



Internship Report

On

General Banking Activities of First Security Islami
Bank (FSIBL), City University Branch





“Submitted to”

Samsul Alam

Senior Lecturer (MIS)

Department of Business Administration

Faculty of Business & Entrepreneurship

“Submitted By”

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Major in Finance

Department of Business Administration

Daffodil International University



Letter of transmittal

23.02.2021

Samsul Alam

Department Business Administration

Faculty Business and Entrepreneurship

Daffodil International University

Sub: Submission of the internship report titled “General Banking Activities” of First Security of Islami Bank Limited (FSIBL), City University Branch.

Dear sir,

It is with great pleasure that I present to you the internship report titled “General banking activities of First Security Islami Bank Limited”. It has been a great contentment for me to have the opportunity to apply my academic knowledge in particular sector. I did my utmost to complete this report. The report is prepared on the base of theoretical and practical knowledge. I hope I have done a satisfactory job considering my level best experience and skills.

Working on this subject has been a fantastic learning experience for me, and I am thankful for the chance you have given me to demonstrate my abilities.

Sincerely,

Anisa Akter

ID: 171-11-439

Program: BBA

Major in Finance

Faculty of Business Administration

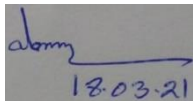
Daffodil International University

Certificate of approval

This certifies that Anisa Akter, ID: 171-11-439, is a daily Business Administration student at Daffodil International University. Under my oversight, she completed her internship study on "General Banking Operations of First Security Islami Bank Limited" in order to receive a Bachelor of Business Administration degree.

I recommend that the review committee Anisa Akter give the report to the Daffodil International University's Department of Business Administration for defense.

I wish her the best of wishes in future.



Signature

Samsul Alam

Senior Lecturer (MIS)

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University.

Acknowledgement

To begin with, I need to thank the Almighty for whose assistance it isn't always viable to complete the report. Then I would love to thank DIU's management for giving me the possibility and giving me this brilliant scope to create the report. A special thanks I give to my intern supervisor Samsul Alam, for his affected person and continuous steerage, support, concept, and precious guidelines.

My heartiest thanks to Sumon Mia, branch manager of First Security Islami Bank Limited, City University branch who regardless of his busy schedule has shared his treasured time and data which permit me to feature extra value to my report. I am also very tons grateful to all officers of First Security Islami Bank Limited for helping me by using presenting their precious recommendations. I've an amazing co-operation and contribution from all of them.

Executive summary

Financial institutions may be a terribly recent established order that is conducive toward the event of any financial system. Banks gather funds from individuals dispensed all over the country. The banking area is the maximum sizeable financial institution that enables to boost up monetary boom and improvement. Bank offers vital funds for corporal punishment varied plans inside the technique of monetary progress. The usual banking idea isn't always a brand-new thought in Bangladesh as it has added itself in 1999.

Internships are part of the BBA program, which each student must complete in accordance with the university's guidelines. The primary aim of the internship program is to obtain real-world exposure. In three months, I attempted to learn about all of FSIBL's operations, including account opening, check book distribution, transaction system, and ATM.

For me, interning at First Security Islami Bank Ltd. has been a fantastic experience. In the country's banking quarter, FSIBL was the first to implement many new products and services. It is currently playing an excellent role in the banking industry; however, it is important that the bank stay consistent with changing circumstances. There is far too much competition in Bangladesh's banking industry. The intern hopes that the programme, particularly for the banking sector, will help me to achieve my career goals on the job market.

Table of Contents

Letter of transmittal	iii
Certificate of approval	iv
Acknowledgement	v
Executive summary	vi
CHAPTER ONE: Introduction	1
Introduction	1
Origin of the report.....	1
Scope of the study	2
Objectives of FSIBL.....	2
Methodology of the report.....	3
Limitations	3
CHAPTER TWO: Banking overview	4
Introduction	4
FSIBL corporate profile	5
Vision	6
Mission.....	6
Core values.....	6
SWOT analysis.....	7
Achievement of card division	8
Future plan of card division	8
Financial highlight.....	8
CHAPTER THREE: General banking activities	10
General activities.....	10
Customer services	11
Account opening service	12
Documents needed for availing the service.....	24
Account closing.....	27
Cheque book house	27
Remittance.....	27
Clearing department	29

Cash section.....	30
Payment order issue	30
Demand draft issue.....	30
SMS banking.....	31
CHAPTER FOUR: Conclusion	32
Findings.....	32
Recommendation.....	33
Conclusion.....	33
Reference:	35

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CHAPTER ONE: Introduction

Introduction

Financial institutions may be a terribly recent established order that is conducive toward the event of any financial system and is handled as a crucial industry within the modern world. The records of the financial system indicate that development has begun everywhere with the help of banking corporations and it has many contributions to financial development. Now a day's banks play an essential half of that promotes the financial growth of a country. bank offers vital funds for corporal punishment varied plans inside the technique of monetary progress. banks gather funds from individuals dispensed all over the country. If there is no banks the budget from people remained ideal and unproductive, those funds are gathered and those funds assist a country to fulfill the economic necessities. The banking area is the maximum sizeable financial institution that enables to boost up monetary boom and improvement. today's elegant banks do not appear to be totally providing historical banking but moreover growing the diverse economic facilities. Now a day's most variety of people are immediately worried about the activities of banking. the usual banking idea isn't always a brand-new thought in Bangladesh as it has added itself in 1999. in the beginning, few people are known approximately the operation of the bank. however, things turn out to be changing every day. preferred banking has become popular in our country. it's far essential for every student to have an internship program, especially for the students who're from business administration, which give them the information of the real-life situation, for this reason, to become practical information a student needs to take the internship program throughout the very last degree of the bachelor's degree. I have completed my internship at City University Branch throughout FSIBL. The length of my internship is 3 months. This facilitates me to recognize the actual situation inside the banking sector.

Origin of the report

Internships are part of the BBA program, which each student must complete in accordance with the university's guidelines. The primary aim of the internship program is to obtain real-world exposure. These three months internships create a variety of opportunities for us, which help us to adapt to any workplace later and increase the practical knowledge. For the requirement of the course, the report is a general banking activity of FSIBL, city university branch.

Scope of the study

The core focus of this report is to learn everything there is to know about banking. I decided to finish my report at the City University branch of the FSIBL bank. I learned about FSIBL's general banking activities as a result of this report, which is particularly useful for my realistic banking work. In three months, I attempted to learn about all of FSIBL's operations, including account opening, check book distribution, transaction system, and ATM.

Objectives of FSIBL

The report's major purpose is to achieve the requirements of the BBA scheme. I needed to join an association for this, so I chose FSIBL. In addition to my academic experience, I have some practical job-related experience.

The study's key target may be outlined as follows:

- General objective
- Specific objective

General objective: The aim of this research is to prepare a report on FSIBL's City University Branch's general banking activities.

Specific objective:

- To maintain the general activities of the branch in the most accurate and effective manner.
- To know the needs of the customers and provide them services accordingly.
- To execute best satisfaction of customers and win their dependence.
- To identify training needs for general banking to solve customers' problem more efficiently.
- To find out the limitations of the bank as well as the branch.
- To make sure a compatible working environment.

Methodology of the report

For the sake of achieving the study's basic goal. I gathered information from both primary and secondary sources.

The following methods were used to gather primary data:

1. Interviewing and communicating with FSIBL customers.
2. Witnessing numerous events within the organization.
3. Have a conversation with the bank's employees.
4. Departmental surveys.

Secondary data have been collected from:

1. The FSIBLs annual report.
2. Numerous bank documents, including unpublished data, papers, booklets, and the FSIBL website.

Limitations

I have faced some obstacles to complete the report. I have faced some problems in making this report. These are given below:

1. This is exceedingly difficult for me as an intern to complete the report within deadline as the deadline was extremely limited.
2. Bankers do not want to disclose all their information.
3. It is not possible to store information properly due to the busy schedule of bankers and the large numbers of customers.
4. Faced many problems to conduct everything such as issue of check book, deposit books, savings deposit books, account opening, making mistakes while serving these related customers.

CHAPTER TWO: Banking overview

Introduction

Currently, there are 59 scheduled commercial banks in operation in our country. Of these, there are eight completely developed as Islamic banks. There are 17 banks with Islamic banking branches. According to the data of Bangladesh Bank, there are 10,406 branches in all banks across the country and the Islamic Banking Branches are 1,301. Of these, First Security Islamic Bank Limited is one of them.

FSIBL was founded as Bangladesh's banking industry on August 29, 1999, under the Companies Act of Bangladesh, on September 22, 1999. Bangladesh Bank granted it permission to begin operations. It began operations on October 25, 1999, with a licensed capital of one billion taka. In 1999, the bank was established as First Protection Bank Limited. The name was changed to first protection Islami bank limited on January 1, 2009, in accordance with the form of sector, and it is now known as Islami bank since they conduct their regular banking operations in accordance with Islami Shariah Law and Regulation. In Bangladesh, the bank operates across 190 branches, 51 sub-branch offices, 166 ATMs, and 41 agent banking outlets.

On December 31, 2019, the deposit of First Security Islami Bank Limited stood at Tk. 376,609.70 against Tk. 320,011.19 million of 2018. The bank's balance sheet as of December 31, 2019 is as follows: overall expenditure was Tk. 36,448.41 crore, up from Tk. 31, 168.50 crore in December. It shows a rise of Tk. 5,279.91 crore with a 16.94 percent growth rate.

Data for Deposit Mix Graph	
Current Deposit	2,649.94
Bills Payable	250.07
Savings Deposit	3,862.26
Other Deposit Schemes	8,725.63
Term Deposit	22, 173.08

FSIBL corporate profile

Name of the Company	First Security Islami Bank Ltd.
Chairman	Mr. Mohammad Saiful Alam
Vice Chairman	Mr. Mohammad Abdul Maleque
Managing Director	Mr. Syed Waseque Md. Ali
Company Secretary	Mr. Oli Kamal FCS
Legal Status	Public Limited Company
Date of Incorporation	29-Aug-99
Date of Commencement of Business	29-Aug-99
Date of getting license from Bangladesh Bank	22-Sep-99
Date of Opening of First Branch	25-Oct-99
Corporate Head Office	Rangs RD Center, Block: SE (F), Plot:03, Gulshan Avenue, Gulshan-1, Dhaka:1212
Registered Office	23, Dilkusha, Dhaka-1000, Bangladesh
Line of Business	Banking
Authorized Capital	Tk.10,000 Million
Paid up Capital	Tk.7,840.99 Million
Date of consent for IPO	4-Jun-08
Phone	+88 02 55045700 (Hunting), 8432614-8432625 (ICT Division).
Fax	880-02-55045709
E-mail	info@fsibld.com
SWIFT Code	FSEBDDH
Auditors	M/S. Hoda Vasi Chowdhury & Co. Chartered Accountants BTMC Bhaban (8th Level) 7-9, Karwan Bazar C/A, Dhaka-1215 Bangladesh
Legal Advisor	The Law Counsel, Barrister & Advocates, City Heart (7th Floor), Suit No. 8/8, 67, Naya Paltan, Dhaka-1000. Phone: 9349647-8, Fax: 9349866, 9567029, E-mail: l.counsel@bdonline.com .
Tax Consultant	K.M. Hasan FCA, K.M. Hasan & Co. Chartered Accountants, Dhaka Office Home Tower Apartment (8 th & 9 th Floor), 87, New Eskaton Road, Dhaka – 1000, Phone: 9351457,9351564, Fax: 9345792-112.

Vision

FSBIL aspires to be a top-ranking banking institution in our country by offering innovative goods and high-quality services by using cutting-edge technologies and a highly motivated staff.

Mission

- Contribute significantly to the country's socioeconomic development
- Achieving maximum customer satisfaction by providing services by efficient and sociable employees
- To ensure a steady increase in market share by ensuring consistency
- Ensure morality and timeliness at all stages
- To ensure long-term growth and maximize the equity of valued shareholders.

Core values

Being an Islami bank they follow Islami Shariah, they have complete trust in almighty Allah and believe in transparency and accountability.

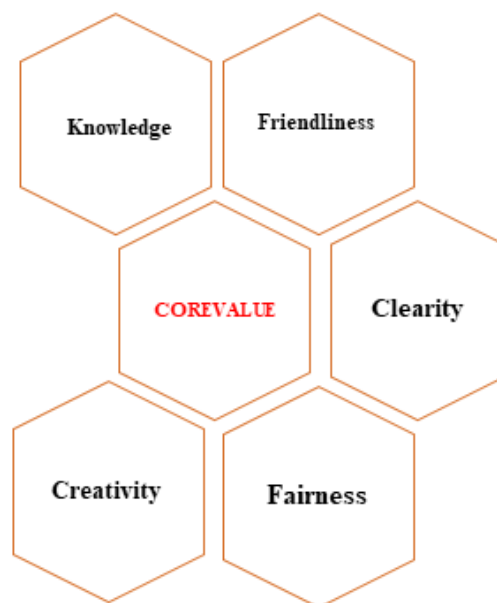


Figure 1 Core value of FSIBL

SWOT analysis

Strength

- ✓ Pioneer amongst the Islami bank to present online banking
- ✓ Quick exact and palatable client benefit
- ✓ Huge quantity of deposit blend
- ✓ It has debit card facilities for the consumer of the bank
- ✓ It has ATM service
- ✓ With the authorized coverage and suggestions of the control of the FSIBL is able to provide first class service to its purchaser and society
- ✓ FSIBL has diverse product to penetrate the potential Islami minded client

Weakness:

- ✓ Lack capital to meet financial institution requirement.
- ✓ Restricted number of branches.
- ✓ Wide verity of manpower then the volume of works that create hassle for offering green carrier to the purchaser.
- ✓ FSIBL has insufficient range of ATM booths.

Opportunity:

- ✓ Scope to extend number of branches.
- ✓ Scope to setup ATM booths.
- ✓ Scope to contain in sharia primarily based islami banking, it can easily boom its range of customer.
- ✓ Growing new product for the customer.
- ✓ Scope to introduce credit card centers for the clients.
- ✓ Integrate all of the feature of the financial institution beneath the automation device.

Threats:

- ✓ Increase opposition from different bank.
- ✓ Alter of government rules and direction.
- ✓ FSIBL would possibly face the demanding situations of local foreign money devaluation and inflationary stress of the economy.
- ✓ Inadequate political scenario

Achievement of card division

- FSIBL successfully launched interbank ATM Fund Service in 2019
- Introduced cash withdrawal service for Bkash from ATM
- In 2018, income 3.55 crore on the other hand 2019 4.34 crore and growth rate 22%
- E-commerce transaction has significantly increased
- 18% card growth January to December of 2019
- In 2019, FSIBL installed 15 ATM
- No. Of Bkash txn. 3252 and total amount 27509000.00

Future plan of card division

- ✓ Credit card launch
- ✓ Cash recycle ATM installation
- ✓ NFC card launch
- ✓ POS terminal launch
- ✓ Bill payment through ATM machine

Financial highlight

First Security Islami Bank Limited		
Financial Highlights (Solo)		
As at and for the year ended 31 December 2019		
Particulars	31.12.2019	31.12.2018
Paid-up Capital	8,625,092,740	7,840,993,400
Total Capital Fund	27,033,557,525	20,831,071,606
Capital Surplus/(deficit) against Minimum Capital Requirement	3,034,930,107	362,482,769
Total Assets	437,178,834,150	371,335,783,344
Total Deposits	376,621,662,451	320,021,798,490
Total Investments	364,484,142,678	311,684,988,928
Total Contingent Liabilities and Commitments	54,806,722,600	47,097,223,699
Investment Deposit Ratio (in %)*	90.47%	93.15%
Percentage of Classified Investments against total investments (in %)	4.94%	3.34%
Profit after tax & provision	2,056,988,743	1,586,398,673

Number of classified investments	18,014,038,245	10,421,400,286
Provision kept against classified investments provision surplus/(deficit) against classified investments	10,170,030,873	5,930,586,195
Cost of Fund		1,000,000
Profit earning assets	9.62%	9.66%
Non-profit earning assets	396,408,796,625	342,354,135,383
Return on investment in shares	40,770,037,525	28,981,647,961
securities (RQI) (in %)	4.58%	2.51%
Return on assets (ROA) (in %)	0.51%	0.45%
Income from investment in shares and securities	767,435,285	401,018,728
Earnings per share (EPS)-restated	2.38	1.84
Net income per share (Tk.)	2.38	1.84
Price earnings ratio (Times)	4.07	5.39

CHAPTER THREE: General banking activities

General activities

General Banking activities is a totally essential segment of every financial institution. general banking activities make a relationship between bankers and customers. this is the busiest department and the daily transaction involved to the client. The following are some of FSIBL's general activities:

Customer services

Account Opening

Account Closing

Clearing Department

Remittance

Cheque Book House

Cash Section

SMS Section

Payment Order Issue

Demand Draft Issue

Customer services

One of the main activities of GB sector is to servant to the customer. Bankers has to be several all types of information regarding banking activity what customer want to know. FSIBL has different types of product and service such as: maintain the customer services available in the bank & at the same time in the mentioned branch.

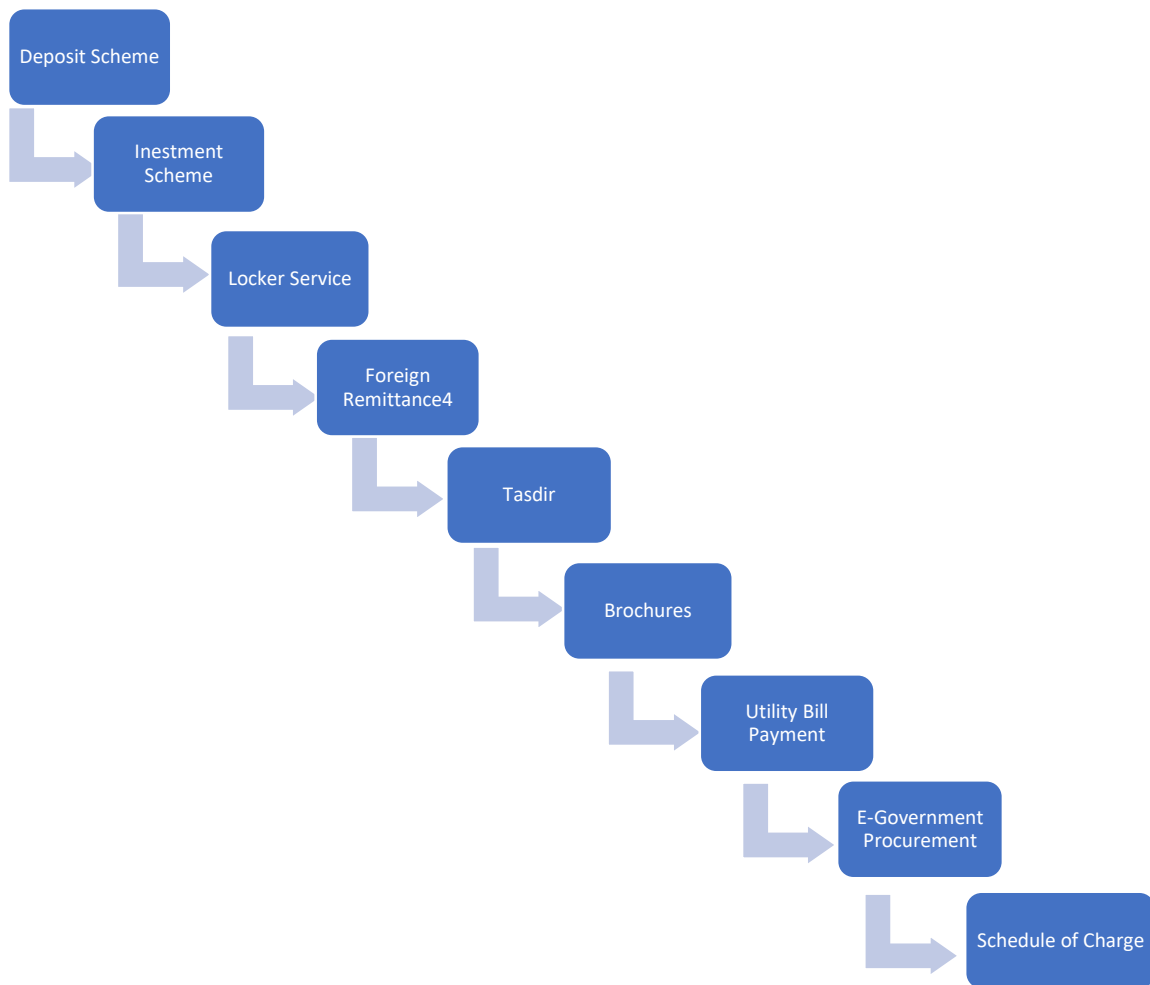


Figure 2 Customer service

Account opening service

Bankers have to know about customers income and fill-up the KYC form for knowing customer details. It is a great platform for building good relationship between customers and bankers. We know many types of accounts are open like: -

1. Savings account: certain amount of money is a month blow. According to the transaction profile of customers account will be operated. Savings accounts are a great way to save money for the future of middle-income earners.
2. Current account: customer can deposit and withdraw in a day many times for purpose of business transaction.
3. Fixed Deposit Receipt (FDR): Fixed Deposit receipt is a fixed income tool. Customer can deposit any seem of amount at the certain rate of interest for certain time.

Mudaraba savings deposit account: the word Mudaraba comes from Arabic word Dard/Darbun. It means Travel. Mudaraba is usually an agreement between a customer and a banker to deposit money in a bank. The depositors will deposit the money and the bank will invest the funds in accordance with Islamic Shariah without any interference from the depositors.

Al-wadiah account

Fund that is deposited with banks by the depositors with clean permission to utilize/make investments the identical is referred to as Al Wadiah. Islamic banks acquire deposits in modern-day accounts based on this Al Wadiah precept. Islamic banks reap permission from the Al Wadiah depositors to make use of the finances at its very own duty and the depositors might now not share any profit or loss earned/incurred out of the usage of this budget by using the financial institution. The banks should pay lower back the deposits obtained at the precept of Al Wadiah on demand of the holders.

Al-wadiah current deposit account: desiring for unlimited transaction facility for carrying out daily higher business transaction. FSIBL (First Security Islami Bank Limited) offer the best for their customer.

Key Functions:

- Anyone with good intentions will open this account under their own name or jointly with others.
- This account may be opened by any sole proprietorship/partnership corporation, restricted organization (private/public), institution, club, affiliation, or socio-monetary organization.
- TK. 1,000 simplest is the original initial account start balance, which is treated as minimum account equilibrium.
- Unlimited transaction facilities.
- On-line banking facilities.
- FSIBL cloud apps

Eligibility:

- ✓ Minimum age: 18 years.
- ✓ Citizen of Bangladesh.

Somman – Al-wadiah premium account: FSIBL gives you free intercity transaction with limitless transaction facility.

Key Features:

- ✓ Freedom of limitless transactions.
- ✓ Minimal account commencing balance requirement is BDT 25,000/-
- ✓ Free inter-town transaction.
- ✓ FSIBL (First Security Islami Bank Limited) VISA debit card.
- ✓ Free 100 leaf's cheque book. *
- ✓ SMS banking.
- ✓ No renovation fees.
- ✓ On-line banking facilities.
- ✓ Internet banking.

Morjada – Al-wadiah current plus account: It is a unique account which permits you for having limitless transaction facility with a wide list of specialized benefits. It surely adds greater for you.

Key Features:

- ✓ BDT 15.000/- is needed for the minimal opening account balance.

Mudaraba savings account

Mudaraba savings deposit account: Certain amount of money is a month blow. According to the transaction profile of customers account will be operated. Savings accounts are a terrific way to save money for the future of middle-income earners. On the other hand, consumer will get 3% Profit against of their savings.

Key Features:

- ✓ Term a sound minded adult can open this account singly or together with others in his/her name.
- ✓ TK. 500 is the simplest, the minimum value of the account. · Account start balance.
- ✓ Tax on profit appeal

Onkur account: Savings A/C (School banking) for mudaraba students: school students can open A/C on Onkur as well as X (level 18).

Key Functions:

- ✓ Check book for free (1st book only).
- ✓ A maximum temporary return on loan.
- ✓ Maintenance costs no account.
- ✓ A 1st year, 50 percent waiver from the 2nd year, Free VISA Debit card.no minimum balance.
- ✓ Minimal preliminary deposit amount is only BDT 100/- only

Documents needed for opening Onkur account:

- ✓ Two copies passport length photograph of the pupil (picture need to be attested with the aid of the Introducer).
- ✓ Two copies passport length photo of discern.
- ✓ Photocopy of birth certificates (student).
- ✓ Photocopy of mother and father national id Card/Passport/driving License.
- ✓ One copy passport length photograph of the nominee (photo to be attested by the applicant).
- ✓ Photocopy of school identity or certificate from college or payment slip of recent tuition fees.
- ✓ Copy of latest utility bill (fuel, energy, Wasa, phone) as an evidence of mailing address.

Eligibility:

- ✓ Any Bangladeshi school (class one to ten) going pupil.
- ✓ Pupil cannot open the account with all and sundry other than his/her mother and father

Projonmo – mudaraba new generation savings A/C: University or college students, except their mother and father, can open an account with everybody when they are over 18 years old. No carrier fee is required from the beginning of the year.

Key Functions:

- ✓ Mudaraba students saving A/C as onkur account (School Banking)

Prapti – mudaraba salary savings account: FSIBL Mudaraba earnings Saving Account (Prapti) is for those whose monthly salary is BDT 5000 or above. It is an account styled to provide you the nice profit charge at a low stability requirement—making it the classic choice for you.

Key Functions:

- ✓ Individual account for office employees to help disbursement of monthly earnings.
- ✓ For corporate executives & officials.
- ✓ No protection rates.
- ✓ Free VISA debit card for 1st yr.
- ✓ Free cheque book (1st book only).
- ✓ Appealing earnings rate.

Documents needed for opening Prapti account:

- ✓ Two copies passport size picture of the student (photograph must be attested with the aid of the Introducer).
- ✓ a copy of the nominee's passport-size photograph (picture to be attested through the applicant).
- ✓ Each candidate and candidate must have photocopies of their national identity card, passport, or driver's license.
- ✓ TIN certificate (If relevant).
- ✓ Copy of latest utility bill (gasoline, energy, wasa, phone) as an evidence of mailing address.
- ✓ Legit legitimate identification Card.
- ✓ Forwarding from the respective business enterprise/company for commencing the account(s).

Eligibility:

- ✓ The company must have a minimum of 10 workers, a monthly pay-out of TK 100,000/- (One Lac Taka), and an average monthly salary of TK 10,000/- per worker.
- ✓ Minimum age: 18 years.
- ✓ Citizen of Bangladesh.

Probin – mudaraba senior citizen savings account: Thinking about the contribution of senior citizen in high esteem, FSIBL gives a completely unique slight saving account for his or her convenience.

Key Functions:

- ✓ A savings account for senior citizen aged 60 years or above.
- ✓ Preliminary deposit Tk. 5,000/-.
- ✓ Highest income rate on deposit.
- ✓ Free VISA debit card *
- ✓ Free cheque book. *
- ✓ Attractive profit rate.
- ✓ Online banking.
- ✓ Internet banking.
- ✓ SMS banking.
- ✓ 20% discount on locker services (relevant for branches having locker facility).

Eligibility:

- Minimum age: 60 years.

Mehnoti- mudaraba sromojibi savings account: Specialized account for people with lower earnings bracket of the country.

Key Functions:

- ✓ No maintenance charges.
- ✓ Free cheque book (1st book only).
- ✓ Appealing income rate.
- ✓ On-line banking facilities.
- ✓ SMS banking.
- ✓ Minimal stability for beginning account is TK one hundred/-.

Mudaraba special notice deposit account: A specialised account that offers you extra transactions limit than normal.

Key Functions:

- Anyone over the age of eighteen who is of sound mind can open an account in his or her own name or jointly with others.
- Any ownership, association, limited company (private/public), school, membership, affiliate or social financial organization may open this account. This may include a private/public company.
- The initial balance of the account is 5,000 TK, which is considered to be the minimum balance of the account.

Mudaraba term account

Mudaraba term deposit account:

- Any adult with sound thoughts is welcome to open this account under his or her own name or with the assistance of others.
- The account can also be opened by an owner/partnership, limited venture (non-public/public), education agency, club, affiliate, socio-economic business enterprise.
- TK. 10,000 is the minimum balance.

Sl Nos.	Nature	Period (s)	Profit Rate (Provisional)
1	MTDR	1 Month	4.00%
2	MTDR	3 Month	6.00%
3	MTDR	6 Month	6.00%
4	MTDR	12 Month	6.00% (Up to 10.00 Crore)
5	MTDR	12 Month	6.75% (10.00 Crore & Above)

Note: Profit amount is concern to the deduction of the income tax and/or different levies.

Mudaraba monthly profit scheme (MMPS): Do not wait long for purchasing your profit. through depositing in MMPS, get your profit on monthly basis.

- One time Deposit start from 25,000/- or it is more than one.
- Tenure: 1, 2 & 3 Years.
- Profit paid on monthly basis.
- Applicant need to keep savings account and profit might be transferred mechanically to savings account in month-to-month.
- Appealing profit rate.
- Scheme will not be automobile renewal. Applicant should practice for brand new after the maturity.
- I

Profit:

- **For 1 year tenure:**
 - About TK. 562,50/- monthly earnings against a deposit of TK. 1,00,000/
 - Tenure: 1 year.

- **For 2 years tenure:**
 - Benefit against deposit of TK. 1,00,000/- approximately TK 583.33/- per month.
 - Tenure: 2 years.
- **For 3 years tenure:**
 - Benefit against deposit of TK. 1,00,000/- approximately TK 583.33/- per month.
 - Tenure: 3 years.

Note:

- Maturity quantity is concern to the deduction of the profits tax and/or other levies.

In case of early encashment, income calculation will be as under

- Closed before one year – no profit will be provided

Mudaraba monthly profit scheme (FSIBL MUROBBI):

- One time deposit begins from 25,000/- or it is more than one.
- Tenure: 1 year.
- Earnings paid on month-to-month basis.
- Applicant must maintain bank account and profit are going to be transferred automatically to bank account in monthly.
- Attractive profit rate.
- Scheme will not be auto renewal. Applicant should apply for brand new after the maturity.
- About TK. 625/- earnings per month in opposition to TK. 1,00,000/- deposit

Note:

In case of early encashment, Profit calculation are going to be as below

- Closed before one year – no profit will be provided

Eligibility:

- Minimum age: 60 years & above

Mudaraba monthly profit scheme (MAHIYASD):

- Get 1000 Tk security deposit bargain for availing Locker facilities (upon branch locker facility availability).
- Get FSIBL wallet for availing FSIBL cloud (upon inventory availability).

Eligibility:

- Any female with minimum age is 18 year.

Mudaraba sanchay scheme (FSIBL SANCHAY):

- Tenure: three years.
- Earnings paid on quarterly foundation
- Approximately TK. 1875/- income according to zone in opposition to TK. 1,00,000/- deposit
- In case of early encashment, income calculation will be as underneath;

Closed earlier than three hundred and sixty-five days – no earnings can be furnished.

Closed after three hundred and sixty-five days however earlier than maturity- income at savings rate.

Mudaraba deposit double scheme (MDDS): FSIBL lets in your deposit to be doubled within shortest feasible time.

- In about 10 years and 6 months, the deposit would have doubled.
- Only TK. 10,000/- is required as a minimum deposit.

Proyas – mudaraba money plant deposit scheme: Use cash as a plant that gives you income as it grows.

- one time TK. 50,000/- deposits to TK. 25,000/-
- 3-, 5-, 8- & 10-Years deposits.
- Constant deposit size is 50,000/-, 1,00,000/-, 2,00,000/- and up to 25,00,000/-.
- Earnings paid on monthly basis.
- Applicant must preserve financial savings account and profit can be transferred routinely to savings account in monthly.
- Attractive earnings rate.
- In case of early encashment, income calculation could be as underneath;

Closed before 12 months – no profit could be furnished & Closed after twelve months but before maturity- income at savings charge.

Mudaraba scheme account

Alo – mudaraba education deposit scheme: Help your junior expand a saving habit.

- Parents of students have access to a one-of-a-kind deposit plan.
- Instalments: 500/- to 25000/- per month
- Tenure: 5, 8, 10, 12, 15 Years.
- Attractive earnings fee.
- Deposit the instalment at any branch via the month around the country.
- Instalment fixed at commencing the account. as soon as selected the instalment/Tenure cannot rectify it further.
- Facility for depositing the instalment earlier but must pay penalty for due instalment (as much as BDT 5000, the penalty is 25 take and extra BDT 5000, penalty is 50tk).
- If any client did not pay the instalment for consecutive 3 (3) months, the account could be closed automatically.
- Funding facility towards the deposited quantity.

In case of early encashment, profit calculation could be as below;

- Closed before 12 months – no earnings might be provided.
- Closed after 365 days however earlier than maturity- profit at savings rate.

Niramoy – mudaraba health care deposit scheme: FSIBL health care deposit scheme allows you meet the medical crises on the proper second.

- Monthly instalment: 500/- to 25,000/-
- Tenure: three, 5, 8 & 10 Years.
- Attractive profit price.
- Deposit the instalment at any branch via the month around the united states of America.
- Instalment constant at beginning the account. as soon as chose the instalment/Tenure cannot rectify it similarly.
- Facility for depositing the instalment in advance however need to pay penalty for due instalment (up to BDT 5000, the penalty is 25 take and extra BDT 5000, penalty is 50tk).
- If any consumer did not pay the instalment for consecutive three (3) months, the account may be closed mechanically.
- Investment facility towards the deposited amount.

Mudaraba monthly deposit scheme: Month-to-month deposit scheme gives you greater instalment option than others.

- Monthly instalment: 500/- to 25,000/-
- 3, 5, 8, 10 & 12 Years
- Instalment constant by means of selecting the tenure or the instalment. once chose the instalment/tenure cannot rectify it similarly.
- Deposit the instalment at any branch through the month across the country.
- Facility for depositing the instalment in advance but should pay penalty for due instalment (as much as BDT 5000, the penalty is 25 take and greater BDT 5000, penalty is 50tk).
- If any client failed to pay the instalment for consecutive three (3) months, the account may be closed automatically.
- Instalment must deposit within 20th day of the month.

Uddipon- mudaraba new generation deposit scheme: Convince new generation for financial savings and assist them grow!

- Scheme to students going to education and university.
- Two hundred to twenty thousand for the monthly instalment: Every volume in TK.
- Maturity at 1, 2, 3, 4, 5, 6, 7 & 8 Years.
- Facility for depositing the instalment in advance however must pay penalty for due instalment (as much as BDT 5000, the penalty is 25 take and extra BDT 5000, penalty is 50tk).
- In case of early encashment, closed earlier than maturity-No profit may be provided.

Aboshor – mudaraba pension deposit scheme: All your lifestyles you worked in your cash- now allow your cash work for you.

- Month-to-month Instalment: 500/- to 25,000/-
- Tenure: 3, 5, 10, 15, 20 years.
- Instalment constant at starting the account. as soon as chose the instalment/Tenure cannot rectify it similarly.
- Retired person from service.
- Age over 55 years.

Bondhon – mudaraba marriage deposit scheme: Shortage of money for marriage? FSIBL Bondhon facilitates you clear up the trouble

- Monthly instalment: 500/- to 25,000/-
- 3, 5, eight, 10, 12, 15 & twenty years.

Ghoroni – mudaraba housewife deposit scheme: Griheni deposit scheme is specially for the girls to encourage female empowerment.

- Month-to-month Instalment: Any amount from TK. 500/- to TK. 25,000/-.
- No constant instalment. The homemakers deposit any quantity as her desire.
- Amount may be deposited extra than as soon as in an unmarried month. The entire quantity in the month counted as deposit of that month. but no quantity can be less than TK 500/-.

Shadesh – mudaraba emigrant deposit scheme: Despite you are staying abroad, you can save up here. Any Bangladeshi Expatriate is capable of preserve the scheme. except his/her nominated person can perform the scheme in his/her want.

- Facilitate beginning the scheme from overseas by the expatriate.
- Month-to-month instalment: 500/- to 30,000/-
- Tenure: 3, five, eight, 10, 12, 15 & 20 years.
- Appealing profit rate.

For Bondhon, Shadesh, Alo, Niramoy, Aboshor, Ghoroni, MMDS, Uddipon

Years / Monthly Instalment	3	5	8	10	12	15	20	
	Years	Years	Years	Years	Years	Years	Years	
100	4,003	7,153	12,728	17,099	22,072	30,837	49,721	Mehonoti
250	10,006	17,882	31,820	42,747	55,181	77,092	124,303	
500	20,013	35,763	63,641	85,494	110,362	154,184	248,605	
1000	40,026	71,526	127,281	170,989	220,724	308,368	497,210	
1500	60,039	107,290	190,922	256,483	For MMDS			
2000	80,051	143,053	254,562	341,978	441,447	616,736	994,421	
2500	100,064	178,816	318,203	427,472	551,809	770,920	1,243,026	
5000	200,129	357,632	636,406	854,944	1,103,618	1,541,840	2,486,052	
10000	400,257	715,264	1,272,812	1,709,888	2,207,236	3,083,679	4,972,104	
15000	600,386	1,072,895	1,909,217	2,564,832	3,310,854	4,625,519	7,458,156	

20000	800,514	1,430,527	2,545,623	3,419,775	4,414,472	6,167,359	9,944,208
25000	1,000,643	1,788,159	3,182,029	4,274,719	5,518,090	7,709,198	12,430,260
30000	1,200,772	2,145,791	3,818,435	5,129,663	6,621,708	9,251,038	14,916,312

Agroshor – mudaraba millionaire deposit scheme: Be a Millionaire by using starting as instalment of only BDT 2, half in handy tenure.

- Tenures from 3 to 20 years

The below maturity amount table shows the different instalment amounts on available tenures			
Years	Monthly Instalment	Principal Amount	Total Payable (Approx.) with Profit
20	2,015	483,600	1,001,879
18	2,415	521,640	1,000,890
15	3,245	584,100	1,000,654
12	4,535	653,040	1,000,982
10	5,850	702,000	1,000,284
8	7,860	754,560	1,000,430
5	13,990	839,400	1,000,654
3	25,000	900,000	1,000,643

Mudaraba haj savings account:

- Special Deposit Scheme for simplify appearing Haj
- Tenures from 1 to 20 years.

The below maturity amount table shows the different instalment amounts on available tenures:		
Years	Monthly Instalment	Total Payable (approx.) with Profit
20	1,400	775,342
19	1,500	754,858
18/	1,600	729,836
17	1,700	700,926
16	1,900	705,860
15	2,000	667,062
14	2,200	656,033
13	2,400	636,781

12	2,600	610,353
11	2,800	577,696
10	3,000	539,665
9	3,400	528,092
8	4,000	529,974
7	4,500	500,799
6	5,000	457,989
5	6,000	439,913
4	7,500	422,678
3	10,000	406,241
2	15,000	390,562
1	30,000	375,600

Documents needed for availing the service

Personal account

2 copies of each and every signatory's photograph (need to be attested by using Introducer).
And Nominee NID

To fill up the account opening form efficaciously (need to be brought with the aid of Introducer).

Photocopy of national identification card [Passport/start certificates with a photo id.

Signature and 1(one) copy of each nominee's photograph (needing to be certified with the help of an account holder)

Limited company account

- ✓ For account opening purposes, write a request letter / submission on the company's letterhead pad.
- ✓ Certificate of Incorporation.
- ✓ An approved copy of the Memorandum and Articles of Association is issued by the Registrar of Joint Existing Companies & Businesses.
- ✓ Copies of the company's existing Trade Certificate, E.R.C., I.R.C., TIN, and VAT (if applicable).
- ✓ The Board of Directors authorised the creation and maintenance of a bank account, as well as the signing of bank charge files, the execution of mortgage Deeds, and other financial institution's papers and documents, in compliance with the Memorandum and Articles of Incorporation.
- ✓ Seal in accordance with the Resolution.
- ✓ 2 copies of each signatory's image (which should be attested by the Introducer) and the Signatories' visiting card
- ✓ [Passport/beginning certificates with a photo id.] Photocopy of countrywide identification card

✓ Complete biographical details, including passport-size photographs of all of the company's directors that have been duly smudged through them.
✓ A certified copy of form No. XII & XX properly issued by the Registrar of Mutual Inventory Companies & Firms is needed for financial institution records.
✓ E.R.C., I.R.C., TIN, and VAT copies that have been modified (if applicable)
✓ Membership certificates of chamber of trade and industry, change affiliation, inventory Exchanges (if applicable).
✓ The replication of the tenancy settlement between the corporation and the landlord.
✓ On the organization's Letter-Head Pad, a list of the supervisors with their current and permanent names, signatures, and phone numbers.
✓ In the case of a public limited corporation, a certificate of start of business.

Autonomous/Government corporation

✓ Request Letter / Application on the letterhead pad of the concerned body/corporation for the purpose of account opening.
✓ Two copies of each signature's photograph (must be attested by Introducer).
✓ Certified copy of the statute or of the corresponding legislation by which the autonomous corporation concerned enters into exit.
✓ Resolution on the opening and service of the bank account by the board of directors

Proprietorship account

✓ Request Letter / Submission for account opening in the firm's letter-head pad
✓ Firm's current trade license, E.R.C., I.R.C., TIN, and VAT (if applicable)
✓ The Signatory's visiting card and the firm's seal (if applicable).
✓ 2 copies of each signatory's photograph (must be attested by Introducer).
✓ Copies [passport/birth picture ID certificate]. National ID card photocopy.
✓ Signatures and one copy of each nominee's photograph are needed.
✓ Certificate of trade association, chamber of commerce, and company membership
✓ A duplicate of the lease agreement

School/College/Educational institution

✓ For account opening purposes, write a submission letter / application on the institution's letterhead paper.
✓ 2 copies of each signatory's photograph (must be attested by Introducer).
✓ Copies [passport/birth picture ID certificate]. National ID card photocopy.
✓ List of Board of Directors members.
✓ The Executive Board's agreement on the opening and procedures of the bank account.

Government office account
✓ For account opening purposes, write a Request Letter / Application on the letterhead of the concerned government office.
✓ 2 copies of each signatory's photograph (must be attested by Introducer).
✓ Government order/decision to open the account with drawing & disbursement authority of the officials to open and operate the Account.
✓ The account shall be in the official designation of the operator(s) and not in the personal name of any official.

Partnership account
✓ Submit request Letter / Request for account opening use in the letter head pad in business.
✓ A registered partnership deed stamped with a non-judicial stamp of Tk. 2000/- and a list of the partners with a portfolio
✓ Firm's latest Exchange License, E.R.C., I.R.C., TIN, and VAT copies (if applicable).
✓ Resolution relating to the administration of the bank account and the signature of the bank's charge document(s) in conjunction with the execution of mortgage deeds and other bank's papers and records, as required by the partnership deed.
✓ Seal according to signatory resolution and visiting Card (s)
✓ 2 (two) copies to every signatory's photograph (must be attested by Introducer).
✓ Copies [passport/birth picture ID certificate]. National ID card photocopy.
✓ Signature of each candidate and 1 copy of each person's photograph
✓ Membership certificate of trade, chamber and business associations (if applicable).
✓ A copy of the firm's and the landlord's lease agreement

Club/Association/Society/Religious Account
✓ For account opening purposes, write a request letter / application on the institution's letterhead pad.
✓ Two copies of each signature's photograph (must be attested by Introducer).
✓ Copies [passport/birth picture ID certificate]. National ID card photocopy.
✓ The trustees of directors are listed below.
✓ Resolution of the Board member committee concerning bank account opening & service

Trusty account
✓ Request Letter/Application for account opening purposes in the head pad of institution letter.
✓ Two copies of each signature's photograph (must be attested by Introducer).
✓ The national identification card photocopy [passport/birth certified photo ID].
✓ Attested copy of Trust Deed.
✓ Agreement of the committee on account service & opening. approval of the head office to access the trust account.

Account closing

Any account holder has a general right to shut down his or her account at any time if it is uncomfortable for them to proceed. However, certain formalities are still essential. The person must make his/her application to the manager of the branch that he/she wishes to shut down the account by paying Tk 230 as a closing fee, with the justification for closing the account too.

Cheque book house

A check book may be given to the designated person, or to a man, or woman approved by the account holder when submitting the request slip attached to the check book given at some point at the beginning of the account.

Remittance

Western union

First Security Islami Bank has remittance drawing association with the Western Union, biggest worldwide cash switch provider issuer. under the settlement Bangladeshi expatriates residing in unique parts of the world can ship their money safely and speedy to the beneficiaries in Bangladesh. First safety Islami bank has the association for his or her merchandise: instantaneous coins.

Zenj exchange

First Security Islami bank has remittance drawing arrangement with the Zenj trade Co., Bahrain under this settlement Bangladeshi expatriates residing in Bahrain can send their cash appropriately and quickly to the beneficiaries in Bangladesh. First Security establishment has the association for the products: faster cash, TT (bank transfer)

The money gram brands

First Security Islami Bank has remittance drawing association with the MoneyGram, one in all the international leaders in cash switch provider. under the agreement Bangladeshi expatriates residing in unique elements of the world now ship their cash appropriately and fast to the

beneficiaries in Bangladesh. First security Islami institution has the arrangement for the goods: immediate coins.

The xpress money

First Security Islami bank has remittance drawing arrangement with the Xpress cash, one in all the international leaders in money switch carrier. beneath the agreement Bangladeshi expatriates dwelling in several components of the world now ship their money adequately and quickly to the beneficiaries in Bangladesh. First protection Islami financial organisation has the association for the goods: instant cash.

Placid express

Became based in 1996. Placid specific is a lower priced and green opportunity preference for consumers sending money to their cherished ones residing in over 30 nations. presently, cash switch services of Placid explicit may be utilized from most of the highest MSAs of America, Italy, and Malaysia. additionally, its provider is on the market thru associate networks in Spain, U.K and U.A.E.

We, the primary Security Islami bank, have a drawing arrangement with the PLACID, one among the enormous cash switch service providers. Bangladeshi men living in distinct locations of the globe now can remit their money to the beneficiaries in Bangladesh.

IME (International Money Express) Ltd.

The Bangladeshi emigrants being in this international can use IME as a perfect channel for sending their tough earned money to every far-flung nook of the country. A remittance drawing association in among IME, one of the world's leaders in money switch, & First safety Islami financial institution, became carried out for the Bangladeshi expatriates dwelling in unique components of the arena who can send their cash on the most secure and quickest way.

Transfast

With TRANSFAST, the procedure of sending and receiving cash is bigger handy and efficient than ever. You will be able to customs at any time of day from your private home constantly with the exceptional price of its specific excessive alternate quotes. Your family can select from its many handy alternatives for receiving price range, whether they choose a switch proper into their establishment account or a cash remittance.

RIA

Started out its adventure in New York in 1987. With a worldwide agent network of greater than 292,000 places in 147+ countries and developing RIA shortens the distance between households and their loved ones via its global elegance money switch provider.

As Ria has service anywhere inside the international, expatriates can ship their money to their dear ones in Bangladesh through Ria. FSIBL (First Security Islami Bank Limited) has drawing association with Ria to facilitate the Bangladeshi expatriates overseas and beneficiaries at domestic.

Wall street finance LLC

In all American cash transfer deals, First Security Islami Bank has a payment drawing deal with the Wall Street Finance LLC. underneath the settlement Bangladeshi expatriates dwelling in U.S.A. now send their money safely and quick to the beneficiaries in Bangladesh. First safety Islami financial organization has the arrangement for the products of instantaneous coins and Account credit.

Prabhu money transfer P. Ltd.

First security Islami bank has remittance drawing arrangement with the Prabhu group Inc., USA. below the settlement Bangladeshi expatriates dwelling in distinctive elements of the world can ship their money adequately and fast to the beneficiaries in Bangladesh. First protection Islami bank has the association for their product's instant coins

Al muzaini exchange Co.

First security Islami bank has remittance drawing association with the Al-Muzaini exchange Co. below the settlement Bangladeshi expatriates residing in Kuwait now send their cash thoroughly and speedy to the beneficiaries in Bangladesh. First protection Islami bank has the association for the goods immediately coins and account credit score.

Clearing department

- ❑ **Inward cheque clearing:** The department sends the check to the pinnacle office if a division of FSIBL gets a check from another bank to receive cash. By naming the various banks after which the cheque is arranged by the headquarters to send for clearing, the check shall be arranged one by one. This job of clearing residence name house has been provided by the Bangladesh bank. Twice in a day, everything is over. First home and come home. Initially, the check must be sent and checks collected from banks of one kind. And the house of return is to give up honoured cheques. The

Interbranch Transaction Recommendation (IBTA) will be sent to each department as soon as the first department receives the approval.

- ❑ **Outward cheque clearing:** That's the Internal Cheque's other drift. The bank does the same stuff to demand the cash from first protection bank of Islami Bank Ltd. in the same procedure, while it sends a ship check to all other individuals from each other's bank. For this operation, the clearing industry will rate 100 Tk.
- ❑ **Parties of a cheque:** For a cheque, you will find four parties. The following is an overview:
 - ✓ Identified by a customer who commands the bank to pay for money on his record.
 - ✓ An individual paying the check
 - ✓ Payee
 - ✓ An individual receiving the check number

Cash section

For both banks, the cash segment is the most critical and busiest. As a result, it is crucial in FSIBL as well. This branch hires many moving cameras in cash to monitor approved personnel's movements. The value of the time factor in this section cannot be overstated. The activities of this segment begin at the start of the banking hour. The cash officer begins the transaction by withdrawing money from the bank, a process known as opening cash balance. The Vault is already very crowded. The opening balance is reported in the daily register as a number. Closing balance refers to the excess amount of money receipts in the cash counter that is deposited back in the vault at the conclusion of the day's transactions.

Payment order issue

Bank makes pay order on the behalf of customer by receiving cash or check from the customer.

Demand draft issue

A demand draft is a formal order from one bank branch to pay a certain sum of money to the order of a specific person at another bank branch. The issuing branch instructs the payee branch to pay the order of such people, companies or organisations. This order is used.

SMS banking

The SMS banking service gives you direct updates of your purchases when they happen. It enables you to keep a constant watch on your account with a 24-hour supplier. Any debit or credit score in your account that reaches a limit set by you is informed via SMS. Now, with the SMS Banking service, you'll be able to detect fraudulent access to your account at any time.

Furthermore, SMS banking allows you to easily grasp your accounts and mini statements by merely sending an SMS.

Safety: Any transactions above a desired amount are notified to you when they arise, meaning that you are still up to date with your transactions.

Convenience: There's no reason to wait in line to search your credit at a particular branch or an ATM.

Updates: Receive automated notifications on upcoming deposits/loan instalments, benefit fee changes, and new products.

Availability: This service is accessible from everywhere in the world, even when on the run.

CHAPTER FOUR: Conclusion

Findings

FSIBL is one of the possible banks in the banking sector. City University's FSIBL division is a small one. Working at FSIBL was a dream come true. The bank employees were very helpful and courteous to me. Regardless, learning a lot in a short amount of time during the practical orientation program was no longer a simple feat. Now I'd like to share my ideas and suggestions on how to develop banking services and make consumers happy.

- Customer service that isn't sensitive or dynamic.
- Lack of right department of labour and workforce
- Lack of branches
- Lack of ATM booths
- Lack of proper compilations & preservation of files
- Worker dissatisfaction
- Lack of pleasant courting between the employees
- Lack of effective advertising and marketing and promotion
- Lack of computer knowledge
- Unsatisfactory software performance
- Mobile banking services

In view of the fact that a slew of new banks is springing up, each with their own special customer service offering. Customer experience should be made more diverse and responsive. People nowadays have few or no time to spare and demand the quickest and most accurate offers possible. Furthermore, they are looking for a bank that can have additional services and attractive deals as compared to other banks. consequently, FSIBL must suppose surely approximately the maintenance in their customer service and facilities so one can be extra appealing and progressive in preference to conventional ones.

Inside the department, there is a shortage of an employment department as a result, everybody must negotiate with a variety of banking institutions. Furthermore, if one employee in a division is missing, an additional responsibility would be imposed on another. While this reduces monotony, it lowers the level of efficiency of the staff. However, the absence of a demanding job department hampered the field of the running climate. As a result, consumers must wait a long time for their preferred carrier, which is in direct contradiction to the premium Banking target.

There may be confusion among the different workers as a result of delayed promotions and prolonged probationary periods. Furthermore, any kind of internal politics, as well as some other source, is at the root of proper employee reputation and promotion. Similarly, most of the time, their lives are monotonous and obstruct their family's survival due to excessive responsibilities and tremendous running burden.

FSIBL mobile banking offerings is popular as 'CLOUD.' This provider could be extremely poor. clients are not satisfied with this service.

Recommendation

It is no longer easy to discover the solution to those issues within 3 months length. but I suppose the suggestions that I give could be helpful for growing the performance of FSIBL.

- ✓ FSIBL provides exclusive services or products on general banking activities for the bank of branch, but clients are unconcerned with this, so advertising and promotional sports must be expanded.
- ✓ The regulations and policies of opening a client account or an organization account or joint account are extremely strict than other banks. FSIBL constrained must make it greater flexibility.
- ✓ A company's ability to market its goods and services defines its effectiveness. In this situation, the bank must offer more discount offers in order to increase the business term.
- ✓ The manner of fill-up a form is a completely lengthy manner. because of this, the purchaser felt disturbing because they do now not need to satisfy 5/6 pages. So, the authority needs to do something about this problem. they could make it 2/3 pages in order that the customers experience clean to meet it.
- ✓ Nowadays, an online banking provider would be well-known all over the world, allowing the bank to choose this area for expansion.
- ✓ FSIBL's website isn't really top enough; most sites are created below. The page has to be developed as soon as possible.
- ✓ In order to evaluate credit score plans, physical and technical infrastructure must be improved.
- ✓ For you to contribute to a high-quality preference of customers, you must keep experienced and skilled staff in the financial institution.
- ✓ Employees should be invited to a yearly convention where they will share their perspectives on management's special facets. This will assist in increasing the personnel's productivity.
- ✓ Pursue to present a positive image to consumers through various advertising methods.
- ✓ Providers must be particularly careful when it comes to collecting coins and cash bills.

Conclusion

For me, interning at First Security Islami Bank Ltd. was a fantastic experience. Since getting to know and understand the point of view, I can confidently say that I've truly enjoyed my time in FSIBL. I am optimistic that this program will help me achieve my professional goals, especially in the banking industry.

FSIBL was first on the market with a variety of new goods and services in the country's banking quarter. It is currently in a fantastic role in the banking industry; however, It's important for the bank to stay on top of new developments and make the appropriate plans and regulations so that it can continue to operate among the industry leaders.

A bank's overall performance assessment isn't enough to assess and pinpoint flawlessly in the short term. However, it is a once-in-a-lifetime chance for me to familiarize myself with the operating environment of FSBL's business banking. I've tried to provide all of the relevant material in my study by using soul.

Finally, I'd like to point out that "everything has a fantastic and bad side to it." In Bangladesh, there is much too much competition in the banking sector. First Security Islami Financial Institution Limited is a rapidly growing bank, and I am proud to have received the threat and collaborated with this bank and its employees. In a few years, I believe FSIBL will become one of the most successful non-public banks.

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