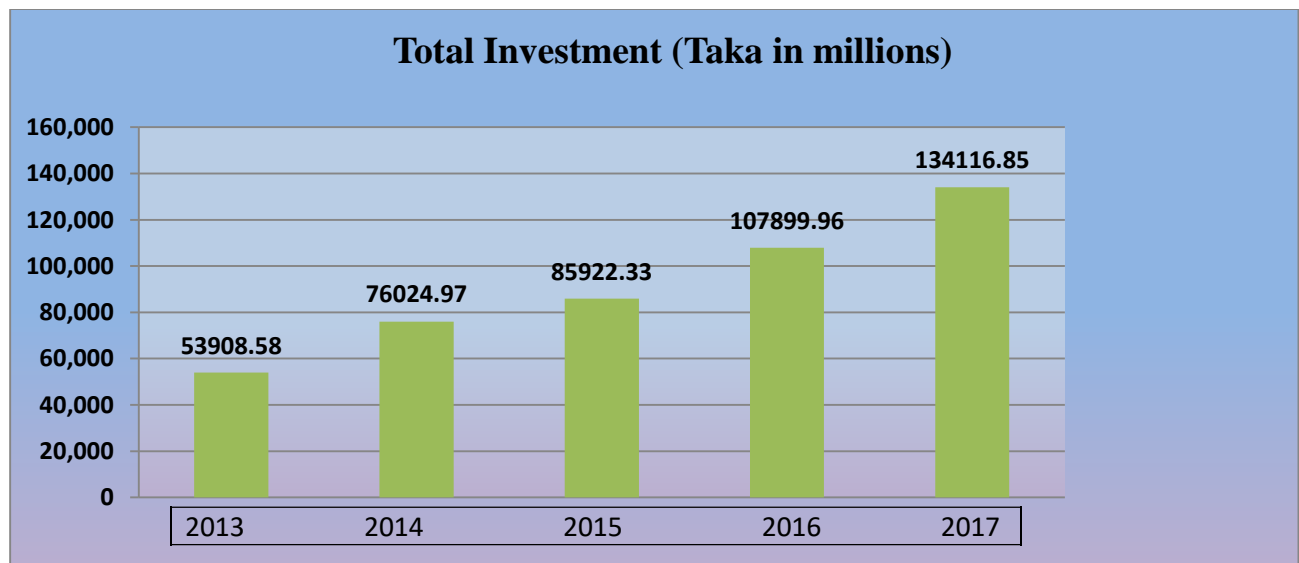


Social Islami Bank Ltd.

5.1.1 Year wise Investment of social Islami bank Limited (SIBL)

Year	Total Investment (In million Taka)	Growth Rate (In Percentage)
2013	53908.58	47%
2014	76024.97	41.03%
2015	85922.33	13.02%
2016	107899.96	25.58%
2017	134116.85	24.30%

Year wise Investment of Social Islami Bank Limited



Trend of Total Investment of SIBL

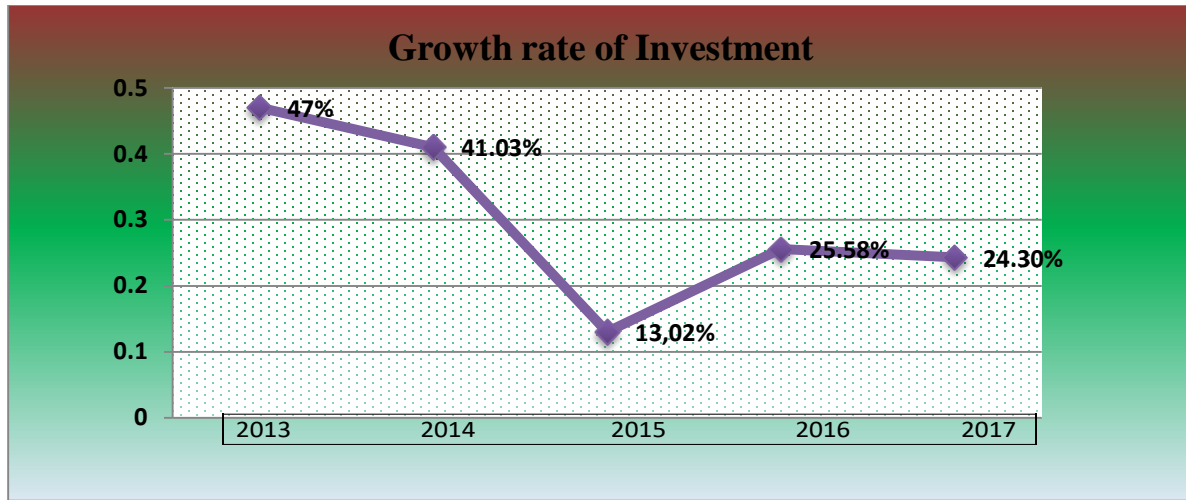


Figure-5.2: Trend of Growth rate of investment of SIBL

Interpretation: The above graphs show the trend of total investment and total growth rate of SIBL. The amount of investment has been gradually increasing. From 2013 to 2017 the total investment of SIBL has increased respectively at Taka 53908.58 million to Taka 134116.85 million. But the growth rate has fallen in 2014 from 47% to 41.03% and a huge downward growth rate concurred in 2015 by 13.02%. And the growth rate has risen in 2016 from 13.02% to 25.58%. Again in 2017 the growth rate has decreased by 24.30%.

5.1.2 Year Wise Deposits of Social Islami Bank Limited (SIBL)

Year	Total deposit (In million Taka)	Growth Rate (In Percentage)
2013	66852.55	49.06%
2014	93594.29	40%
2015	102104.48	8.81%
2016	124535.01	21.97%
2017	149773.62	20.27%

Table-5.2: Year wise Deposits of Social Islami Bank Limited

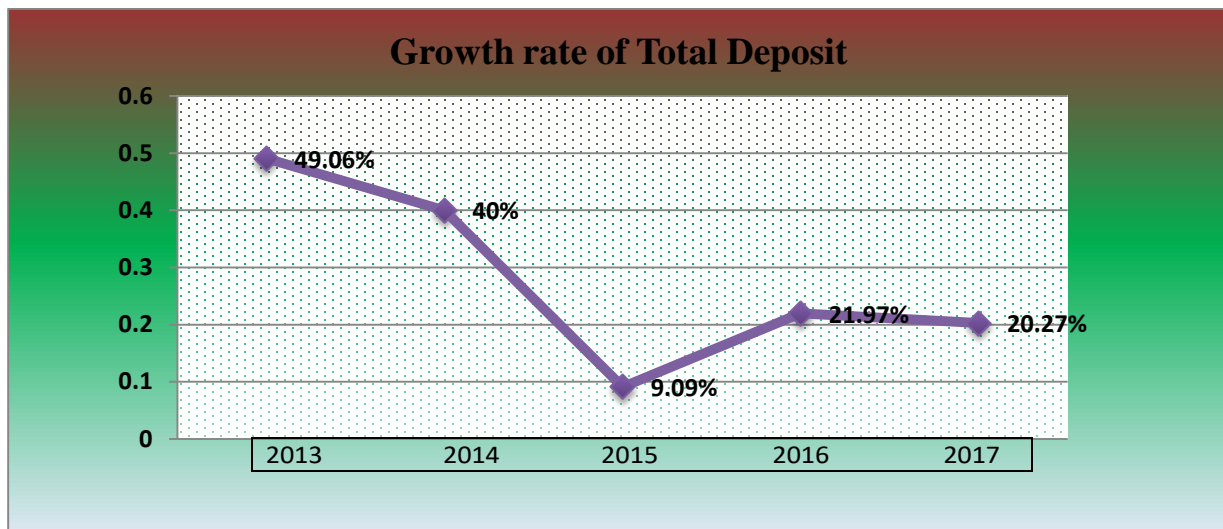
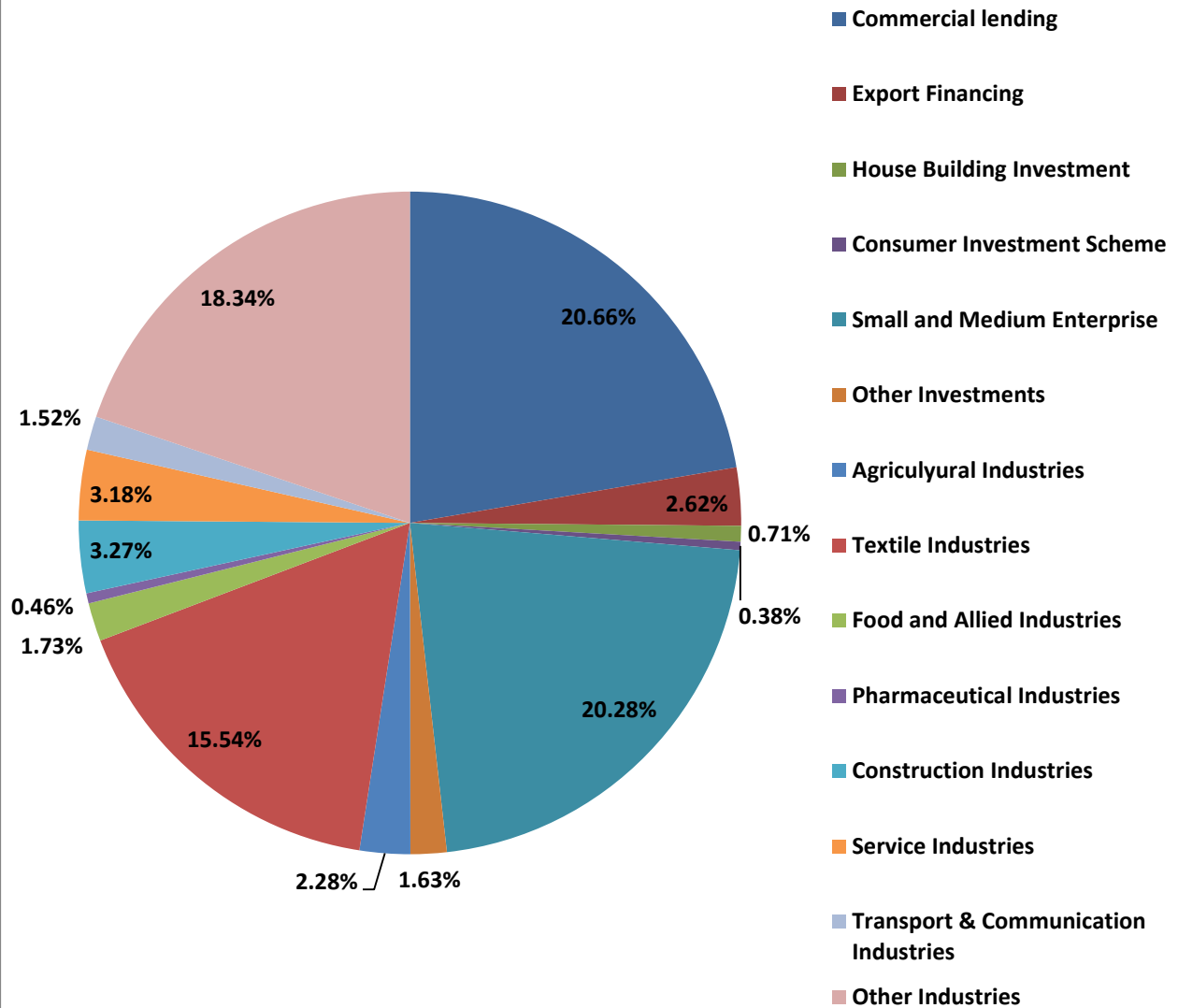


Figure-5.4: Trend of Growth rate of Total Deposit of SIBL

Interpretation: The Growth rate of total deposit gradually decreasing from 2013 to 2015 but in 2016 has risen from 9.09% to 21.97%. In 2017 the growth rate has decreased by 20.27%.

Sector-wise Investment of SIBL in 2017



Sector wise investment of SIBL in 2017

Interpretation: The above pie diagram shows the sector wise Investment of Social Islami Bank Limited (SIBL) in 2017. In 2017 the Bank has concentrated more in investment

commercial lending and Small & Medium Enterprise which was respectively 20.66% and 20.28%.

5.1.6 Geographical Location-wise Investment

Division	2013	2014	2015	2016	2017
Dhaka	68.82%	66.63%	70.40%	71.95%	73.63%
Chittagong	21.50%	22.18%	21.72%	19.91%	17.50%
Sylhet	0.47%	5.94%	2.94%	0.34%	0.67%
Rajshahi	5.22%	0.31%	0.27%	3.70%	3.65%
Khulna	3.53%	4.08%	3.80%	3.10%	3.20%
Rangpur	0.45%	0.64%	0.63%	0.77%	1.07%
Barisal	0.001%	0.22%	0.253%	0.23%	0.29%
Total	100%	100%	100%	100%	100%

Geographical location wise investment of SIBL

5.1.7 Investment Income of SIBL

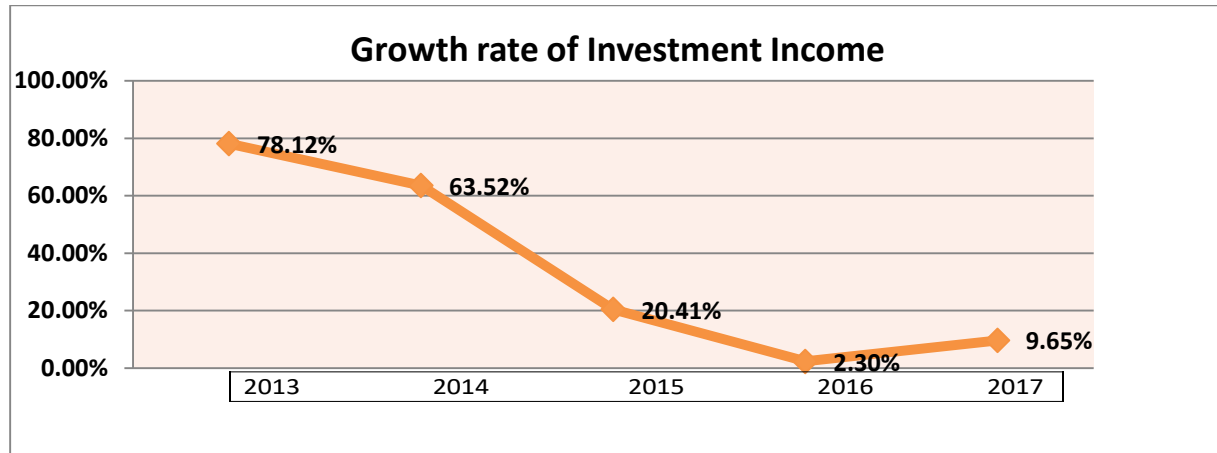
Year	Income from Investment (Taka in millions)	Growth Rate (In Percentage)
2013	6922.20	78.12%
2014	11319.01	63.52%
2015	13629.42	20.41%
2016	13943.27	2.30%

2017

15288.87

9.65%

Investment income of SIBL



Trend of growth rate of Investment income of SIBL

Interpretation: The above graphs show that the investment income & growth rate of investment income of SIBL from 2013 to 2017. The growth rate of investment income has fallen in 2014 from 78.12% to 63.52%. But in 2017 the growth rate increased by 9.65%. So I can say that the bank investment performance is moderate.

5.2 Ratio Analysis

Ratio analysis involves methods of calculating and interpreting financial ratios to analyze and monitor the firm's performance.

5.2.1 Capital adequacy ratio

Capital adequacy ratio= Total Capital/ Risk Weighted Asset

Year	Capital adequacy ratio (In Percentage)
2013	13.17%
2014	11.52%
2015	11.58%

2016	11.36%
2017	12.33%

Table-5.14: Capital adequacy ratio

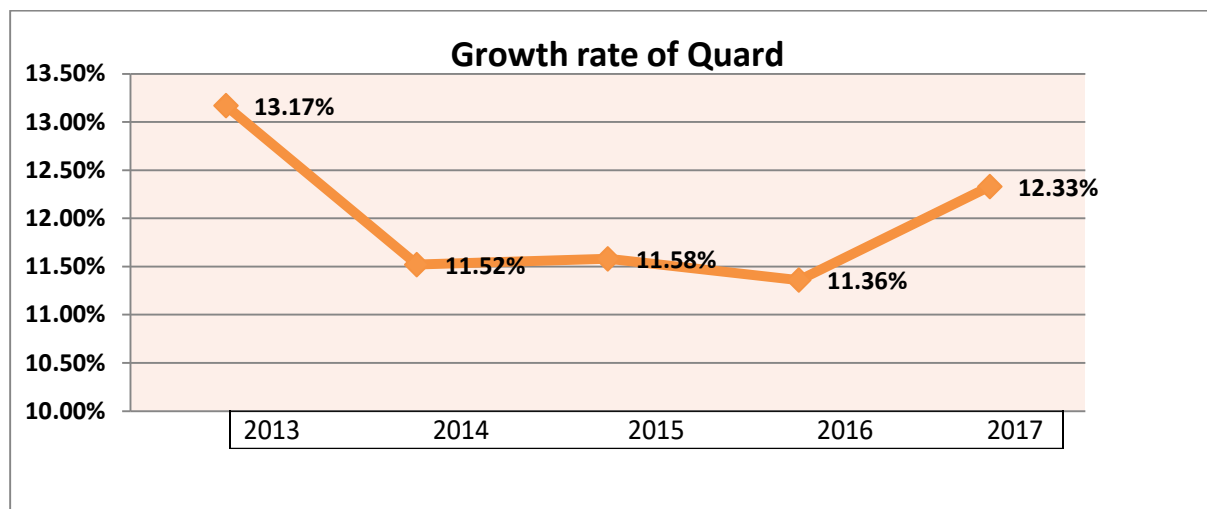


Figure-7.23: Trend of Capital adequacy ratio

Interpretation: Capital adequacy ratio determines the capacity of the bank in terms of meeting the liabilities and other risk such as investment risk, operational risk etc. Generally 10% is acceptable line for this ratio, although the ratio is decreased but the ratio is more than standard line and this good sign for the bank.

5.2.2 Investment to Deposit Ratio

Year	2013	2014	2015	2016	2017
Total Investment	53908.58	76024.97	85922.33	107899.96	134116.85
Total Deposits	66852.55	93594.29	102104.48	124535.01	149773.62
Investment to Deposit	0.81	0.81	0.84	0.87	0.90

$$\text{Investment to Deposit Ratio} = \frac{\text{Total Investment}}{\text{Total Deposit}}$$

Year	Investment to Deposit Ratio (In Percentage)
2013	80.63%
2014	81.23%
2015	84.15%
2016	86.64%
2017	89.55%

Table-5.15: Investment to Deposit Ratio of SIBL

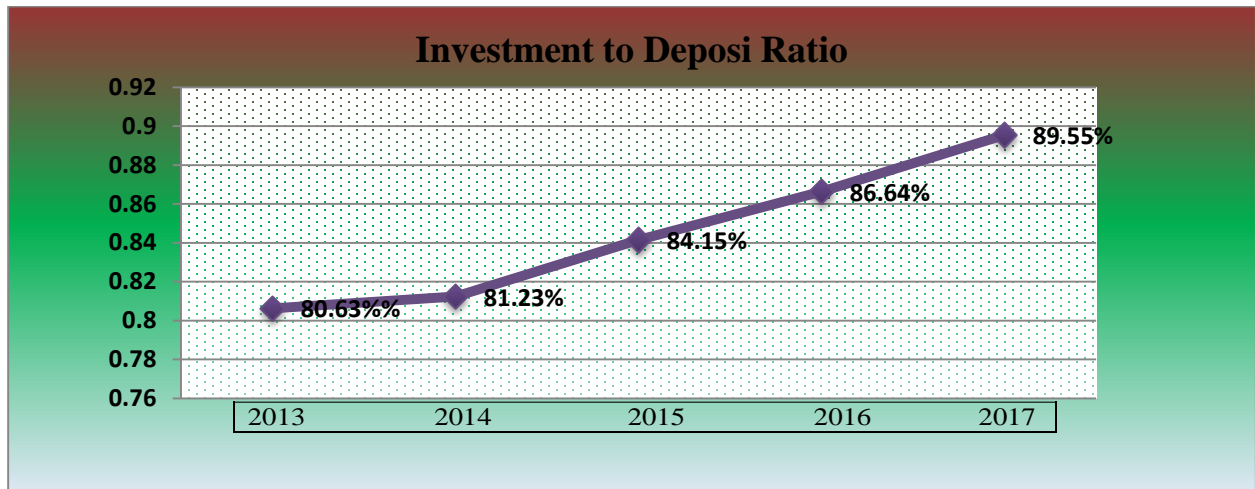


Figure-5.24: Trend of Investment to Deposit Ratio of SIBL

Interpretation: The above figure shows that Investment to Deposit Ratio was increased over the years. The highest investment to deposit ratio in 2017 was 89.55%. So I can be said that at present Investment to Deposit Ratio of Social Islami Bank Limited improved than the previous year. In an average the rate was around 84%. It indicates that, SIBL was become more efficient in covering their deposit into investment.

Chapter- 06

Findings, Recommendations & Conclusion



Social Islami Bank Ltd.

Major Findings:

Major findings of this study are given below:

- ❖ The investment of SIBL is increasing year by year. But the growth rate of investment was fluctuating over the year.
- ❖ There is an upward trend in total deposit I of SIBL from 2013 to 2017 .but the growth rate of total deposit is in fluctuating situation.
- ❖ There is an increasing trend of investment sector in commercial. SME and also other industries in 2017.there is a decreasing trend of investment sector in consumer investment scheme and pharmaceutical industries in 2017.
- ❖ The geographical location wise investment ratio of SIBL in Dhaka division 70.40% is more then the other division and lowest proportion in Barisal division is 0.29% over the last five years.
- ❖ The percentage of classified investment of SIBL is fluctuating. Now, its percentage of classified investment is decreasing.
- ❖ Investment to deposit ratio is in 2017 which was 89.55% and in 2016 which was 86.64%.

Recommendations:

The analysis of “investment management of social islami bank limited (SIBL)” requires the following recommendation:

- ❖ The investment of SIBL is increasing year by year. Bank should try to maintain and improve this increasing trend of investment by enlarging its investment sectors giving concentration on the recovery of investment by increasing efficiency of recovery unit and establishing division wise recovery monitoring team.
- ❖ The growth rate of investment is positive but fluctuating. Bank should give more effort to reduce this fluctuation and improve its investment by developing new modes of investment.
- ❖ As SIBL's investment activity focuses more on commercial & SME sector they should give more concentration in consumer investment scheme & pharmaceutical industries sectors for developing our economy
- ❖ The bank should go for aggressive advertising and promotional activities to get broad geographic coverage.
- ❖ Though the classified investment has decreased in last years. Afterward, SIBL should give concentration to control the classified loan by continuously communicating with the client and should properly check the document of the applied client before the disbursement of the fund.
- ❖ For better profitability they should strictly handle the monitoring and recovery process and also should avoid investment in risky venture so that their good investment is not converted into bad investment.

Conclusion:

Social islamibnak limited (SIBL) is a non government bank in Bangladesh ,which started its business from 1995.

They are morally bound to provide high quality banking services with latest technology to obtain optimum return on shareholders equity ensuring safety to depositors money and making all out efforts to introduce their innovative Islamic banking products to their existing and prospective customer.

They consider their services no less important towards improvement of the fate of deserving people in the society.

Finally ,socialislami bank limited (SIBL) has been established with a view to conduct interest free banking to established participatory banking instead of the debtor –creditor relationship.

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