



Daffodil
International
University

Internship Report

On

**General Banking Activities of Al-Arafah Islami Bank Limited,
Manda Branch**

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Submitted to:

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**This internship report is submitted in partial fulfillment of the
Requirements for the degree of Bachelor of Arts in English**

Date of Submission: 12 November, 2022

Declaration

This is Rabbi Hossain, hereby declares that after completing my 03 (three) months internship of AIBL I prepare the Internship report on “General Banking Activities of Al-Arafah Islami Bank Limited, Manda Branch” and the report is written under the supervision of Ms. Asma Alam (Assistant Professor), Department of English, Daffodil International University. I additionally affirm that this report is prepared for my academic necessity. This internship report is my genuine work. I believe that it will help you to have a positive outlook upon me.



.....
(Rabbi Hossain)

ID:- 191-10-1986

Program: B.A (Hon's)

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Letter of Acceptance

This is to certify that **Rabbi Hossain**, a student of B.A (Hon's) program, Daffodil International University bearing ID no: **191-10-1986** has successfully completed the internship report titled on "General Banking Activities of Al-Arafah Islami Bank Limited, Manda Branch" under my supervision and guidance.

I carefully check the final copy of this report, which submitted to Daffodil International University for its material and language. It has been a great pleasure to work with him. I wish his every success in life.



.....

(Asma Alam)

Assistant Professor

Department of English

Faculty of Humanities & Social Science

Daffodil International University

Dedication

At First, the internship report is dedicated to my Parents. “Thanks to Abbu and Ammu for everything. Without them, I might not be the person I am today”. Then, this internship report is dedicated to my supervisor that help me a lot during my internship period. Also, AIBL officers that give advice and teach me a lot about work situation.

This report is also dedicate especially for my well-wisher that give support and pray for me. Last but not least, for all my friends who helps me physically, mentally and financially.

Acknowledgement

At first, I would like to express my gratitude to Almighty Allah who has given the opportunity to go through the total process of internship and to write a report in this regard and some special people cannot go without mention.

I would like to acknowledge the encouragement and assistance given to me by several people who helped to go through the process. I am mostly grateful to my internship supervisor Ms. Asma Alam, Assistant Professor, Department of English, Faculty of Humanities & Social Science, Daffodil International University for providing detail feedback and support all the time to prepare this report. Without the guidance of Ms. Asma Alam, this path would not have been so easy for me. Then I express my sincere gratitude to Mr. Md. Delwar Hossain, Manager of Operations, Mr. Raihan Kabir, General Banking In charge, Kajoly Akter and Sakhina Begum Officer of General Banking of Al Arafah Islami Bank, Manda Branch. Thanks to them for helping me with the relevant information about the general banking of AIBL that I needed to prepare this report. Without their contribution, it would not have been possible for me to conduct this project work. During my internship term, I came across to meet many supporting associates who were always helpful in providing all sorts of information needed and sharing their views and ideas with me. I would also like to thank the clients who have been kind enough to respond to my questionnaire and at the same time appreciated the work I was doing.

Executive Summary

As part of the academic requirement, the internship program is not an essential part to acquire a Degree of Bachelor of Arts from Daffodil International University. The internees had more options like- Schooling, Thesis Paper and Industrial Internship. But this internee chose to do the Internship in bank at Al-Arafah Islami Bank Limited, Manda Branch. The intern was appointed to do the internship in general banking division. It was a new concept for the intern and the advantage was taken to learn about as much as possible while working on the division. Al-Arafah Islami Bank Limited was established as a private limited company on 18 June 1995. Al-Arafah Islami Bank Limited operating their activities with General Banking, Investment, and Cash.

In these 27 years of journey the bank has achieved belief from people by providing its services. In these three months of internship period, the intern learned from them how to deal with customers and give quick services. General banking division is a vital department of a bank. General Banking is the main focus of discussion in this report. So, this report provides information regarding AIBL which includes their historical background, vision, mission, corporate structure and the other aspect like the working experiences at AIBL etc. The report also focuses on the general banking activities and also my duties and responsibilities as an intern of AIBL. Besides, the various products and services provided AIBL are also discussed in brief along with the SWOT analysis showing the strengths, weakness, opportunity and threats of AIBL is mentioned in this report. Lastly some observations, recommendations, and appendices are provided from my perspective in this report.

TABLE OF CONTENTS

Contents	Page No
Title Page	i
Declaration	ii
Letter of Acceptance	iii
Dedication	iv
Acknowledgment	v
Executive Summary	vi
Table of Contents	vii-ix
Abbreviations	x
Chapter One: Introduction	1
Chapter Two: Background and Significance of the study	2-3
2.1 Background of the study	2
2.2 Significance of the study	2
Chapter Three: Methodology of The Study	4-5
Chapter Four: Organizational Details	6-10
4.1 Background of AIBL	6
4.2 The Vision	7
4.3 The Mission	7
4.4 The Commitments	7
4.5 The Goals	8

4.6 Objectives of AIBL	8
4.7 Corporate Structure of AIBL	9
4.8 Five Years Financial Highlights	10
Chapter Five: Internship activity at AIBL	11-15
5.1 My Internship Experience	11
5.2 My Duties	11
5.3 My Responsibilities	12
5.4 Contribution of The Internship to My Professional Development	14
5.5 My problem and problem solved cases	15
5.6 Reason for Undertaking General Banking	15
Chapter six: Observations, Limitations and Findings of the study	16-19
6.1 Observations	16
6.2 Limitations	16
6.3 Findings	17
6.3.1 SWOT analysis of AIBL	17
6.3.1.1 Internal factors	18
6.3.1.2 External factors	19
Chapter Seven: Recommendation and Conclusion	20
7.1 Recommendation	20
7.2 Conclusion	20
Chapter Eight: Reference	21

List of Figures	22
Chapter Nine: Appendices	23-27
Plagiarism 18%	28-32

Abbreviations

Short Forms	Full Forms	Short Forms	Full Forms
AIBL	Al Arafah Islami Bank Limited	MTDR	Mudaraba Term Deposit
A/C	Account	PTD	Mudaraba Monthly Profit Payable
CR	Credit	THD	Mudaraba Term Hajj Deposit
DR	Debit	ITD	Mudaraba Monthly Installment Term Deposit
MSD	Mudaraba Savings Deposit	SHADHIN	Mudaraba Shadhin Term Deposit
SND	Mudaraba Short Notice Deposit	SV	Signature Verified
MFCD	Mudaraba Foreign Currency Deposit	GB	General Banking
NFCD	Non-Resident Foreign Currency Deposit	RTGS	Real Time Gross Settlement
AWCD	Al-Wadiah Current Deposit	SEVP	Senior Executive Vice President
MHD	Mudaraba Monthly Hajj Deposit	DSEVP	Deputy Senior Executive Vice President

Chapter-01

Introduction

My internship journey was started from 29th August, 2022. I have tried to mention in detail what I have learned during these 3 months of internship period at Al-Arafah Islami Bank Limited, Manda Branch. Al-Arafah Islami Bank Limited is a private bank and It has 201 branches. AIBL banking system is based on the principles of Islamic Shariah and law which is guided by Islamic economics. This internship report has been prepared as a requirement of the undergraduate program, BA (Hons) English at DIU.

The report is based upon Al-Arafah Islami Bank Limited. The Internship program is very important for my graduation. The internship period has undoubtedly boosted my knowledge of Bangladesh's banking sector and the different services AIBL offers as the country's top financial institution. This financial organization taught me how to balance with the wide corporate world and communicate with all types of clients. I have experienced a very friendly and supporting environment at Al-Arafah Islami Bank Limited, which gave me the pleasure and satisfaction to be a part of them. While working in general banking departments of Manda branch I have found each and every employee too friendly to us to cooperate. They have discussed in details about their plans and tasks. I have also participated with their tasks. It was massive experience to work in the banking sector and it has enhanced both my knowledge and experience. I believe that these three months experience have made me confident enough to work in any reputable field. While preparing the report, I tried my best to collect as much information and data as possible to enrich the report.

Chapter-02

Background and Significance of The Study

2.1 Background of The Study

The internship is an optional requirement for the undergraduate students of English department. For internship program, I joined as an intern at AIBL. During the three months of the internship period, I attended 4 calendar days to the bank. I used to work there from 9 am to 5 pm every day. Although, the official work of the bank closes at 3 pm but their pending work continue till evening. During my internship period, I tried to follow my supervisor's and colleague's advices. To prepare this report I gathered the information about AIBL. The officers taught me their utmost and treated me like a colleague. My instructor taught me and allowed me to work on their official software which others interns were not allowed to do. The officers helped me with all kinds of information while working the report. GB In-charge and Manager sir appointed me as their Islamic Wallet agent for 1 month.

2.2 Significance of The Study

Bank is the most important and significant key of financial system of a country which plays a dynamic role in the allocation of credit to the productive sectors. Bank plays an effective role to keep balancing the economic standards of the country. Al-Arafah Islami Bank Limited is one of them. As a private owned bank, it plays a magnificent role to develop business activities as well as the economic development of the country. This study is significant because it will provide relatable information to my internship period.

During my internship period, I was assigned to work in the General Banking department of the Al-Arafah Islami Bank Limited at Manda branch. General Banking is the foundation between officer and customer relationship. It is known as the heart of banking activities. The sector in which I worked, it requires a great skill of communication. The

profession of banking has another level of standard. Although, it was not my goal of my early student life, but when I started to explore about the job sectors in my university life, I fixed my mind for a sector where I can use my skills which I gained in my four-years bachelor's degree study. When I got the opportunity to work in the General Banking sector, I gave my best effort to prove my worth. I have successfully connected my academic understanding with practical field or work. The best part is, the perfect usage of English language in a job-place like bank will be provided in this report. My internship journey in this sector contains the significance of my goal and skill of this four-years bachelor degree program. And this report is containing all these information about this journey.

Chapter-03

Methodology of The Study

Basically, I did all the work of my internship by myself. First, I met the manager (AIBL) Manda branch and collected internship related all the information from him. Then I went to AIBL head office with all the necessary documents and submitted all the documents there. 15 days later, I received my joining letter. And on 29th Aug, 2022 I joined AIBL as an intern.

Every report should follow some basic forms of process. Mainly, this report is based on my observations that I experienced during the three months internship period. I am very thankful that they provided me the opportunity to work for AIBL as an intern. I have completed the given tasks every day. Most of the information has been collected by my personal experience, face to face interview with clients and from working officers. I have also collected information from different sections of the bank. Clearing and Remittance are the parts of general banking. To prepare an authentic and informative report I studied bank's manual book others relevant things. I have researched thoroughly on the AIBL website. Later on, I have seen recent annual report 2021 on google. I have seen many files, documents and manual books while working at the bank such as account opening, closing, checkbooks, and so on. To make the report more meaningful I used two sources of data and information. Here I observed the total general banking process of AIBL.

To prepare the report, Primary and secondary data have been used. Mostly, the information was collected from secondary sources. Mainly I used two types of data source for this report. The data sources are mentioned below:

Primary source of data:

For this report, the primary source of data is information, which is gathered from AIBL while I worked with them. All the data are collected from group of people who are related with this AIBL bank. and others are-

- ♣ Discussion with the bank's staff and executives in the Manda Branch.
- ♣ Talking with clients.
- ♣ Direct observation of daily given tasks.

- ♣ Practical working experience during internship period.
- ♣ Keeping the all kind of instructions which they gave.

Secondary source of data

Secondary source of data is collected from different mediums. Secondary source of data is that which are published or processed materials. I have collected secondary source of data from different sources which are mentioned below-

- ♣ Official Website of AIBL
- ♣ Official Website of Bangladesh Bank
- ♣ Various types of official documents
- ♣ Some published research report, books, journal and articles of AIBL
- ♣ Annual report of AIBL
- ♣ Manuals books of AIBL
- ♣ Studied Experts or Officers personal opinion and some publishers Journal.
- ♣ Online database and so on.

Chapter-04

Organization Details

4.1 Background of AIBL



Figure 1: Logo of AIBL (seeklogo, 2008-2022)

Al-Arafah Islami Bank Ltd. was formed as a private limited company On June 18, 1995. The official opening took held on September 27, 1995. MR. A. Z. M Shamsul Alam is the founder chairman of the bank. He is a noted Islamic scholar, journalist, economist and former Bangladesh government bureaucrat. Now, Alhaji Salim Rahman is the chairman and Farman R Chowdhury, managing director of the AIBL bank.

As of 31 December,2021 the Bank's paid-up capital was Tk. 10649.02 million, whereas its authorized capital was Tk. 15000.00 million. The Bank is sponsored by eminent Islamic scholars and upright businessmen from the country. Indigenous stockholders own the entirety of the paid-up capital. A total of 19146 shareholders and 4247 employees made up the bank as of 31 December, 2021, along with a total of Tk 25900.33 crore in equity. Over the years, it consistently proved as a profitable company and declared a healthy dividend. The bank's prosperity depends on providing top-notch customer service while incorporating new goods and technology. The bank offers a wide range of expertly crafted products and services to meet customer needs. The Bank is determined to make a substantial contribution to the national economy. AIBL has 201 branches nationwide. It has positively impacted the socioeconomic development of the nation.

4.2 The vision

Being an ambassador in Islamic banking sector in Bangladesh and contribute significantly to the increase of the national economy.

4.3 The Mission

The main mission of AIBL is to achieve Allah's satisfaction not only in this life but also afterlife. Then -

- ♣ Expansion of Sariah-based banking practices.
- ♣ Adapting to the latest technology and providing the customers quality full service.
- ♣ Quick and useful customer service
- ♣ Maintaining a high standard of business ethics.
- ♣ Growths are distributed equally.
- ♣ Stable and competitive return on equity for shareholders.
- ♣ Innovative banking at a competitive price.
- ♣ Appointing the qualified human resource and kept them.
- ♣ Providing employees proper remuneration and best packages.
- ♣ Strong commitment to the expansion of the national economy.
- ♣ To expand the financing of SMEs and micro businesses.

4.4 The Commitments

Basically, AIBL provides to their customers three commitments -

- ♣ Modern Islamic banking is customer-focused and has sound, consistent growth in both deposit mobilization and quality investment to maintain its position as Bangladesh's top Islamic bank

- ♣ To provide retail, small- and medium-sized businesses, as well as corporate clients, with financial services through branches all around the nation.
- ♣ To create business initiatives to meet the clients' evolving commercial and industrial needs.

4.5 The Goals

The Al-Arafah Islami Bank Ltd.'s mission statement is to explore a new frontier of innovative modern banking by developing an automated and computerized environment that offers one-stop service and preparing itself to face the new financial landscape.

4.6 Objectives of AIBL

The main objective of AIBL is to achieve success here and hereafter by pursuing the way directed by Allah and the path shown by Muhammad (ﷺ). But there are some other objectives too. Such as

- ♣ Providing top-class customer service.
- ♣ Providing contemporary financial services in accordance with Islamic Sunnah.
- ♣ To promote, foster and develop the application of Islamic principles.
- ♣ To help achieve sustainability in the economy.
- ♣ To ensure economic development of customers and proper utilization of resources.

4.7 Corporate structure of AIBL

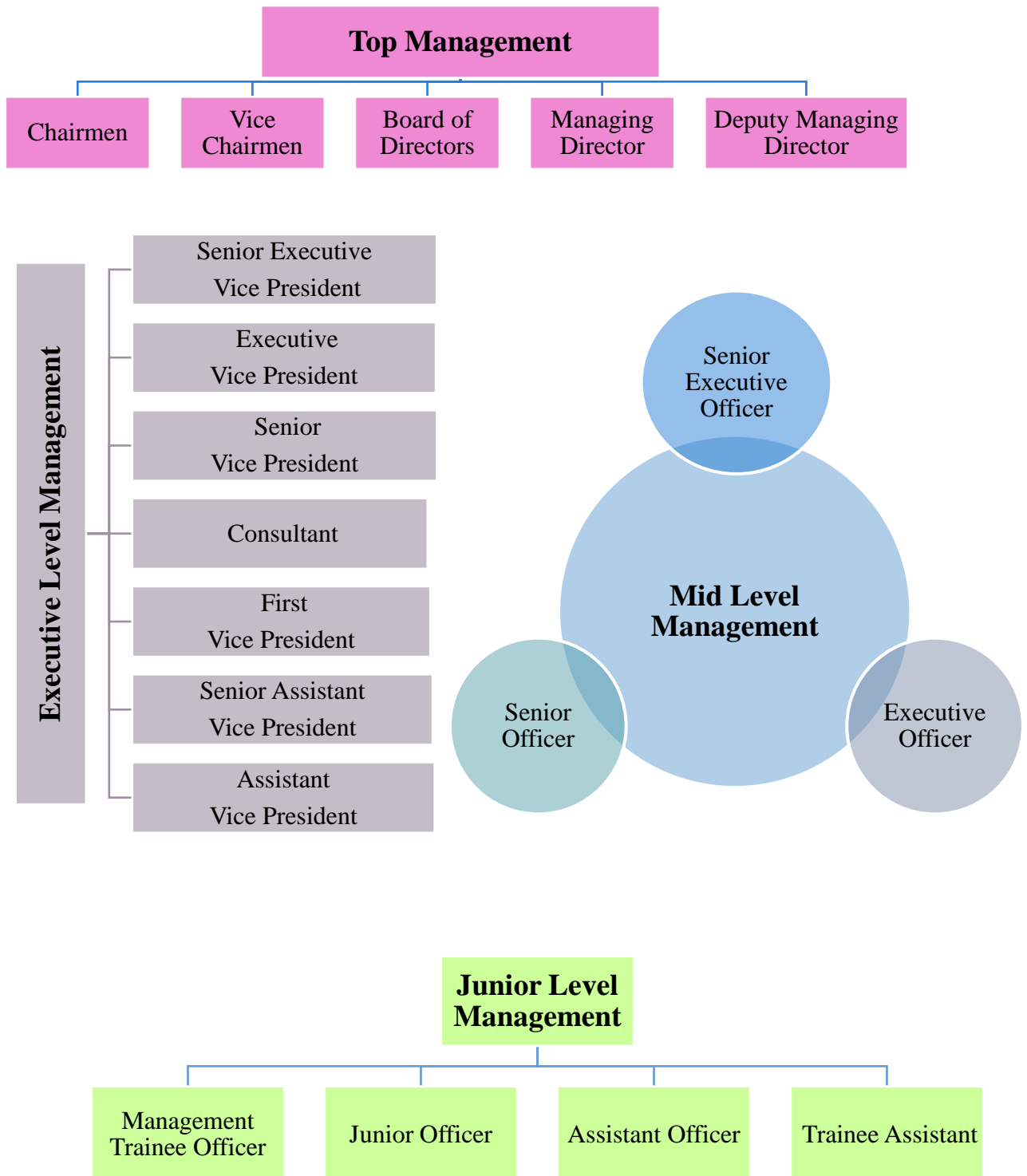


Figure 2: Corporate structure of AIBL (AIBL, 2022)

4.8 Five Years Financial Highlights

5 YEAR FINANCIAL HIGHLIGHTS

(BDT in Million)

Particulars	2016	2017	2018	2019	2020	Growth%
Income Statement						
Investment Income	18,830.15	20,491.03	24,956.81	28,811.65	26,331.28	(8.61)
Profit paid on Deposit	9,957.73	11,784.20	16,256.61	18,604.42	16,556.64	(11.01)
Net Investment Income	8,872.42	8,706.83	8,700.20	10,207.23	9,774.64	(4.24)
Non Investment Income	2,791.54	3,557.36	3,769.39	4,037.57	3,655.46	(9.46)
Non Investment Expenses	4,152.93	5,308.42	6,160.70	6,384.18	6,742.33	5.61
Net Non Investment Income	(1,361.39)	(1,751.06)	(2,391.31)	(2,346.61)	(3,086.87)	31.55
Profit Before Tax & Provision	7,511.03	6,955.77	6,308.89	7,860.62	6,687.77	(14.92)
Provision For Investment	1,547.87	1,354.89	2,177.98	2,867.66	1,887.90	(34.17)
Profit Before Tax	5,963.16	5,600.88	4,130.91	4,992.96	4,799.87	(3.87)
Provision For Tax (including Deferred Tax)	2,613.76	2,431.38	1,674.11	2,565.33	2,228.06	(13.15)
Profit After Tax	3,349.40	3,169.50	2,456.80	2,427.63	2,571.81	5.94
Balance Sheet						
Authorized Capital	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	-
Paid up Capital	9,943.06	9,943.06	10,440.22	10,649.02	10,649.02	-
Reserve Funds & Other Reserves	7,468.16	8,556.96	9,365.62	10,318.64	11,418.96	10.66
Shareholders' Equity (Capital & Reserve)	21,337.48	22,520.68	23,483.22	24,148.24	25,455.85	5.42
Deposits	199,703.92	244,806.26	266,205.48	297,241.81	326,023.41	9.68
Investment	196,519.38	235,905.23	261,874.13	288,486.02	308,620.66	6.98
Investment in Shares & Securities	9,058.68	10,145.49	12,214.67	16,170.52	21,563.67	33.35
Fixed Assets	3,240.18	3,260.38	4,494.61	4,351.93	5,833.88	34.05
Total Assets (Excluding off-balance sheet items)	272,900.04	319,255.29	338,465.30	381,051.81	418,298.65	9.77
Foreign Exchange Business						
Import Business	118,786.60	156,700.00	168,573.80	171,611.70	169,378.90	(1.30)
Export Business	88,152.20	104,540.00	114,481.90	108,967.10	104,939.40	(3.70)
Guarantee Business	4,981.34	6,443.41	7,096.02	8,274.25	10,511.21	27.04
Inward Foreign Remittance	11,735.40	20,700.00	36,917.20	37,713.40	43,807.00	16.16
Capital Measures						
Core Capital (Tier-I)	20,359.39	21,459.85	22,379.93	22,817.41	23,930.89	4.88
Supplementary Capital (Tier-II)	5,095.97	5,488.97	10,078.56	9,735.77	15,327.20	57.43
Tier-I Capital Ratio	11.92	10.40	10.12	10.22	9.74	(0.48)
Tier-II Capital Ratio	2.98	2.66	4.56	4.36	6.24	1.88
Total Capital	25,455.36	26,948.82	32,458.49	32,553.18	39,258.09	20.60
Total Capital Ratio	14.91	13.06	14.68	14.58	15.97	1.39
Investment Quality						
Volume of Non-Performing investment	8,994.98	9,921.51	12,690.72	14,100.41	11,769.58	(16.53)
% of NPIs to Total Investment	4.54	4.10	4.79	4.82	3.80	(1.02)
Provision for Unclassified Investment	1,352.83	1,723.04	1,891.00	2,157.28	2,787.10	29.20
Provision for Classified Investment	2,586.67	3,096.15	3,946.09	6,022.02	6,436.96	6.89
Provision for Off Balance sheet Exposures	449.88	570.42	689.80	778.50	935.50	20.17
Share Information						
Number of Shares Outstanding	994,306,428	994,306,428	1,044,021,750	1,064,902,185	1,064,902,185	-
Earning per Share (Taka)	3.07	3.15	2.35	2.28	2.41	0.13
Book Value per Share (Taka)	21.46	20.88	20.80	21.13	22.35	1.22
Market Price per Share (Taka)	15.90	24.10	19.90	17.20	22.20	5.00
Price Earning Ratio (Times)	5.18	7.64	8.48	7.56	9.22	1.66
Price Equity Ratio (Times)	0.74	1.15	0.96	0.81	0.99	0.18
Dividend per Share						
Cash Dividend (%)	20.00	15.00	15.00	13.00	15.00	2.00
Bonus Share	-	5.00	2.00	-	-	-
Operating Performance Ratio						
Net Profit Margin%	4.60	3.87	3.42	3.73	3.45	(0.27)
Investment /Deposit Ratio	88.50	89.95	89.87	88.93	86.92	(2.01)
Return on Equity (ROE)%	15.70	14.07	10.46	10.05	10.10	0.05
Return on Assets (ROA)%	1.23	0.99	0.73	0.64	0.61	(0.02)
Cost of fund %	7.92	7.50	8.70	9.02	7.50	(1.52)
Cost /Income ratio in operating business (%)	35.60	43.28	49.41	44.82	50.20	5.39
Other Information						
Number of Branches	140	154	168	182	184	1.10
Number of Employees	3,070	3,446	3,682	3,795	3,866	1.87
Number of Shareholders	36,695	30,386	25,793	24,276	22,142	(8.79)

Annual Report 2020 | 17

Figure 3: Five Years Financial Highlights (AIBL, 2021)

Chapter-05

Internship activity at AIBL

5.1 My Internship Experience

As I mentioned before, AIBL has three divisions that are General Banking, Investment and Cash Division for working but I was appointed as an intern in General Banking division. In this division I enjoyed the most and learned many things about banking activities by my supervisor and other colleagues. It also enhanced my communication skills and customer service skills. In this internship period, I learned how to work under pressure, how to handle difficult situation, maintain chain of command and working in a team. Coming from a different background, adjusting myself in the banking sector was not easy task. It was a challenge for me to cope-up with the situation because I was an English department student. I was very scared of how to handle everything here. This was my first opportunity to work in a corporate organization. After seven days, everything seemed easy when I got everything under my control.

Working at AIBL was a wonderful experience for me. Every person at AIBL was very sweet, friendly, supportive and caring. The internship period will always be a memorable moment in my life time. Because it has provided excellent learning and networking opportunities that will help in my future.

5.2 My Duties

If banking activity is compared to human body then General Banking is the heart of all banking activities. I joined in the last week of August and Operational Manager assigned me to work with Mrs. Kajoly Akter and Sakhina Begum in the front desk. In my opinion, Cash counter is the busiest department then General Banking. I spent most of my time in this department and learned a lot of things that I didn't know before.

Some of my duties are mentioned below-

- ♣ To learn about the account book filling process.
- ♣ To entry accountholder and nominees all information in ABABIL software.

- ♣ To apply academic knowledge in work.
- ♣ To ask senior officers about any doubt which can help me gain more experience.
- ♣ To know all products and services of AIBL.
- ♣ To find mistakes in the account opening form.
- ♣ To verify account holders all information and documents.
- ♣ To store all the information in Khaki File and Register Book.

5.3 My Responsibilities

During the internship, the officer in-charge assigned me some responsibilities which I tried to fulfill by the best of my ability.

Some activities are mentioned below which I mainly have done in bank –

- ♣ **Account Opening –**

Opening any kind of account is very important task. Clients come to open CD, MSD, ITD, MTDR, SND, PTD, MHD, THD etc. accounts based on their transactions and needs. Every day I assist them to fill the form, mark where they sign, collect required documents, attach account holder and nominee photo and so on.

- ♣ **Giving A/C based Information -**

When clients come to know different types of information about the services than I helped them. Some of the clients don't know which documents are needed to open an account, like – two copies passport size photo of A/C holder, one copy passport size photo of nominee, A/C holder and nominee NID card photocopy. These elements are must needed to open an account. I also gave them information about Debit and Credit card, Different kinds of A/C, RTGS and so on.

- ♣ **A/C related Paper works -**

Normally I filled all the forms but I helped those who wanted to fill the form from own. I also wrote cheque books, Blocks, Debit/Credit vouchers, Debit/Credit Card form and so on.

♣ **Attach Sills –**

I gave SEVP, DSEVP, GB In-charge, SV, Officer's, Posted, Please Open, Scanned and etc. sills in account opening form, cheque book, and pay order book and others things.

♣ **Data Entry –**

After completing the form work, I entered all information in the ABABIL software. And others documents were entered in the Khaki file and register.

♣ **Serial A/C opening form –**

After completing all the procedures, the form kept in the file with a serial number. Sometimes I used to put it in the file and kept it in the store.

♣ **Installing Mobile banking App –**

AIBL has launched their Mobile banking app called “ISLAMIC WALLET” on 31 Aug, 2022. Manager sir appointed me as an agent of this app and I opened about 60 A/C in one month.

♣ **Call service –**

Those who transact more than a certain amount of money every month, Head Office sends them notice. Operation Manager gave me all that information. I called them and took all information.

♣ **Attach Thanks Letter –**

I printed 2 copies of Thanks Letter from the computer for opening account of individual client. I attached one in the account form and another in the Khaki File.

♣ **Other relevant tasks-**

Customer service, Signature verifying, Photocopy, Scan documents, Giving Cheque, Document delivery, Helping seniors, Others

5.4 Contribution of The Internship to My Professional Development-

As an Under graduate student, working in a corporate environment was not an easy task at all. After 2 weeks, everything felt easy to me, learned new topics, developed my practical knowledge, adopted myself under pressure. What I learned during the internship period will have a permanent impact on my profession. Below are the skills I have acquired in the last 3 months -

♣ **Improving Skill level –**

In the 4 years of university life, I have learned a lot from books but I have not had opportunity to apply it. AIBL gave me the opportunity to improve my skills through this internship. As we know GB is all about communication. I can say that this opportunity is treasure for my future career.

♣ **Time Management -**

Time management is very important in corporate life. As per the government instructions, the bank's activities Starts from 9 AM to 3 PM. I always attended office on time. It helped me to be disciplined.

♣ **Gaining Confidence –**

Even as a university student, I was afraid to present myself in front of anyone. Bank is a sector where one has to interact with all types of clients. Now, I feel thousand times more confident than before.

♣ **Improving Teamwork Skills -**

A team makes work more efficient. One by one AIBL appointed 6 members as an intern in Manda branch. We communicated, supported and motivate well with each other and worked cooperatively.

♣ **Developing Professional Network –**

In these three months, I met people from different professions and developed good relationships with many of them. They asked to contact them for any need.

♣ **Developing Responsibility taking skills –**

During my internship period I had done several tasks. All the work of GB is under my responsibility but Block writing, entry information in the software has to be done very

carefully. Operational Manager assigned me some important tasks of Head office which I performed very carefully.

♣ **Quick Learning Skills –**

I am a quick learner. After joining AIBL I observed officers for few days. Within a week I learnt all the basic things. And when I applied these things in the work everyone appreciated me.

♣ **Adoption skill –**

Banking sector is like an ocean. It was very challenging for me to work in this sector. During my internship I faced many challenges and tried my best to cope up with the environment. In this short time, I learned a lot from AIBL and got everyone's appreciation.

5.5 My problems and solving cases

During my internship period, I faced some problems and tried to solve them very carefully. Bank's environment is very busy where mistakes are common. In these three months, I have done several mistakes. Now I will mention a problem which seems to me the most difficult.

So, Manda's branch code is 059. When I wrote the number, I put 0 instead of 9. The client misbehaved with me for the mistake and was creating a scene. I calmly communicated with him and convinced him about the solution, that is how my problem-solving skill improved based on the situation.

5.6 Reason for Undertaking General Banking

Internship is a short-term work experience offered by companies and organizations for people/students. Being a student of the English department, I generally had to work on my communication skills. To improve my soft skills, I always tried to be involved in extracurriculars. While analyzing my field of interest, I realized that I like to apply English language learning in different sectors. And there I got an opportunity to complete my internship in a bank. Banking is an interesting profession to me. But I wanted to gain a unique experience from a different department and wanted to evaluate my skills. I had to gain the skills and my utmost will to work in a bank made me to select this sector as my internship. That is why I grabbed the opportunity to complete my internship in a bank.

Chapter-06

Observations, Limitations and Findings of the study

6.1 Observations of the study

It was very interesting experience to work at AIBL. Every staff of Manda Branch is very nice and talented. The things that I have observed in these few days are mentioned below:

- ♣ Officers never left their work for the next day unnecessarily.
- ♣ Sometimes their server goes down for few hours.
- ♣ Good work is appreciated by officers.
- ♣ Manda branch remains very busy at the beginning of the month.
- ♣ Everyone's work is always divided separately but they helped each other in the work every time.
- ♣ Always speak nicely to intern and everyone addresses as Bhaiya and Apu.

6.2 Limitations of the study

Every bank has their own limitation. There are some secret information and the Bank didn't want to provide those informations. GB doesn't have as much as privacy like cash or investment. I know all the secret of GB. Through my work, I managed to win everyone's heart in few days. Kajoly apu gave me the opportunity to work at every area of GB. ABABIL is the personal software of AIBL where the personal information of the clients is stored and all the work of the bank is conducted by the Software. Kajoly apu allowed me to work on the software too. While preparing the report she gave me all kinds of information that I need. But I have faced some limitations that I have mentioned below:

- ♣ Time constraints was my biggest limitation for preparing this report.
- ♣ Lack of information collect from the clients.
- ♣ Only three months of internship are not enough to know and learn about the banking activities.

6.3 Findings of the study

AIBL is one of the potential banks in the banking sector. It was pleasure for me to work at AIBL. From there, I learned many important things about corporate culture. In AIBL Manda Branch, I noticed positive aspect as well as negative aspect. Here I mentioned some negative aspect of the branch. The findings are –

- ♣ Manda branch does not have enough modern equipment to work.
- ♣ All the officers do not have User ID. As a result, all the officers can't work with Bank's software "ABABIL".
- ♣ They don't have efficient officers to operate investment department in the bank.
- ♣ AIBL should increase more skilled manpower.
- ♣ The authority of AIBL should introduce more innovative and modern technology and update mobile app to make user friendly.
- ♣ ABABIL does not provide sufficient support on banking services.

6.3.1 SWOT Analysis of AIBL

SWOT analysis is a framework for identifying and analyzing an organization's strengths, weaknesses, opportunities and threats. This is the most useful method to examine an organization. The main purpose of the SWOT analysis is to identify strategies that are compatible with the organization's resource and capabilities that will positively impact the organization. Strength and weakness are the internal factors. Opportunity and threat are the external factors.

6.3.1.1 Internal factors

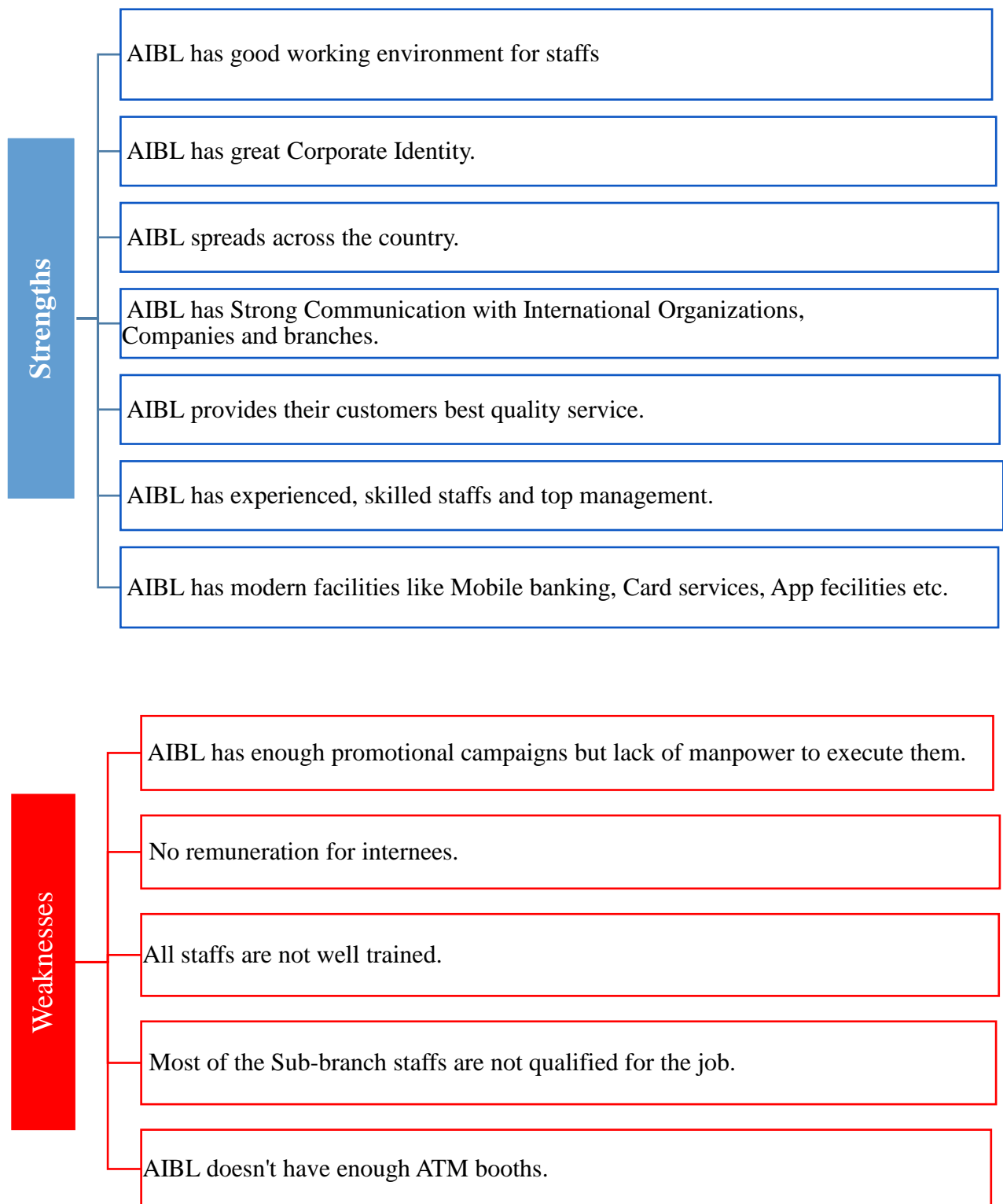


Figure 4: SWOT Analysis of AIBL (Internal factors).

6.3.1.2 External Factors

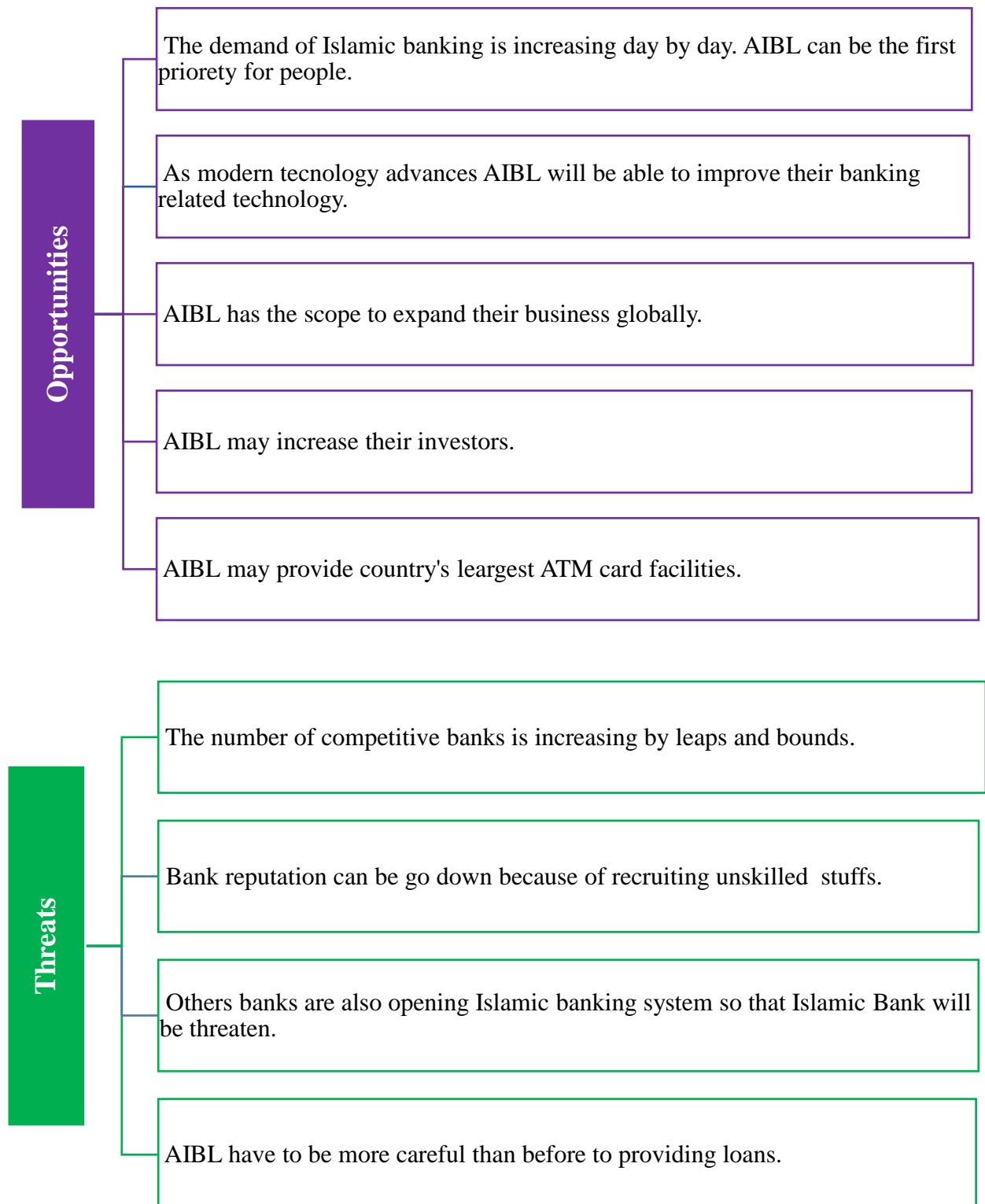


Figure 5: SWOT Analysis of AIBL (external factors).

Chapter – 07

Recommendation and Conclusion

7.1 Recommendations

I have observed all the activities of AIBL in last three months. From my point of view, I have suggestions for AIBL Manda Branch that how may they improve.

- ♣ New generations PC should be set up in branches to make banking operations more efficient.
- ♣ Separate washrooms should be constructed for men and women.
- ♣ According to Quran and Sunnah, more investments and deposit schemes should be increased.
- ♣ Server and software should be upgraded.
- ♣ Separate desks should be set up for interns so that they can work quickly.
- ♣ Training sessions should be arranged for unskilled stuffs.

7.2 Conclusion

Internship is a bridge between theoretical knowledge and practical knowledge. Recently, I have successfully completed my internship at Manda branch of AIBL. The purpose of the internship program is to gain knowledge through practical experience.

During the three months of the internship program, no student can learn everything about banking but whatever is learned will have a great impact on future career. Day by day people are more attracted by the Shariah based Islamic banking. From the learning and experience viewpoint, I have truly enjoyed my internship period. I am very confident that these three months internship program at AIBL will definitely help me to realize my further carrier in the job market.

In the end I want to say that I have given my best effort to prepare the internship report and followed all the guidelines.

Chapter- 8

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List of Figures

S. No	Figures	Page No
Figure – 1	Logo of AIBL	6
Figure – 2	Corporate structure of AIBL	9
Figure – 3	Five Years Financial Highlights	10
Figure – 4	SWOT Analysis of AIBL (Internal factors)	18
Figure – 5	SWOT Analysis of AIBL (External factors)	19

Chapter- 09

Appendices

(5)



aibl
আল-আরাফাহ ইসলামী ব্যাংক লিমিটেড
Al-Arafah Islami Bank Limited
সংগঠিত পশ্চিমবঙ্গ

Head Office
(Human Resources Division)

+88 02-44850005
Info@aibl.com.bd
www.aibl.com.bd
Al-Arafah Tower, 63 Purana Pallan, Dhaka-1000

Ref: AIBL/HO/HRD/2022/2419

Date: 22.08.2022

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

Sub: Internship.

Muhtaram,
Assalamu Alaikum.

With reference to your letter no. internship placement/222 on the captioned subject, we are pleased to inform you that the Management has been pleased to accommodate Janab Rabbi Hossain, ID No. 191-10-1986 as Internee in AIBL at its Manda Branch, Dhaka under the following terms & conditions:

1. He will get no financial benefit/allowance from the Bank for the internship.
2. He will maintain all secrecy about the affairs of the Bank.
3. The Internee is to obtain prior permission from the competent authority in connection with any report to be submitted by him in regards to his internship with a copy to the branch authority & the undersigned.


Ma-Assalam.

Yours faithfully,
Sd/-
(Md. Mazharul Islam)
Senior Executive Vice President

Copy for information and necessary action:

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

Sd/-
Senior Executive Vice President



1302

Appendix- 01 Forwarding Letter for Placement

29 August, 2022

To

The Manager

Al-Arafah Islami Bank Ltd.

Manda Branch, Dhaka-1214

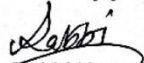
Subject: Joining Letter for Internship

Muhtaram,

Asslamu-Alaikum. With due respect, I am Rabbi Hossain, a student of Daffodil International University, Department of English, 46th batch, ID- 191-10-1986. Letter No- AIBL/HO/HRD/ 2022/2419. I am interested to join the Manda Branch of your organization as an intern on 29/08/2022.

So, I therefore pray and hope that you would be kind enough to grant my joining letter for internship.

Sincerely yours,



Rabbi Hossain

Daffodil International University

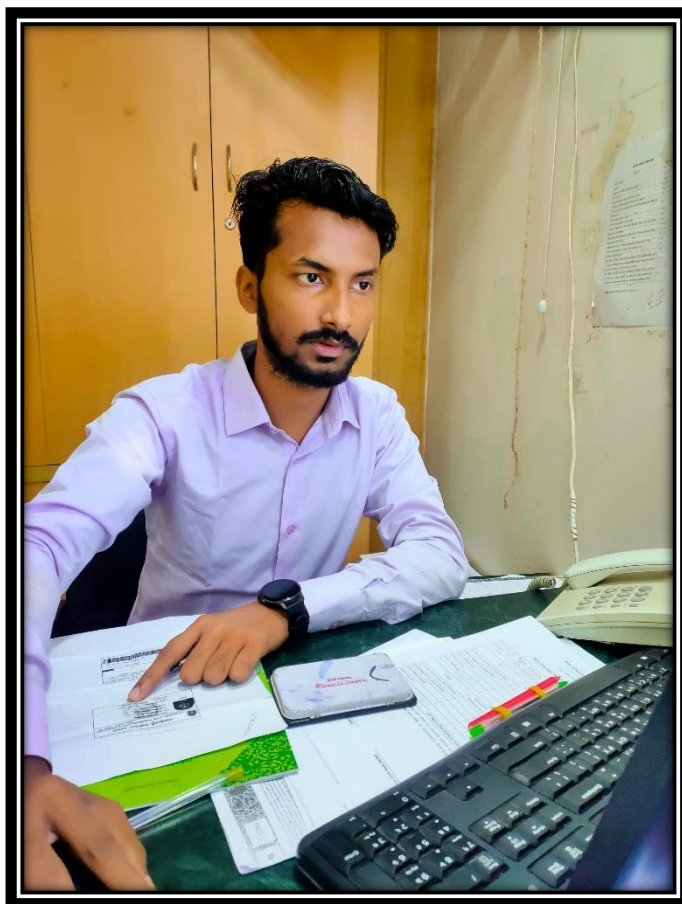
Department of English

Batch- 46th

Id- 191-10-1986

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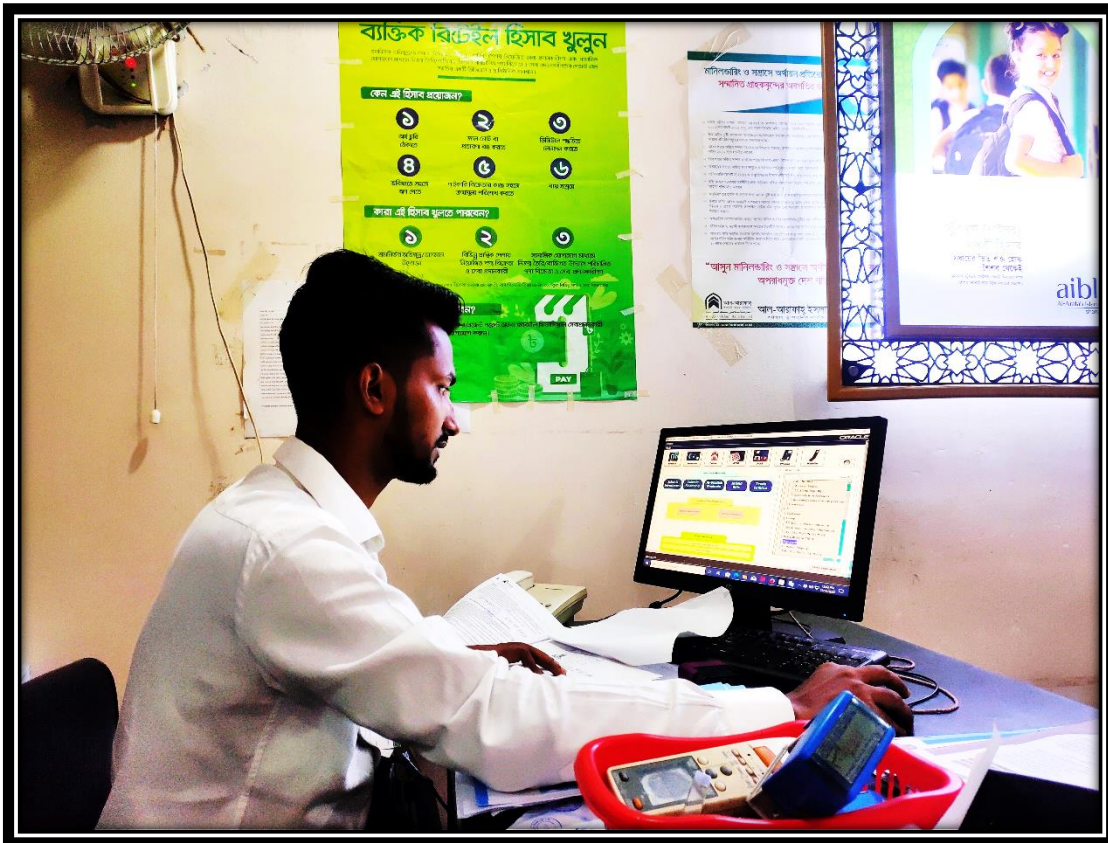




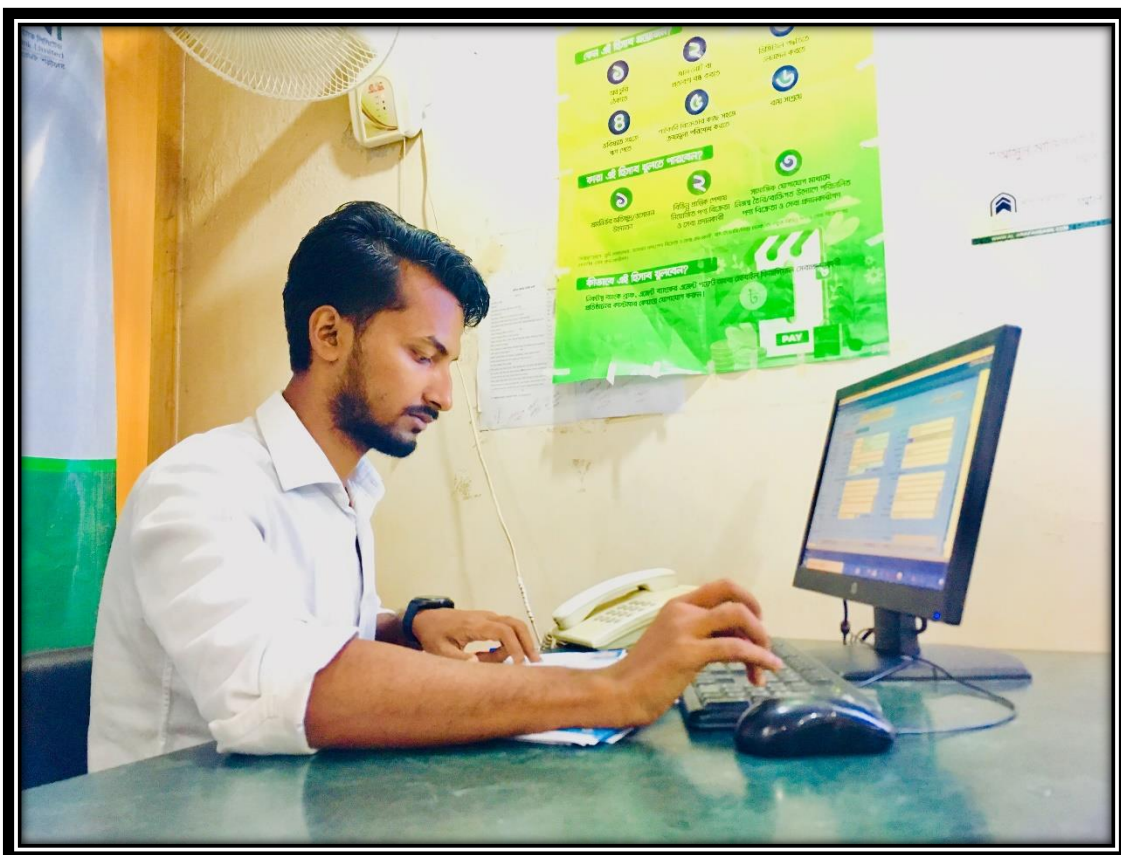
Appendix-03 Verifying NID card for Opening A/c



Appendix-04 Fill up MSD A/C form



Appendix-05 Using "ABABIL" software



Appendix-06 Data Entry



MANDA BRANCH, DHAKA
 165, South Manda, Mugda, Dhaka-1214.
 Phone-02-7277772(PABX), 02-7277388 (D)
 Mobile-01811-458743
 SWIFT: ALARBDDH, Routing:015262875
 E-mail: mgr.manda@aibl.com.bd

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

Ref : AIBL/Manda/2022/690

Date : 01/12/2022

TO WHOM IT MAY CONCERN

This is to certify that **Rabbi Hossain**, S/O. Md. Karim & Shilpi Akter , a student of English Department ID No – 191-10-1986, **Daffodil International University**, has successfully completed 03 (Three) months internship From 29th August, 2022 to 29th November, 2022 in this branch. During the period of his internship, we found him a diligent and enthusiastic with zeal to do his best.

We wish him every success in his life.

Ma- Assalam ,
 Yours faithfully

Authorized Signature

Appendix-10 Internship Certificate

Plagiarism

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[Internship Report On General Banking Activities of Al-Arafah Islami Bank Limited, Manda Branch Prepared By: Rabbi Hossain ID: 191-10-1986 Batch: 46th Course Title: Project paper with internship Course Code: ENG-431; Semester: Fall-22 Submitted to: Asma Alam Assistant Professor Department of English Daffodil International University This internship report is submitted in partial fulfillment of the Requirements for the degree of Bachelor of Arts in English Date of Submission: 30 November, 2022 | @Daffodil International University](#) Introduction My internship journey was started from 29th August, 2022. I have tried to mention in detail what I have learned during these 3 months of internship period at [Al-Arafah Islami Bank Limited, Manda Branch](#). [Al-Arafah Islami Bank Limited](#) is a private bank and it has 201 branches. AIBL banking system is based on the principles of Islamic Shariah and law which is guided by Islamic economics. This internship report has been prepared as a requirement of the undergraduate program, BA (Hons) English at DIU. The report is based upon Al-Arafah Islami Bank Limited. The internship program is very important for my graduation. The internship period has undoubtedly boosted my knowledge of Bangladesh's banking sector and the different services AIBL offers as the country's top financial institution. This financial organization taught me how to balance with the wide corporate world and communicate with all types of clients. I have [experienced a very friendly and supporting environment at Al-Arafah Islami Bank Limited, which gave me the pleasure and satisfaction to be a part of them](#). While working in general banking departments of Manda branch I have found each and every employee too friendly to us to cooperate. They have discussed in details about their plans and tasks. I have also participated with their tasks. It was massive experience to work in the banking sector and it has enhanced both my knowledge and experience. I believe that these three months experience have made me confident enough to work in any reputable field. While preparing the report, [I tried my best to collect as much information and data as possible](#) to enrich the report. Background and Significance of The Study 2.1 Background of The Study [The internship is an optional requirement for the undergraduate students](#) of English department. For internship program, I joined as an intern at AIBL. During the three months of the internship period, I attended 4 calendar days to the bank. I used to work there from 9 am to 5 pm every day. Although, the official work of the bank closes at 3 pm but their pending work continue till evening. During my internship period, I tried to follow my supervisor's and colleague's advices. To prepare this report I gathered the information about AIBL. The officers taught me their utmost and treated me like a colleague. My instructor taught me and allowed me to work on their official software which others interns were not allowed to do. The officers helped me with all kinds of information while working the report. GB In-charge and Manager sir appointed me as their Islamic Wallet agent for 1 month. 2.2 Significance of The Study Bank is the most important and significant key of financial system of a country which plays a dynamic role in the allocation of credit to the productive sectors. Bank plays an effective role to keep balancing the economic standards of the country. [Al-Arafah Islami Bank Limited](#) is one of them. [As a private owned bank](#), it plays a magnificent role to develop business activities as well as the economic development of the country. This study is significant because it will provide relatable information to my internship period. During my internship period, I was assigned to work [in the General Banking](#) department of the [Al-Arafah Islami Bank Limited](#) at Manda branch. General Banking is the foundation between officer and customer relationship. It is known as the heart of banking activities. The sector in which I worked, it requires a great skill of communication. The profession of banking has another level of standard. Although, it was not my goal of my early student life, but when I started to explore about the job sectors in my university life, I fixed my mind for a sector where I can use my skills which I gained in my four-years bachelor's degree study. When I got the opportunity to work in the General Banking sector, I gave my best effort to prove my worth. I have successfully connected my academic understanding with practical field or work. The best part is, the perfect usage of English language in a job-place like bank will be provided in this report. My internship journey in this sector contains the significance of my goal and skill of this four-years bachelor degree program. And this report is containing all these information about this journey. Methodology 3.1 Methodology of the study Basically, I did all the work of my internship by myself. First, I met the manager (AIBL) Manda branch and collected internship related all the information from him. Then I went to AIBL head office with all the necessary documents and submitted all the documents there. 15 days later, I received my joining letter. And on 29th Aug, 2022 I joined AIBL as an intern. Every report should follow some basic forms of process. Mainly, [this report is based on my observations that I experienced during the three months internship period](#). I am very thankful that they provided me the opportunity to work for AIBL as an intern. I have completed the given tasks every day. Most of the information has been collected by my personal experience, face to face interview with clients and from working officers. I have also collected information from different sections of the bank. Clearing and Remittance are the parts of general banking. To prepare an authentic and informative report I studied bank's manual book others relevant things. I have researched thoroughly on the AIBL website. Later on, I have seen recent annual report 2021 on google. I have seen many files, documents and manual books while working at the bank such as account opening, closing,

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checkbooks, and so on. To make the report more meaningful I used two sources of data and information. Here I observed the total general banking process of AIBL. 3.2 Data Collection To prepare the report, Primary and secondary data have been used. Mostly, the information was collected from secondary sources. Mainly I used two types of data source for this report. The data sources are mentioned below: 1. Primary source of data. 2. Secondary source of data. 3.2.1 Primary source of data For this report, the primary source of data is information, which is gathered from AIBL while I worked with them. All the data are collected from group of people who are related with this AIBL bank, and others are - ? Discussion with the bank's staff and executives in the Manda Branch. ? Talking with clients. ? Direct observation of daily given tasks. ? Practical working experience during internship period. ? Keeping the all kind of instructions which they gave. 3.2.2 Secondary source of data Secondary source of data is collected from different mediums. Secondary source of data is that which are published or processed materials. I have collected secondary source of data from different sources which are mentioned below- ? Official Website of AIBL ? Official Website of Bangladesh Bank ? Various types of official documents ? Some published research report, books, journal and articles of AIBL ? Annual report of AIBL ? Manuals books of AIBL ? Studied Experts or Officers personal opinion and some publishers Journal. ? Online database and so on. Organization Details 4.1 Background of AIBL Figure 1: Logo of AIBL (seeklogo, 2008-2022) Al-Arafah Islami Bank Ltd. was formed as a private limited company On June 18, 1995. The official opening took held on September 27, 1995. MR. A. Z. M Shamsul Alam is the founder chairman of the bank. He is a noted Islamic scholar, journalist, economist and former Bangladesh government bureaucrat. Now, Alhajj Salim Rahman is the chairman and Farman R Chowdhury, managing director of the AIBL bank. As of 31 December, 2021 the Bank's paid-up capital was Tk. 10649.02 million, whereas its authorized capital was Tk. 15000.00 million. The Bank is sponsored by eminent Islamic scholars and upright businessmen from the country. Indigenous stockholders own the entirety of the paid-up capital. A total of 19146 shareholders and 4247 employees made up the bank as of 31 December, 2021, along with a total of Tk 25900.33 crore in equity. Over the years, it consistently proved as a profitable company and declared a healthy dividend. The bank's prosperity depends on providing top-notch customer service while incorporating new goods and technology. The bank offers a wide range of expertly crafted products and services to meet customer needs. The Bank is determined to make a substantial contribution to the national economy. AIBL has 201 branches nationwide. It has positively impacted the socioeconomic development of the nation. 4.2 The vision Being an ambassador in Islamic banking sector in Bangladesh and contribute significantly to the increase of the national economy. 4.3 The Mission The main mission of AIBL is to achieve Allah's satisfaction not only in this life but also afterlife. Then - ? Expansion of Shariah-based banking practices. ? Adapting to the latest technology and providing the customers quality full service. ? Quick and useful customer service ? Maintaining a high standard of business ethics. ? Growths are distributed equally. ? Stable and competitive return on equity for shareholders. ? Innovative banking at a competitive price. ? Appointing the qualified human resource and kept them. ? Providing employees proper remuneration and best packages. ? Strong commitment to the expansion of the national economy. ? To expand the financing of SMEs and micro businesses. 4.4 The Commitments Basically, AIBL provides to their customers three commitments - ? Modern Islamic banking is customer-focused and has sound, consistent growth in both deposit mobilization and quality investment to maintain its position as Bangladesh's top Islamic bank ? To provide retail, small- and medium-sized businesses, as well as corporate clients, with financial services through branches all around the nation. ? To create business initiatives to meet the clients' evolving commercial and industrial needs. 4.5 The Goals The Al-Arafah Islami Bank Ltd.'s mission statement is to explore a new frontier of innovative modern banking by developing an automated and computerized environment that offers one-stop service and preparing itself to face the new financial landscape. 4.6 Objectives of AIBL The main objective of AIBL is to achieve success here and hereafter by pursuing the way directed by Allah and the path shown by Muhammad (ﷺ). But there are some other objectives too. Such as ? Providing top-class customer service. ? Providing contemporary financial services in accordance with Islamic Sunnah. ? To promote, foster and develop the application of Islamic principles. ? To help achieve sustainability in the economy. ? To ensure economic development of customers and proper utilization of resources. 4.7 Corporate structure of AIBL Top Management Chairmen Vice Board of Managing Chairmen Directors Director Deputy Managing Director Senior Executive Vice President Executive Level Management Executive Vice President Senior Vice President Consultant First Vice President Senior Assistant Vice President Assistant Vice President Senior Officer Senior Executive Officer Mid Level Management Executive Officer Junior Level Management Management Trainee Officer Junior Officer Assistant Officer Trainee Assistant Figure 2: Corporate structure of AIBL (AIBL, 2022) 4.8 Five Years Financial Highlights Figure 3: Five Years Financial Highlights (AIBL, 2021) Chapter-05 Internship activity at AIBL 5.1 My Internship Experience As I mentioned before, AIBL has three divisions that are General Banking, Investment and Cash Division for working but I was appointed as an intern in General Banking division. In this division I enjoyed the most and learned many things about banking activities by my supervisor and other colleagues. It also enhanced my communication skills and customer service skills. In this internship period, I learned how to work under pressure, how to handle difficult situation, maintain chain of command and working in a team. Coming from a different background, adjusting myself in the banking sector was not easy task. It was a challenge for me to cope-up with the situation because I was an English department student. I was very scared of how to handle everything here. This was my first opportunity to work in a corporate organization. After seven days, everything seemed easy when I got everything under my control. Working at AIBL was a wonderful experience for me. Every person at AIBL was very sweet, friendly, supportive and caring. The internship period will always be a memorable moment in my life time. Because it has provided excellent learning and networking opportunities that will help in my future. 5.2 My Duties If banking activity is compared to human body then General Banking is the heart of all banking activities. I joined in the last week of August and Operational Manager assigned me to work with Mrs. Kajoly Akter and Sakhina Begum in the front desk. In my opinion, Cash counter is the busiest department then General Banking. I spent most of my time in this department and learned a lot of things that I didn't know before. Some of my duties are mentioned below- ? To learn about the account book filling process. ? To entry accountholder and nominees all information in ABABIL software. @Daffodil International University ? To apply academic knowledge in work. ? To ask senior officers about any doubt which can help me gain more experience. ? To know all products and services of AIBL. ? To find mistakes in the account opening form. ? To verify account holders all information and documents. ? To store all the information in Khaki File and Register Book. 5.3 My Responsibilities During the internship, the officer in-charge assigned me some responsibilities which I tried to fulfill by the best of my ability. Some activities are mentioned below which I mainly have done in bank - ? Account Opening - Opening any kind of account is very important task. Clients come to open CD, MSD, ITD, MTDR, SND, PTD, MHD, THD etc. accounts based on their transactions and needs. Every day I assist them to fill the form, mark where they sign, collect required documents, attach accountholder and nominee photo and so on. ? Giving A/C based Information - When clients come to know different types of information about the services that I helped them. Some of the clients don't know which documents are needed to open an account, like - two copies passport size photo of A/C holder, one copy passport size photo of nominee, A/C holder and nominee NID card photocopy. These elements are must needed to open an account. I also gave them information about Debit and Credit card, Different kinds of A/C, RTGS and so on. ? A/C related Paper works - Normally I filled all the forms but I helped those who wanted to fill the form from own. I also wrote cheque books, Blocks, Debit/Credit vouchers, Debit/Credit Card form and so on. ? Attach Sills - I gave SEVP, DSEVP, GB In-charge, SV, Officer's, Posted, Please Open, Scanned and etc. sills in account opening form, cheque book, and pay order book and others things. ? Data Entry - After completing the form work, I entered all information in the ABABIL software. And others documents were entered in the Khaki file and register. ? Serial A/C opening form - After completing all the procedures, the form kept in the file with a serial number. Sometimes I used to put it in the file and kept it in the store. ? Installing Mobile banking App - AIBL has launched their Mobile banking app called "ISLAMIC WALLET" on 31 Aug, 2022. Manager sir appointed me as an agent of this app and I opened about 60 A/C in one month. ? Call service - Those who transact more than a certain amount of money every month, Head Office sends them notice.

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Operation Manager gave me all that information. I called them and took all information. ? Attach Thanks Letter – I printed 2 copies of Thanks Letter from the computer for opening account of individual client. I attached one in the account form and another in the Khaki File. ? Other relevant tasks- Customer service, Signature verifying, Photocopy, Scan documents, Giving Cheque, Document delivery, Helping seniors, Others 5.4 Contribution of The Internship to My Professional Development- As an Under graduate student, working in a corporate environment was not an easy task at all. After 2 weeks, everything felt easy to me, learned new topics, developed my practical knowledge, adopted myself under pressure. What I learned during the internship period will have a permanent impact on my profession. Below are the skills I have acquired in the last 3 months - ? Improving Skill level – In the 4 years of university life, I have learned a lot from books but I have not had opportunity to apply it. AIBL gave me the opportunity to improve my skills through this internship. As we know GB is all about communication. I can say that this opportunity is treasure for my future career. ? Time Management - Time management is very important in corporate life. As per the government instructions, the bank's activities Starts from 9 AM to 3 PM. I always attended office on time. It helped me to be disciplined. ? Gaining Confidence – Even as a university student, I was afraid to present myself in front of anyone. Bank is a sector where one has to interact with all types of clients. Now, I feel thousand times more confident than before. ? Improving Teamwork Skills - A team makes work more efficient. One by one AIBL appointed 6 members as an intern in Manda branch. We communicated, supported and motivate well with each other and worked cooperatively. ? Developing Professional Network – In these three months, I met people from different professions and developed good relationships with many of them. They asked to contact them for any need. ? Developing Responsibility taking skills – During my internship period I had done several tasks. All the work of GB is under my responsibility but Block writing, entry information in the software has to be done very carefully. Operational Manager assigned me some important tasks of Head office which I performed very carefully. ? Quick Learning Skills – I am a quick learner. After joining AIBL I observed officers for few days. Within a week I learnt all the basic things. And when I applied these things in the work everyone appreciated me. ? Adoption skill – Banking sector is like an ocean. It was very challenging for me to work in this sector. During my internship I faced many challenges and tried my best to cope up with the environment. In this short time, I learned a lot from AIBL and got everyone's appreciation. 5.5 My problems and solving cases During my internship period, I faced some problems and tried to solve them very carefully. Bank's environment is very busy where mistakes are common. In these three months, I have done several mistakes. Now I will mention a problem which seems to me the most difficult. So, Manda's branch code is 059. When I wrote the number, I put 0 instead of 9. The client misbehaved with me for the mistake and was creating a scene. I calmly communicated with him and convinced him about the solution, that is how my problem-solving skill improved based on the situation. 5.6 Reason for Undertaking General Banking Internship is a short-term work experience offered by companies and organizations for people/students. Being a student of the English department, I generally had to work on my communication skills. To improve my soft skills, I always tried to be involved in extracurriculars. While analyzing my field of interest, I realized that I like to apply English language learning in different sectors. And there I got an opportunity to complete my internship in a bank. Banking is an interesting profession to me. But I wanted to gain a unique experience from a different department and wanted to evaluate my skills. I had to gain the skills and my utmost will to work in a bank made me to select this sector as my internship. That is why I grabbed the opportunity to complete my internship in a bank. Chapter-06 Observations, Limitations and Findings of the study 6.1 Observations of the study It was very interesting experience to work at AIBL. Every stuff of Manda Branch is very nice and talented. The things that I have observed in these few days are mentioned below: ? Officers never left their work for the next day unnecessarily. ? Sometimes their server goes down for few hours. ? Good work is appreciated by officers. ? Manda branch remains very busy at the beginning of the month. ? Everyone's work is always divided separately but they helped each other in the work every time. ? Always speak nicely to intern and everyone addresses as Bhaiya and Apu. 6.2 Limitations of the study Every bank has their own limitation. There are some secret information and the Bank didn't want to provide those informations. GB doesn't have as much as privacy like cash or investment. I know all the secret of GB. Through my work, I managed to win everyone's heart in few days. Kajoly apu gave me the opportunity to work at every area of GB. ABABIL is the personal software of AIBL where the personal information of the clients is stored and all the work of the bank is conducted by the Software. Kajoly apu allowed me to work on the software too. While preparing the report she gave me all kinds of information that I need. But I have faced some limitations that I have mentioned below: ? Time constraints was my biggest limitation for preparing this report. ? Lack of information collect from the clients. ? Only three months of internship are not enough to know and learn about the banking activities. 6.3 Findings of the study AIBL is one of the potential banks in the banking sector. It was pleasure for me to work at AIBL. From there, I learned many important things about corporate culture. In AIBL Manda Branch, I noticed positive aspect as well as negative aspect. Here I mentioned some negative aspect of the branch. The findings are – ? Manda branch does not have enough modern equipment to work. ? All the officers do not have User ID. As a result, all the officers can't work with Bank's software "ABABIL". ? They don't have efficient officers to operate investment department in the bank. ? AIBL should increase more skilled manpower. ? The authority of AIBL should introduce more innovative and modern technology and update mobile app to make user friendly. ? ABABIL does not provide sufficient support on banking services. 6.3.1 SWOT Analysis of AIBL SWOT analysis is a framework for identifying and analyzing an organization's strengths, weaknesses, opportunities and threats. This is the most useful method to examine an organization. The main purpose of the SWOT analysis is to identify strategies that are compatible with the organization's resource and capabilities that will positively impact the organization. Strength and weakness are the internal factors. Opportunity and threat are the external factors. 6.3.1.1 Internal factors AIBL has good working environment for staffs AIBL has great Corporate Identity. AIBL spreads across the country. Strengths AIBL has Strong Communication with International Organizations, Companies and branches. AIBL provides their customers best quality service. AIBL has experienced, skilled staffs and top management. AIBL has modern facilities like Mobile banking, Card services, App facilities etc. Weaknesses AIBL has enough promotional campaigns but lack of manpower to execute them. No remuneration for internees. All staffs are not well trained. Most of the Sub-branch staffs are not qualified for the job. AIBL doesn't have enough ATM booths. Figure 4: SWOT Analysis of AIBL (Internal factors). 6.3.1.2 External Factors The demand of Islamic banking is increasing day by day. AIBL can be the first priority for people. Opportunities As modern technology advances AIBL will be able to improve their banking related technology. AIBL has the scope to expand their business globally. AIBL may increase their investors. AIBL may provide country's largest ATM card facilities. The number of competitive banks is increasing by leaps and bounds. Bank reputation can be go down because of recruiting unskilled staffs. Threats Others banks are also opening Islamic banking system so that Islamic Bank will be threaten. AIBL have to be more careful than before to providing loans. Figure 5: SWOT Analysis of AIBL (external factors). Chapter – 07 Recommendation and Conclusion 7.1 Recommendations I have observed all the activities of AIBL in last three months. From my point of view, I have suggestions for AIBL Manda Branch that how may they improve. ? New generations PC should be set up in branches to make banking operations more efficient. ? Separate washrooms should be constructed for men and women. ? According to Quran and Sunnah, more investments and deposit schemes should be increased. ? Server and software should be upgraded. ? Separate desks should be set up for interns so that they can work quickly. ? Training sessions should be arranged for unskilled staffs. 7.2 Conclusion Internship is a bridge between theoretical knowledge and practical knowledge. Recently, I have successfully completed my internship at Manda branch of AIBL. The purpose of the internship program is to gain knowledge through practical experience. During the three months of the internship program, no student can learn everything about banking but whatever is learned will have a great impact on future career. Day by day, people are more attracted by the Shariah based Islamic banking. From the learning and experience viewpoint, I have truly enjoyed my internship period. I am very confident that these three months internship program at AIBL will definitely help me to realize my further carrier in the job market. In the end I want to say that I have given my best effort to prepare the internship report and followed all the guidelines. Chapter- 8 Reference References AIBL. (2021). AIBL Annual Report 2020. Dhaka.

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