



A Report
On
“Internship Experience at Social Islami Bank Limited”

Submitted to

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Submitted by

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Certification of the Academic Supervisor

This is to clarify the fact that Alisha Afrin, ID: 191-10-517 from Daffodil International University, prepared the internship report. The report has been finished to meet the requirements for the Bachelor of Arts in English (BA Hons) degree. The report was prepared with my supervision and guidance. This report supports the topic's title and satisfies all guidelines. I instructed her to work on preparing the report. I hereby accept the report as evidence to prove that the internship program has been successfully performed. She was sincere and dedicated to her work throughout the internship program, and I wish her the highest achievement in everything she does.



Signature of the Supervisor

Declaration of the Student

I, Alisha Afrin, ID: 191-10-517, student of Bachelor of Art in English at Daffodil International University, do hereby declare that I have successfully completed my 3 months internship period at Social Islami Bank Limited, Uttara Branch. After completing the internship program, I prepared the report on “Internship Experience at Social Islami Bank Limited” based on my learning, observation, and all the necessary information that I assembled during my internship period.

My report is pursued under the supervision of Ms. Fatema Begum Laboni, Assistant Professor, (Faculty of Humanities & Social Science), Daffodil International University.

I additionally guarantee that I am the sole author of this internship report, my analysis for standards of academic integrity, and my recommendations.

Sincerely Yours,



Alisha Afrin

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Student Details

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Main concentration	Importance of English in Banking
Career Objectives	To secure a good position in a reputed institution to expand my learnings, experiences, knowledge, and skills.

Internship Details

Name of the organization	Social Islami Bank Limited
Location	Uttara, Dhaka-1230
My Working Section	General Banking, Foreign Exchange, Remittance
Supervisor	Rehana Mallick
Designation	Assistant Vice President
Start Date	3 rd July 2022
End Date	30 th September 2022
Total Working Period	3 Months

Acknowledgment

I would like to begin by acknowledging the existence of the Merciful, All-Mighty, and Almighty Allah. I want to express my thankfulness to Allah for giving me the abilities, willpower, and endurance required to complete this internship program and write the report following the guidelines.

It was difficult for me to begin a new journey as an intern and work as an employee of Social Islami Bank Limited, a reputable financial company. I had to put my knowledge from the university and my practical experience to use. In essence, all that the academic learnings had to offer was simply transferred to a more formal setting. I adopted those conditions because I got the opportunity to learn all the things required to broaden my knowledge. I am therefore able to state with pride that I am very fortunate to have had the chance to meet such outstanding lecturers from whom I could learn so much throughout my academic career. I want to pay my sincerest gratitude to Dr. Liza Sharmin (Associate Professor and Head of the Department of English), Ms. Tahsina Yasmin (Associate Professor), Ms. Rabeya Binte Habib (Assistant Professor), Ms. Dipty Rahman (Lecturer), Mr. Mohammad Zahidul Islam (Senior Lecturer), Mr. Md. Abedullah (Lecturer), Mr. Riaz Md. Nasek Khan (Lecturer), Mr. Md. Saidur Rahman Khan (Lecturer). They made my lessons simple and taught me numerous techniques to reconcile the theory and practice of current occurrences. By giving me practical guidance, they also encouraged me to mold my life and develop the capacity to think more critically and creatively about my surroundings.

I would like to take this opportunity to convey my heartfelt gratitude to Ms. Fatema Begum Laboni (Assistant Professor), my respected advisor, supervisor, and beloved teacher, for her sincere cooperation and kindness to me during our discussions concerning my academic learning and report writing. My honorable supervisor approached me very positively whenever I wanted her guidelines and suggestion for the report preparation.

I want to give Mr. Md. Moinuddin Hossain, the Manager of SIBL, Uttara Branch, my sincere gratitude for giving me the chance to work for this reputable bank. I would like to extend a special thanks to my supervisor at SIBL, Ms. Rehana Mallick (Assistant, Vice President), for her unfaltering support and guidance throughout the internship program, as well as for her patience and dedication to helping me comprehend the appropriate practices and guidelines for completing my task. I also appreciate the compassion, care, and support I have received from Ms. Amatul Mowla Nasreen, the assistant vice president. My special thanks to Ms. Kaniz Farzana Shilpi as well. Additionally, I want to express my gratitude to Mr. Fahim Hasan, a junior officer, and Mr. Md. Abdul Aziz, an assistant officer, for providing me with the information I needed for the report. I would be unable to complete the report with accurate facts without their instructions. Additionally, all the members of SIBL were incredibly welcoming, encouraging, and supportive throughout my internship.

Last but not least, I am truly grateful to my parents, family, and beloved who supported me whenever I needed them, and for whom I am standing here today.

Abstract

An internship program is designed to provide a student with valuable employment experience and the chance to assess how well their academic knowledge is applied in the real world. It also serves as a useful bridge between theory and practice throughout the program. I've been given the chance to finish my internship at Social Islami Bank Limited. During my internship, I learned about a variety of banking operations and functions. The main aim of this report is to convey my experience as an intern at Social Islami Bank Limited. I also learn about the activities of SIBL. To write this report, I used both primary and secondary data. The report's introduction, background, and methodology are all covered in the first section. Information on SIBL's banking overview and functions is provided in the second section of the report. The final section of this report, which also focuses on my internship experiences, tasks and responsibilities, observations, and academic learnings, highlights the SWOT analysis, recommendations, limitations, and conclusion. So, I can claim that I did my best to complete this report writing following the guidelines. This report serves as proof of my internship program.

List of Acronyms

Acronyms	Full Form
SIBL	Social Islami Bank Limited
GB	General Banking
MSD	Mudaraba Savings Deposit
SSP	Special Savings Pension
DPS	Deposit Pension Scheme
AWCD	Al-Wadiah Current Deposit
MTDR	Mudaraba Term Deposit Receipt
FDR	Fix Deposit Receipt
CD	Current Deposit
MMPDR	Mudaraba Monthly Profit Deposit Receipt
KYC	Know Your Customer
TP	Transaction Profile
CIF	Customer Information File
TIN	Tax Identification Number
AIN	Account Identification Number
VAT	Value Added Tax
NID	National Identity Card
A/C	Account
L/C	Letter of Credit
MD	Managing Director
AMD	Assistant Managing Director
DMD	Deputy Managing Director
ATM	Automated Teller Machine

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Chapter-1

Introduction

This internship report is a complete documentation of all the tasks I undertook during my three-month internship at Social Islami Bank Limited, Uttara Branch, which was effective from July 3 to September 30, 2022. It is the outcome of my internship program at the Department of English in the Faculty of Humanities and Social Science of Daffodil International University's Bachelor of Arts degree.

The Internship program is a major necessity for a degree. I am fortunate enough to get the great opportunity to complete my Internship at SIBL. This financial organization provided me with the opportunity to utilize my academic learnings and helped me know about the wide corporate world. This overall experience not only helped me to know myself better but also developed my computer skills and expertise.

Although, preparing this report and participating in the entire program were not simple tasks. Thank the Almighty, my supervisors and colleagues provided me with the proper guidance, and aided me to gather reliable information.

While preparing the report, I tried my heart and soul to gather as much information and data as possible to enrich the report. I believe that it was a massive experience to work in the banking sector and it has enhanced both my knowledge and experience. I believe that these experiences have made me confident enough to work in any reputable professional field.

1.1 Purpose of selecting the Title

The title of this report I have been selected in accordance with the consent of my internship supervisor. The title is Internship Report On “Internship Experience at Social Islami Bank Limited”.

1.2 Origin of the Report

This Internship report is prepared to complete my internship program under Ms. Fatema Begum Laboni (Assistant Professor), my internship supervisor in the undergraduate program, BA (Hons) English at DIU. The report writing is an impartial and essential document of my undergraduate program. I got the course for the summer semester of 2022 and have to submit it in the current semester. I have written this formal report according to the following instructions of my internship supervisor.

1.3 Objective of the Report

I have always desired to gain knowledge about various subjects, as well as explore different types of jobs in my professional life. Fortunately, my goal came true because my internship program for BA(Hons) in English from DIU provided me with the opportunity. I studied a significant amount about the subject of English Language and English Literature. Additionally, I now know which sectors I can work in with the aid of the English language.

Since I have a thirst to explore more, I decided to challenge the notion that because I come from an English background, I must complete my internship as a teacher. Through, I wanted to work somewhere else, so when SIBL offered me the chance to do my internship there, I took the opportunity. In addition, my academic knowledge benefited me in my internship program at the Bank. For example, linguistic terminology, EAP, Jargon, discourse, and literature enabled me to undertake in-depth analyses and think critically and specifically. I made a few deviations from it when I joined as an intern. They are:

- To have a practical understanding of the banking sector.
- To know the usage of English in the banking sector.
- To apply the academic learnings practically in my internship program.
- To analyze the importance of English in a financial organization.
- To know about the reputed organization SIBL.
- To gather knowledge about SIBL and how it functions.
- To work with experts in the Banking sector and acquire practical knowledge from them.
- To adopt the practical implementation of the knowledge gathered in the theoretical course. Hence the internship program worked as the link between theory and practice.
- To get used to pressure-oriented work and environment.
- To experience working with colleagues.
- To develop and apply my computer skills in the professional line.
- To improve my communication skills and use them properly.
- To build me for the future with patience, energy, and motivation.

Chapter-2

Background

The internship is a compulsory requirement for undergraduate students. So, I joined as an Intern at SIBL. During the three months of the internship period, I attended daily to the organization. I used to work there during banking hours 10 am to 4 pm, every Sunday to Thursday. Parallely, I have tried my heart and soul to complete this report writing as per instructions. I gathered the information about SIBL that I have mentioned in this report with the guidance of my office supervisor and colleagues. In the part of report writing, I have concentrated on my experience working at the Bank, the aspects wherein English Language is used in the Banking industry, and an analysis of linguistic terms. As an outcome, I titled the report "Internship Experience at Social Islami Bank Limited".

2.1 Motivation for the Report

I successfully finished my undergraduate internship at the Social Islami Bank Limited in the summer of 2022. After completing my internship, I am feeling extremely optimistic about myself. I have changed for the better, which is beneficial for my professional career. Working in such a welcoming environment at SIBL encouraged me to step outside of my comfort zone so that I no longer have any fear of speaking with people. I now know how to interact with clients and maintain a relationship with a colleague. I received advice and a ton of information on the internship program as I was preparing this report that inspired me to strive for excellence, I became motivated and was able to complete the work.

2.2 Significance of the Report

This report is significant since it will provide reliable information about my internship experience at SIBL. Additionally, the use of English in Bangladesh's banking sector as well as information about the reputable financial institution SIBL. Further, it will contain my analysis of the English language terms used in Banking. Those who are enthusiastic about the worth of the English language in the banking sectors of our country can easily see the condition of this report as it portrays the actual image of many English terms used in the banking industry. Furthermore, the SIBL regulator can assist to go through with effective decisions by identifying their areas of strength, weakness, opportunity, and the threat from my report.

In essence, the main goal of the internship program and report writing is to connect the theoretical knowledge gained over the previous four years with real-world job experience. In addition to this, obtaining a bachelor's degree is a requirement of the program. I am lucky to be able to connect my academic understanding with practical practice. Another relevance of this report is that it will enable me to present my point of view to the audience and get their input on whether or not the presentation is effective. Additionally, this report will provide my experience working in a different sector as well as sound knowledge of the usage of the English language.

This report will conclude by reviewing the entire scenario from my perspective. Therefore, this report is significant for the readers. Moreover, my knowledge and experience of the internship will help the prospective intern to learn and get prepared properly. So, I must say this internship report has significance because it is a practical experience for a student for future reference.

2.3 Scope of the Report

During my internship period, I was assigned to work in the General Banking, Foreign Exchange, and Investment department of the Social Islami Bank Limited, Uttara branch. In the General Banking sector, it consists of Opening an account, issuing the Check Book, dealing with the customers directly and over the telephone, clearing activities, branch transaction, collecting Bills, Pay order, Closing accounts, etc. And Foreign Exchange sector deals with L/C, Investment sector deals with Loans.

Even though I only had three months to learn everything, I made an effort to accurately relay this information in my report. The report shows SIBL's banking practices and operations. First, it describes the SIBL market environment, which will provide us with an accurate scenario of the SIBL. This report also highlights the topic of linguistic terms used at SIBL, as well as my experience working there and the usage of the English language in Bangladesh's banking industry. Additionally, it enables me to analyze my excellence and the abilities I acquired while working as an intern at SIBL.

Also, it has covered the goods and services of SIBL, the description, management, and structure of systemic functions performed by them. It includes their schemes, procedures, and various functions. As I am an intern there, I had to perform various tasks such as account opening records, forms updating, talking to the customers, data entry, finding codes of different schemes, data entry in the register book, giving account statements, preparing deposit book, writing LC registers, preparing DR/CR vouchers, and so on.

Within this brief time, it is very difficult for an intern to think about the entire financial structure, but I must say that I made an honest effort to think about this area to set up my report relating to my academic subjects with my professional life experience. The report has been completed to fulfill the requirement for the degree and educational purposes only. Moreover, it portrays some more scopes that the report can be used:

- To know the banking activities of SIBL.
- For other students of the English department who want to know about the uses of the English language in the banking industry.
- For SIBL, to improve the areas where recommendations have been suggested.

Chapter-3

Methodology

As three months internship is mandatory for the degree of BA(Hons) program, therefore, I have decided to do my internship at the bank. I thought to go for an Islamic bank. Then, I selected Social Islami Bank Limited for my internship. I had certain reasons to do that-

- My family members have several accounts on SIBL.
- I also have an account on SIBL, and for that, I went there almost every month.
- SIBL branch is nearby my home.
- I have a relative banker over there. I went there through her reference.

I am fortunate enough that they provided me with the opportunity to work for SIBL as an intern. During my internship period, I have come to know about the procedure of report writing from my both supervisors in my three months of Internship. In the beginning, I went to SIBL and meet my office supervisor, Ms. Rehana Mallick. She introduced me to the bankers and staff. Later, she told me to work at the front desk, in the account opening section. I have worked at the account opening desk under Mr. Fahim Hasan.

Within a few days, I got some idea of the necessary papers and rules to open any sort of account from Mr. Fahim. Additionally, he provided me with necessary information about SIBL, the difference between Islamic banking and conventional banking, how Islamic banks' investments are different from a conventional bank, told me about their profit and interest, introduced me to their products, etc. About the cash section, I got a brief from Mr. Md. Abdul Aziz. Also, I have observed their work in cash.

Then, I worked in the foreign exchange section under Ms. Amatul Mowla Nasreen. She informed me about L/C, foreign customers, etc. At last, I worked in the investment section where I come to know about the loan services of SIBL and some related information on online banking, money gram, etc.

In this way, I have learned these things, and also, I observed the way they give services, their relationship with clients, the usage of the English language in the banking sector, how much they use English while talking and writing, etc. I have collected all of the necessary information needed for my internship report.

3.1 Data Collection of the Report

The report entitled “Internship Experience at Social Islami Bank Limited” has been completed by using both primary and secondary sources of information. This present report has followed both qualitative and quantitative methodology. I have collected both primary and secondary information that I have used in this report. I have used primary information as a qualitative method and secondary information as a quantitative method in the report.

3.2 Data Processing of the Report

The collected information was processed using MS Word processing software. As the present report is based on my experience, it is primarily qualitative in nature. The information collection techniques used in this report are practical working for the organization, interviews of the Bankers, and document uses. I also relied on SIBL websites to gather topic-related information. The qualitative information gathered has been analyzed descriptively.

3.3 The Data

There are mainly two types of data and I have applied both of them.

- 1) Primary data: Primary data is a piece of information that has been generated by the researcher himself/herself from first-hand sources, using methods like surveys, interviews, experiments, etc.

Primary data that the report contains were collected from:

- Gaining experience by working at the bank as an intern.
- Working experience in different sections of the Bank.
- Personal contact with the authorities.
- Discussion regarding SIBL with the employees.
- Questionnaire to officers and clients as well.
- Face-to-face conversations with the clients.
- Personal inspection.
- Practical desk work.
- Direct observation.

- 2) Secondary data: Secondary data is research Information that has previously been gathered by someone else. The Information comes from the second hand which is fully opposite to the primary data. It can be related to an organization's past information.

Secondary data that the report contains were collected from:

- Existing papers that consist of information regarding the report.
- Different internship reports were submitted by several students.
- Information was collected from the official website of SIBL.
- Other published documents of SIBL.
- Annual report of SIBL.

Chapter-4

Bank Overview

A bank is a financial intermediary that makes loans and advances. It serves as a go-between for the saver and the borrower. It operates between people or entities who want to store money and those who want to borrow money. This financial institution collects money in current, savings, or fixed deposit accounts accepts cheques as deposits, and pays money from depositors' accounts via cheques. It provides the service of keeping money safe by opening bank accounts, whether savings, current, or any other type. The banks circulate the collected money by providing loans and investments. The money is also used to help the economy by developing agriculture, industry, trade, and commerce. A bank, like any other financial institution or business, seeks to maximize profits. Since banks only deal with money transactions, it is their sole source of profit. The banking industry of Bangladesh was begun in 1971 after its independence of Bangladesh. Bangladesh Bank was renamed the Central bank of Bangladesh by the former State Bank of Pakistan. In 1980, the industry faced great expansion by the entrance of private banks. The banking industry of Bangladesh has achieved remarkable momentum over the years.

For, my internship program I had selected to do my internship at Social Islami Bank Limited. I was lucky enough to get the opportunity to work at SIBL as an intern.

4.1 Historical Background of SIBL

SIBL was founded as Social Investment Bank Limited on November 22, 1995. Later, it was renamed Social Islami Bank Limited. SIBL works as an Islamic participatory commercial bank with a human face and approves credit packages that empower and humanize real poor families while also creating local income opportunities and discouraging internal migration. It is a development bank intended to monetize the voluntary sector and management of WAQF, and Masque properties and introduces the cash WAQF system for the first time in its history.

4.2 Profile of Social Islami Bank Limited

Social Islami Bank Limited (SIBL) is a banking company registered under the Companies Act 1994 with its headquarters in Motijheel Commercial Area, Dhaka-1000. The bank operates as a scheduled bank under a banking license granted by the Bangladesh Bank, the central bank of the country. The bank began operations on November 22, 1995, and has now entered its 27th year of existence. Currently, the bank has 172 branches spread across Bangladesh. SIBL offers remote banking services via digital technology and has recently launched a mobile application called "SIBL NOW" to help with the process. Furthermore, SIBL is concerned with Corporate Social Responsibility and considers itself to be humanitarian because it works on social issues such as poverty reduction.

In the formal corporate sector, this bank would, among other things, provide the most up-to-date banking services through the opening of various types of deposit and investment accounts, financing trade, providing letters of guarantee, opening letters of credit, bill collection, hire purchase and installment sale for capital goods, investment for low-cost housing and management of real estates, participatory investment in various industries, agriculture, transport, education, marriage, and health project, etc. It conducts all types of banking transactions in order to promote the growth of trade and commerce in the country.

The bank's management is constantly focused on understanding and anticipating the needs of its customers. Because customer needs change over time, the bank makes every effort to devise strategies and introduce new products to keep up. Since its inception, Social Islami Bank Limited has made tremendous progress. The bank has already established itself as one of the best, country's high-quality service providers.

4.3 Logo of SIBL



4.4 Mission of SIBL

- To develop a three-sector banking model.
- To balance & sustain growth strategy.
- To generate income by empowering poor families.
- To maximize the return on shareholders' equity.
- To attract and retain top-tier human resources.
- To launch new Islamic banking products.
- To assist social benefit organizations by mobilizing funds and social services.
- To provide the best possible customer service in the shortest amount of time.

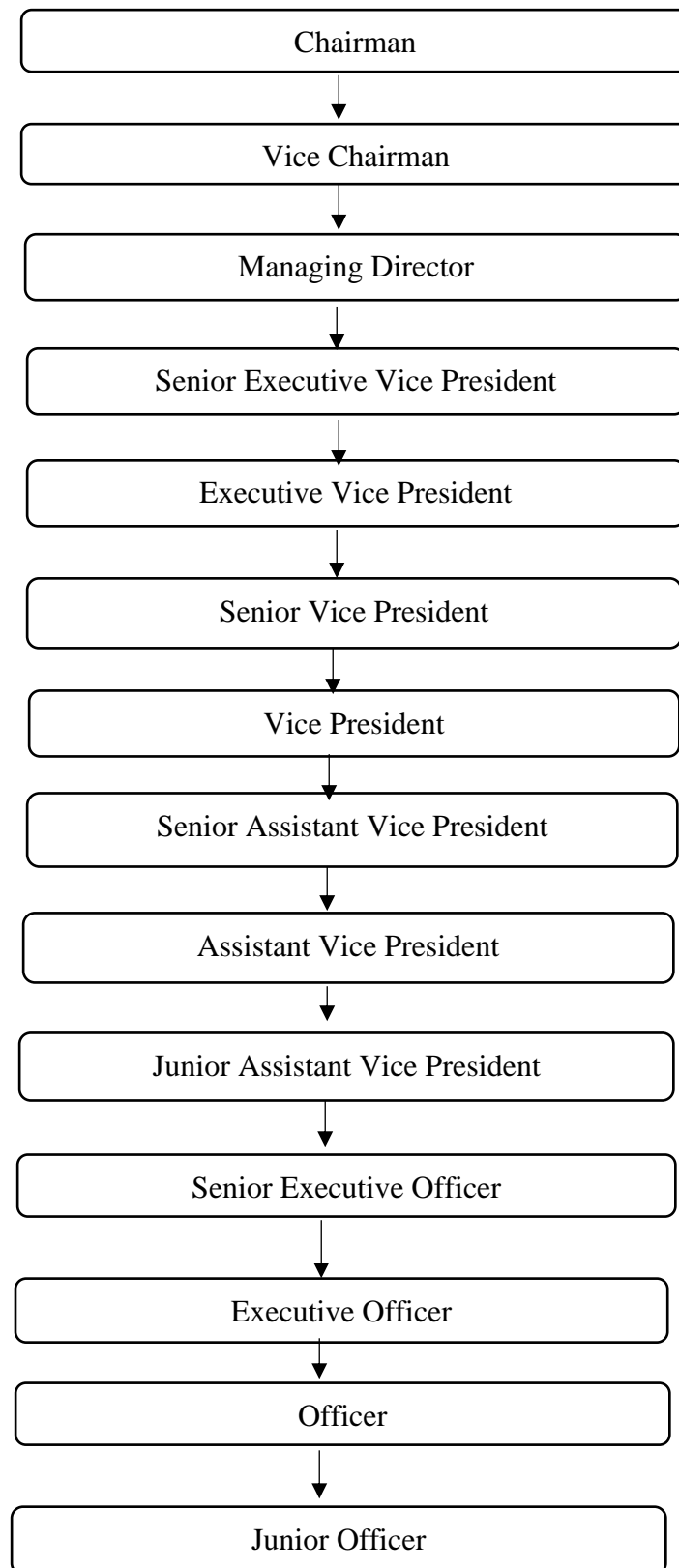
4.5 Vision of SIBL

SIBL's vision is "Working together for a caring society."

4.6 Values of SIBL

- **Honesty:** Being honest is commanded by the scripture, and we adhere to this value in all of our service delivery.
- **Transparency:** We adhere to the virtue of remaining transparent in all acts, which builds trust.
- **Efficiency:** Efficiency implies perfection in any job done; we strive to provide complete satisfaction.
- **Accountability:** Being accountable means being responsible and above suspicion - we are dutifully present.
- **Religiousness:** SIBL improves economic well-being concerning the bliss of religious ethics.
- **Innovation:** Our minds and eyes are open to the evolution of quality of life to innovate additional benefits for service users.
- **Flexibility:** Flexibility leads to better understanding and satisfaction - we strive for excellence.
- **Security:** We continue to ensure that customers feel secure with all of our products and services.
- **Technology:** Because modern life is so reliant on technology, we are constantly on the lookout for new developments in order to provide our clients with the most convenience.

4.7 Organogram of SIBL



4.8 General Banking Department of SIBL

By opening an account, general banking lays the groundwork for a banker-customer relationship. This is the busiest department, with daily transactions involving customers for drawing or depository money, selling instruments, collecting their instruments, and providing other additional services to keep the customer section busy. Officers in this department should exhibit the necessary behaviors to ensure maximum customer satisfaction. Under general banking, the bank offers various types of accounts and special types of savings schemes. General banking is the foundation of all banking operations. It is the department in charge of providing day-to-day services to customers. It opens new accounts, transfers funds, issues bank drafts and pay orders, and so on. The general banking department's goal is to provide customers with prompt and sincere services. It offers accessory services to both frequent and infrequent banking customers.

The works of the General Banking Department:

- Account opening Section.
- Bills & Clearing Section.
- Remittance Section.
- Cash Section.
- Locker Service.
- Closing of an Account.

4.9 A list of SIBL Schemes

- SIBL Education Savings Scheme.
- SIBL Medical Savings Scheme.
- SIBL Marriage Savings Scheme.
- SIBL Super DPS.
- ASTHA- Mudaraba Monthly Profit Deposit Scheme.
- Kafela-Mudaraba Hajj Scheme.
- Proshanti-Mudaraba Zakat Savings Account.
- Sonali Kabin- Mudaraba Mohorana Savings Scheme.
- SIBL Student Account.
- Sonali Din- Mudaraba deposit Pension Scheme.
- No Fill Account- Special Savings Scheme for lower-income group workers.
- Sabuj Sayannho- Special Deposit Scheme for Senior Citizens.
- Subarno Rekha – Special Savings Scheme for Women.

4.10 Deposit Account types of SIBL

Mudaraba Savings Deposit Account

The following is the procedure for opening a Mudaraba Savings Deposit account:

- 2 passport-sized photographs of the account holder.
- 1 passport-sized photograph of the nominee, signed by the account holder.
- Requirement Identification proof, such as a National ID card/passport/driving license, is required for both the account holder and the nominee.
- TIN photocopy.
- A photocopy of the utility bill.
- Introducer.

Al-Wadiah's Current Deposit Account

The following is the procedure for opening an Al-Wadiah Current Deposit account:

- 2 copies of passport-size photos, photocopies of national ID cards, and tin photocopies of all signatories.
- The company's trade license is valid.
- Tin for a company.
- Board resolution.
- Articles of association.
- Memorandum.
- Form 12.
- Certificate of incorporation.
- Introducer.

Mudaraba Scheme Deposit Account

- 1 passport-sized photograph of the account holder.
- 1 passport-sized photograph of the nominee, signed by the account holder.
- Requirement Identification proof, such as a National ID card/ Birth Certificate, is required for both the account holder and the nominee.
- TIN photocopy.

4.11 Account Maintenance Process

- A customer information file is a digital file that contains all pertinent information.
- Concerning a customer's personal and account information. Social Islami Bank updates its customer information file (CIF) regularly.
- After six months, the Transaction Profile (TP) is updated.
- Update to the customer signature card.
- Properly Preserve the account opening form.
- After opening an account, an acknowledgment letter is sent to the account holder.

4.12 Online Services of SIBL

- SIBL NOW application.
- Call Center.
- e-payment.
- e-Account.
- bKash From SIBL AC.
- bKash Cash Out Through SIBL ATMs.
- NAGAD From SIBL AC.
- Bangladesh Bank App.

4.13 Marketing Activities by SIBL

Marketing activities are the activities that an organization engages in to attract potential customers and increase its market sales. SIBL uses marketing to raise awareness about the organization and attract customers. Because SIBL is based on Shariah principles, its marketing techniques are distinct from those of other banks. SIBL's marketing activities are carried out in the following ways:

- To begin with, SIBL employees make an effort to communicate with customers on a personal level so that customers understand the benefits of doing business with the bank. Customer retention is also improved as a result of the process.
- SIBL is very active in brand digital marketing because digital marketing is the new way of marketing. SIBL promotes the brand across all digital platforms, focusing on young customers who are future potential customers.
- SIBL also offers sponsorships and other programs, which is a tried and true method of reaching out to customers.

Chapter-5

My Internship Experience

This report is a detailed account of all of my responsibilities as an intern at Social Islami Bank Limited. This organization allowed me to put my practical knowledge and skills to use while also improving myself. I joined SIBL on July 3, 2022 and finished my three-months internship on September 30, 2022. In terms of my personal experiences, completing my internship in a financial institution was not an easy task. It was a significant challenge for me because I am from an English background and have little knowledge of the banking industry. But I decided not to be afraid; rather, I wanted to face the ordeal in order to break the stereotype that students in the English department must go to a school to join as a teacher for an internship. I joined SIBL on July 3rd. Since it was my first day, I was nervous about how I would handle everything here. Then I met my supervisor, Ms.Rehana. She is so kind and elegant. She introduced me to the manager, who is a very generous man. Then I met the other employees. Then, I was initially assigned to the general banking desk, where I began to learn about banking operations. I was assigned a few tasks that assisted me in learning about the banking system with the assistance of SIBL employees, particularly Mr. Fahim. Every day during my internship, I kept in mind that I had to observe the entire working environment to focus on the purpose for which I had come and to complete all of the responsibilities that I had been assigned. I used to observe a lot, and I have kept notes of my everyday tasks and the thing I learned from the day, and as I love to gain knowledge, and learn new things, therefore, I considered my new working experience a great learning opportunity. And at the same time, I could know about myself and how much I am capable of this job. I tried my heart and soul to effectively balance my report writing based on my internship experience and also I have highlighted the usage of the English language in the banking sector and my job responsibilities, and I tried to work above and beyond my duties.

Working at SIBL was an incredible experience for me. The people of SIBL are also very nice, friendly, supportive, and caring. Ms. Nasreen in particular took excellent care of me. I was worried about how I would handle everything at first, but they were always supportive and generous to me. My internship at SIBL will always be a memorable and wonderful life event for me, not only because it has provided excellent learning opportunities but also because it has created networking opportunities and made my future appealing.

5.1 My Duties at SIBL

SIBL had assigned me duties as an intern. Therefore, my primary duties were to ensure customer satisfaction and the best service. Initially, I was assigned to the front desk in the general banking sector. The front desk is the heart of the bank. As a result, this is the busiest department in the bank. I spent a lot of time in that department and learned a lot about banking from them.

Here is the shortlist of my duties:

- To learn about the account opening process and how to complete KYC.
- To attempt to connect the events with my academic knowledge.
- To ask senior colleagues about any issue that can help me gain more experience.
- To learn about all of the products and services of SIBL.
- To find out more about card service providers and card products.
- To inspect the account opening forms for any errors.
- To match account holder information with documents provided by account holders.
- To record information in the register book.

5.2 My Responsibilities at SIBL

Throughout my internship, I was responsible for some tasks for the bank regularly, that I attempted to complete flawlessly.

These responsibilities are listed below:

- **Assist in Account Opening**
Opening an account allows a bank to establish a relationship with a customer, which is a major function of the general banking sector. My contribution to this was to assist customers with providing information about what is required to open an account, where they sign the account opening form, collecting all essential documents for the account, attaching a photo and additional documents, and so on. I used to hand over the forms to customers who wanted to open an account. I assisted them in filling out the account opening form with all of the customer's information.
- **Paperwork**
I assisted clients who were having difficulty filling out the account opening form. I sped up the account opening process by having clients fill out the forms faster. For customers, I also wrote chequebooks, blocks, vouchers, and deposit books.
- **Data Entry**
I had to keep track of the chequebooks. I assigned account codes from the register books based on the types of accounts and saved that information as well.

- **Customer Service**
I had to greet the customers. I offered them a seat. Pay close attention to their needs and requirements. Those who were uneducated and unable to comprehend the banking system. I always tried to clear up their confusion as best I could. I directed customers to the appropriate service desk and counter. When there is a rush of client service, I had to deal with new customers about bank account schemes. I assisted clients by providing them with the information they needed about processing chequebooks, signature cards, deposit books, ATM cards, and other items such as branch codes, names, and so on.
- **Installing Mobile App**
SIBL has launched its mobile app "SIBL NOW" to provide customers with a fast, convenient, and secure banking solution. I assisted customers who wanted to install this app by explaining its benefits and providing instructions on how to use it. Customers also responded favorably.
- **Update Account Forms**
I had to regularly update all of my customers' account forms. I had to double-check and enter any missing information.
- **Provide Assistance**
As an intern, I made every effort to be visible and offer assistance to officers whenever they needed it. I was always trying to put myself out there and offer assistance when they needed it. As far as I know, I assisted them if they required anything. I used to do some computer work while the employees were busy dealing with customers. For example, providing verification, account statements, and printing any necessary documents. I also went to get signatures from respected officers.
- **Maintaining Positive Relationship**
I used to maintain positive relationships with my seniors and my supervisor. I respected every member of SIBL as I was the youngest. I used to report to my supervisor after completing any given task, and I always sought permission before returning home.

5.3 My Applied Skills

Working as an intern in a corporate entity like SIBL was a rewarding experience for me. I had no prior experience working in a corporate setting. Education does not guarantee employment; however, skill does. I attempted to implement the skills I learned throughout my academic career in the organization.

The following abilities are listed:

- **Time Management**
Time management is an important factor in the corporate world for doing work properly. The bank relies heavily on time management. It is because a large number of customers arrive and a large number of transactions occur in a day that should be handled and perfectly served on time. During my internship, I attempted to demonstrate my time management abilities. I made an effort to arrive at the office on time and to complete all my tasks within the allotted time frame. Whenever I was assigned a task, I made every effort to complete it within the time frame specified. This is a skill I learned from my mother, who instilled in me the importance of punctuality in my life. This valuable skill earned me praise from my assigned department, which aided me during my internship.
- **Communication Skill**
General banking is primarily concerned with customers. It is been an incredible opportunity to face the real corporate world and communicate with customers to persuade them and assist them with their needs. During my internship, I attempted to use the communication skills that I had learned during my graduation period. As a BA (Hons) English student, I improved my presentation and communication skills with the help of my respected teachers. My supervisor and other organization employees have also taught me how to improve my communication skills. I always communicated with others, such as officers and clients. I must say that communication skills were extremely important in my professional life. In some cases, I realized it is a key success factor in this advancement of my career.
- **Technical Proficiency**
Many specialized abilities were taught to me during my academic career, and I am now able to apply them in my professional life. I attempted to appear in SIBL with those abilities. Those abilities helped me a lot during my internship period. I used my computer skills with software such as Microsoft Word and Excel, as well as their Ababil software for giving verification, data entry, statements, and so on. I attempted to apply my previous knowledge of these items in my internship, which greatly aided me in understanding their task and receiving praise for my efforts.
- **Writing Skills**
I had to update account opening forms where I had to fill in missing information and sometimes I had to write the entire customer profile where I used my writing skills. I used to write as quickly as possible to save time and work more.

- Skill to Take Responsibility

I had several tasks to complete during my internship at SIBL. I had to keep track of chequebooks in a register, update account opening forms without error, assign account codes to new accounts, and so on. These are very responsible jobs in the banking industry. And I am grateful that my supervisor and other officers saw my potential and assigned me to a responsible task.

- Quick Learning Skill

I observed their work for some time and then gained the ability to deal with clients in the absence of the officers. As I am a quick learner, I have learned all of the basic information of the account opening related things such as remembering codes of different account types, branch codes, names of the register books, etc, within a very short time. I can say that it is another important skill of mine for which I have never had any difficulties learning new things, and my work has always been praised by all.

- Adaption Skill

Working in the banking industry was challenging for me. Even though I was working in a professional working environment for the first time in my life, I faced many challenges and tried my hardest to adapt to those challenges and the environment. And I believe I could do it perfectly. I learned so much in such a short period, and I also managed to win everyone's hearts through my work.

5.4 Professional Competencies

Throughout my internship, SIBL provided me with the following competencies:

Attitude

- I learned to work under pressure and became accustomed to working long hours.
- I learned how to work well with others.
- I learned how to maintain patience and focus.
- I have developed the habit of listening and thinking.
- I have learned professionalism.
- I have got self-motivation.

Skill

- I Improved my communication Skill.
- I developed the habit of generating ideas in a short time.
- I improved my analytical and problem-solving abilities.
- I improved my team working skills.
- One of the most important things I learned was how employees should behave ethically at work.

Knowledge

- I Learned a lot about Social Islami Bank Limited and how things work in terms of banking strategy.
- I gain knowledge about the Banking sector and how it functions.
- I had a working experience for the first time, I could taste the life of a corporate world.
- I have got the idea about the profession, and able to myself as well to understand if I am fit for the job or not.

My superiors were very supportive. They were always trying to teach me about banking and workplace etiquette and rules. I believe, this internship experience and the type of skills I developed will be beneficial to my future career, whether as an employee or company owner.

Chapter-6

My Observations

Throughout my internship, I observed the SIBL banking environment extensively. Because I came from a different educational background, it was difficult for me to connect the banking sector with my academic learning. Initially, I used to think a lot to find a way out. I consulted with my respective advisor, Ms. Fatema Begum Laboni. She told me to observe my workplace and try to remember and relate what I had learned in school. I had done my best to complete my assigned tasks at the bank while also observing how I could connect the banking sector to my academic learnings.

The following are some observations I have made at work:

- SIBL's working environment.
- The relationship between the bankers and the customers.
- The most frequently used English words by officers and customers.
- How do they maintain relationships between the senior and junior officers.

6.1 Use of Academic Knowledge

I have tried to relate my academic knowledge with my real-life working experience in the banking sector. As I am a student of English background I am well known about the English language. Therefore, it helped me in data entry and also all of the banking procedures since all of the information about the procedure is written in English.

Moreover, from certain courses I have come to know how to observe the working place, and the environment, and act according to this, also how to maintain relationships with my senior and junior colleagues, moreover, how to behave with customers and clients, furthermore, the professional language codes, the way of talking of a professional figure, etc.

In addition, I have experience in using both online and offline tools, moreover, I have made assignments in Microsoft Word, PowerPoint, and Excel, also have expertise in computer skills that I used in my academic life.

I gained a lot of knowledge from my educational life, which I put to work during my internship. And I am pleased to be able to apply my academic knowledge effectively in my professional life.

6.2 Banking Jargon

Jargon is the specialized language of a professional or occupational group. For individuals who are a part of the group, this language is helpful and necessary.

I have observed there are some English words that the officers and customers used the most while my internship period.

A/C Opening related words:

- 1) Account,
- 2) Transfer,
- 3) Form Fill-up,
- 4) File,
- 5) Number,
- 6) Sign,
- 7) Desk,
- 8) Code,
- 9) Cheque Book,
- 10) Renew,
- 11) Current account,
- 12) Deposit Book,
- 13) Savings,
- 14) Register,
- 15) Verify,
- 16) Verification,
- 17) Print,
- 18) Statement,
- 19) Tax,
- 20) Update,
- 21) Scheme,
- 22) Amount,
- 23) Balance,

- 24) Trade license,
- 25) TIN,
- 26) Value,
- 27) Share,
- 28) Shareholder,
- 29) Company,
- 30) Terms,
- 31) Islamic terms,
- 32) NID
- 33) Photocopy,
- 34) Financial area,
- 35) Certificate,
- 36) Birth certificate,
- 37) Nominee,
- 38) Customer ID,
- 39) Account holder,
- 40) Proprietorship,
- 41) Cash,
- 42) Envelope,
- 43) Application,
- 44) Message,
- 45) Render deed,
- 46) Received,
- 47) Original seen,
- 48) Seal,
- 49) Matured,
- 50) Others or survival,

- 51) Document,
- 52) Money receipt,
- 53) Data entry,
- 54) Transaction,
- 55) Printer,
- 56) Income,
- 57) Earning source,
- 58) Service,
- 59) General Banking,
- 60) Flat rate.

Deposit-related words:

- 1) Account number,
- 2) File,
- 3) Ticket Counter,
- 4) Sign,
- 5) Code,
- 6) Current account,
- 7) Deposit Book,
- 8) Verification,
- 9) Update,
- 10) Scheme,
- 11) Clearance,
- 12) Clearing,
- 13) Amount,
- 14) Balance,
- 15) Value,

- 16) Financial area,
- 17) Account holder,
- 18) Payment,
- 19) Cash,
- 20) Bill,
- 21) Message,
- 22) Draft,
- 23) Received,
- 24) Seal,
- 25) Matured,
- 26) Document,
- 27) Token,
- 28) Money receipt,
- 29) Data entry,
- 30) Income,
- 31) Earning source,
- 32) Sub-branch.

6.3 Banking Discourse

Discourse is the idea of a conversation applied to all forms of communication. It is a conceptual generalization of conversation that applies to all communication modalities and contexts. It refers to a formal, linguistically stated manner of thinking. Furthermore, it is a technique of knowing, thinking, or communicating that affects how we view the world. Discourse, a social barrier, limits what can be spoken about a topic. At the same time, the banking sector has its own discourse in parallel. This comes across as very regimented and formal.

I observed the banking environment while I was an intern. I also observed the communication style used here. My observations show that the relationship and communication between a banker and a customer are quite formal. The procedure and rules are the same for everyone, no matter if the client is a close relative of a banker. They all maintain the formality of the banking system. For example, if a customer has to deposit money, withdraw money, clearing, or do anything else involving the cash counter, he or she must take the token and wait for the specific token number before proceeding. Everyone must adhere to this systematic approach. Additionally, the services they provide are the same for all customers.

I observed the way that the banker and the customers spoke from two different perspectives:

A banker's way of interacting with customers:

- The banker is to be spoken to in a very formal manner since they are highly educated people.
- He or she communicates with a calm voice and employs very formal language.
- He or she speaks in a way that is appropriate for the customer's age, gender, and profession. For instance, when an elderly customer visits the bank, all of the bankers are respectful of them, speak to them softly, and assist them as much as they can. Similarly, when a customer who lacks education visits the bank, the bankers try to explain the process to the customer and provide all the information in a detailed and formal manner.
- The bankers use standard language for speaking and writing.
- A banker maintains his or her demeanor and decency toward the customers, as professionals do.

A customer's way of approaching bankers:

- The way of talking to a banker varies from customer to customer. Because not every customer belongs to the same background and profession. In essence, the majority of them speak modestly to the banker because it is an issue of their deposit.
- The majority of customers speak to bankers in a calm tone and aim to engage in a formal conversation with them.

6.4 Relationship between the senior and junior officers

Maintaining a relationship in professional life is the most important thing. Working as a team or, working under a superior has significance in the professional world. As I was the intern of SIBL I observed the way they maintain their bonding with their senior and junior colleagues.

- I have seen that the junior officers of SIBL give proper respect to their seniors. Everybody is respectful of one another.
- Senior officers are really very understanding, they sometimes overlook the mistakes of the juniors, as a bank is a sensitive working place therefore, they try to solve the problem on their own.
- Seniors give instructions on how the juniors can be better at their work, and improve themselves.
- On the other hand, the juniors are afraid of the seniors. Therefore, they try to finish their work infallibly.
- Additionally, the younger officers do follow orders from their senior colleagues and always seek permission before beginning any work.

I also maintained decent working relationships with my superiors and coworkers during my internship. Although I was the SIBL intern, I was the youngest member there. I always made an effort to obey the instructions of my superiors, paying attention to what they said, and got their permission before beginning any task. My superiors were really impressed with me. I was pampered. They always offered me a significant amount of assistance. They were indeed extremely helpful to me in executing my job professionally. Every time I need to learn something new, they encouraged me to understand. They helped me to understand the Bank's regulations and procedures. They ordered me to do the tasks and provided me guidance on how to appropriately prepare the report. Additionally, operating in a different setting was not simple. But it only got simple for me in a short period because of my seniors, who made my work simple and aided me in whatever way they could. I performed everything in my full capacity to provide the customers with quality service and to abide by all SIBL regulations. Furthermore, the wonderful people I had with me created this internship a wholly positive experience for me.

Chapter-7

Swot Analysis

SWOT analysis is a strategic planning tool used to assess a company's strengths, weaknesses, opportunities, and threats. It is very important to acquire a general understanding of the market. It is called the most useful method for examining an industry's level of competitiveness. It entails stating the venture's goal and determining the internal and external factors that are helpful and harmful to reaching that goal. According to my perspective, I have made a SWOT analysis of Social Islami Bank Limited to determine its strengths, weaknesses, opportunities, and threats.

Strengths	Weaknesses
<ul style="list-style-type: none"> • SIBL's banking system is distinct from other banks. • The top-quality service provider in the banking institutions. • Branches and sub-branches of SIBL are accessible throughout the country. • A youthful and motivated workforce contributes to greater performance. • The clients' religious conviction is a strength. • Excellent service from reliable employees. • An intuitive smartphone application 'SIBL NOW' with a digital banking system. • Valuable customer-officer relationships. 	<ul style="list-style-type: none"> • Some clients often have difficulty comprehending Shariah's tenets. • Compared to competitors, the brand's advertising is inadequate. • A lot of customers criticize SIBL's SMS service. • The debit card arrives in an excessively extended period. It causes the customers a lot of hassle.
Opportunity	Threats
<ul style="list-style-type: none"> • More advertising can help SIBL reach more potential customers. • Spread the message about the advantages of using the Shariah banking system. • Introduce innovative financial services that existing commercial banks do not offer. • In rural places with fewer banking facilities, the number of sub-branches can be raised. • Utilize innovative advertising channels, such as online social media, wisely. 	<ul style="list-style-type: none"> • As the number of commercial banks grows throughout the nation, the rivalry is fierce and still growing. • Customers may view SIBL as being out of date because it has numerous competitors who adopt the newest technologies quickly.

Chapter-8

Recommendation

From my perspective, I have seen the entire banking environment during my internship, and I have some suggestions for how the SIBL Uttara branch may improve.

The following are the suggestions:

- If they set up a particular desk for the intern, that would be splendid.
- In the Uttara branch, they might increase the number of female fresh rooms.
- They can alter some interior design features to make more space available.
- To make the “SIBL NOW” App more user-friendly, they can make improvements.
- Increase the number of officers at general banking to help expand customers and entice new depositors.

These are my own personal views, with the sole purpose of assisting SIBL.

8.1 Limitations of the Report

Banking is a vast ocean that cannot be swim over in three months. At the same time as an intern, I was not authorized to access every matter of banking. Therefore, I had to determine the areas where I can work and concentrate on. As I am from the English department so I had a plan to work on the uses of the English language in this financial organization. On the other hand, during my internship period, I had the opportunity to do some practical work as well, I chose to present a glimpse of banking activity in my report.

Although many problems had been faced in the path of conducting the report, I gave my wholehearted effort to make the report more meaningful and I have tried to prepare the report more realistic and accurately accepted by the authority and as per the instructions of my university. Though I have got great support from SIBL, however, I have faced some limitations that have appeared mentioned below:

- The shortage of time frame which is only three months is a major limitation for me that is very much unavoidable. As I have worked on SIBL as an intern and I have to report my activities to my internship supervisor, therefore, it was difficult for me to maintain the timeframe to make my report within a limited period. Moreover, As I have a thirst for gaining knowledge, due to the shortage of time, I could not able learn perfectly about all banking activities.
- Because I come from an English background, some of the banking terms were difficult for me to understand as they were related to certain items but also unfamiliar to my academic study.

- As an intern, I was not authorized to get access to some of the areas of the bank. I was given to work with limited responsibilities which hold me back to learn a few things not everything. And I have written the report based on my personal experience which I learned from different courses that I have completed during my university life, from the internet, and also, by reading many different journals, and articles about the bank.
- Since the Uttara branch of SIBL is the oldest, it is often extremely busy; as a result, the employees were very busy and unable to give me ample time.

So, these are some of the limitations that I have faced during my internship program.

Chapter-9

Conclusions

My time as an intern at Social Islami Bank Limited was a pretty positive one. My entire internship at SIBL, in my opinion, was highly educational, and I learned a lot of things that can help the banking industry. I sincerely appreciate the leadership of SIBL, the Uttara branch manager, supervisor, and everyone else for their encouragement and belief in me.

I have suggested a few recommendations to improve SIBL service, all for the better. This is something I can pray about. I sincerely hope and anticipate that SIBL will soon turn the challenges it faces into an opportunity so that it may continue to offer its esteemed customers high-quality services. Assisting those who live far away or are unable to visit the bank owing to age or lack of mobility, SIBL will soon upgrade its app service to a new level.

In the end, I can only say that I have made an effort to prepare this internship report per the guidelines. I did my hardest to finish the report writing task by utilizing only observation and analysis throughout my internship experience. I learned a lot from it, and I do not doubt that it will eventually enable me to make better decisions regarding my professional life.

Chapter-10

Reference

- <https://www.siblbd.com/about/profile>
- <https://www.siblbd.com/>

Chapter-11

Appendices



Image 11.1 - Filling up an account opening form

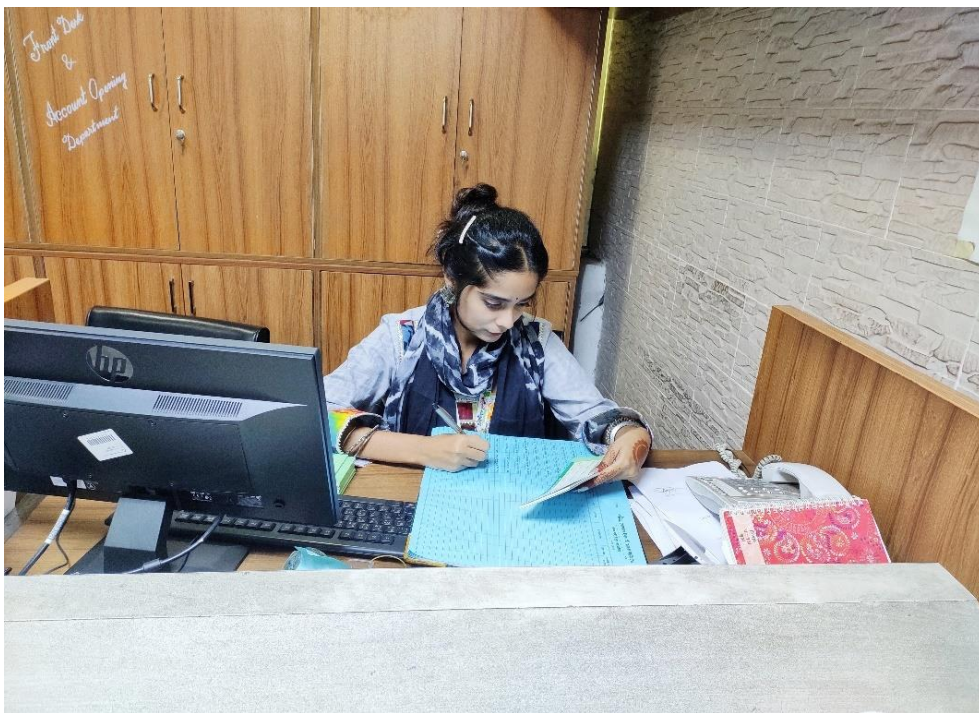


Image 11.2 - Putting a cheque book entry in the register book



Image 11.3 - Writing a customer's cheque



Image 11.4 - Writing a deposit book



Image 11.5 - Accompanied by the SIBL Uttara branch manager



Image 11.6 - My SIBL supervisor



Image 11.7 - Accompanied by the operation manager



Image 11.8 - With my prestigious colleagues

Human Resources Division
Head Office, Dhaka.

Ref: SIBL/HRD/HO/2022/3122

Date: 20.06.2022

Dr. Liza Sharmin

Associate Professor & Head
Department of English
Daffodil International University (DIU)
Ashulia Model Town, Savar, Dhaka.

Sub: Internship Placement of your Student.

Dear Madam,
AssalamuAlaikumWa-Rahmatullah.

With reference to your letter dated June 05, 2022 regarding the captioned issue, the Management of our Bank is pleased to allow **Ms. Alisha Afrin**, a BA student of your University to perform her Internship Program at our **SIBL- Uttara Branch, Dhaka**. The program will be for a period of 03 (three) months from the date of her reporting to the Branch subject to the condition that no allowance will be paid for this purpose.

The Manager of that Branch will supervise her internship. Please, ask her to contact the Branch Manager to start Internship Program with advice to submit a copy of her Internship report to Human Resources Division, SIBL, Head Office, Dhaka after successful completion of the Program.

We assure you our heartiest cooperation.

Ma Assalam

Yours faithfully,



(Kazi Obaidul Al-Faruk)
Senior Executive Vice President
& Head of HRD

Alisha Afrin
03.07.2022

Image 11.9 - SIBL's letter of acceptance

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< 1% match (Internet from 15-Sep-2021) https://www.sibibd.com/sanchita-special-deposit-scheme

Image 11.10 - Plagiarism report