



**Daffodil**  
*International*  
**University**

**Internship Report  
On  
General Banking of Social Islami Bank Limited (SIBL)**

Submitted To

**Department of English  
Faculty of Humanities and Social Science  
Daffodil International University. Dhaka**

Submitted By

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**Submission Date: 24 November, 2022**

## Letter of Transmittal

Date: 24-11-2022

To

Md. Nuruzzaman Moral

Assistant Professor

Department of English

Daffodil International University, Dhaka

Subject: Submission of internship report

Dear Sir,

I am hereby submitting my internship report. It is a great achievement to me to work under your active supervision. This report is including general banking activities and performance of Social Islami Bank Limited (SIBL). I have got the opportunity to work 3 ( Three)months in Social Islami Bank Limited in Ashulia Branch. It was a great achievement for me to work with SIBL and gathering a broad knowledge about general banking performance.

This project helps me a lot to learn with practical knowledge which I gather theoretically. I was appointed in the General banking section there which help me to get a large opportunity to enhance more knowledge about Banking.

I, therefore, hope that this report will provide necessary information about general banking performance of SIBL. I will be available at any time convenient for further clarification on the report.

Yours sincerely

Bilkis Akter (Bithi)

ID: 191-10-395

13<sup>th</sup> Batch

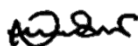
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## Certificate of Supervisor

This is to certify that Bilkis Akter (Bithi), Student of B A in English 13<sup>th</sup> Batch Department of English , Daffodil International University ID : 191-10-395 has completed this internship report on '*General Banking of Social Islami bank limited (SIBL)*'. She has completed this report under my supervision. I have read the report and found that it meets the standard of internship report.

I wish him all the success and as prosperous life.



Md. Nuruzzaman Moral

Assistant Professor

Department of English

Daffodil International University

## Students Declaration

I do hereby declare that my internship has been fully carried by me. It is not submitted previously to any other university. The information that I have presented in this report doesn't break any copyright. Different sources have been used as supportive tools for preparing the report.

I further undertake to indemnify the department against any loss or damages arising from breach of the foregoing obligations.



Bilkis Akter (Bithi)

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## Acknowledgement

At first I would like to express my gratitude to almighty Allah who has given opportunity to go through the total process of internship and to write a report in this regard. I am also grateful to my parents who supported me during the hard time I faced. I would like to thank in my core heart to my report supervision Professor Md Nuruzzaman Moral, my honorable teacher of the department who helped me and give required support to prepare this report and also for giving me the chance to work on such a tremendous nice topic.

I am highly indebted to the persons for their kind advice, suggestion, direction and cooperation. It enabled and helps a me lot to prepare this report.

I also like to thank those person who supervised me to gather knowledge. I worked under the supervision of Abdullah Al Mamun (FAVP & Branch manager), Md Nurul Amin Tanim (SEO & OM), Md Shahrull islam (JO & GB in-charge), Md. Mustafisur Rahman (Junior officer), Saima Rahman (Assistant officer), Md Anayat Ullah (Assistant officer) and Md Mustakim Rahman (Assistant officer, Cash) of Ashulia Branch of Social Islami bank limited who help me by providing information about SIBL. They help me by supplying various data, guideline and direction.

At last I must mention the attractive working environment of this bank and excellent group commitment among all the officers that enabled me a lot deal to do and observe the banking activities during my internship period for three months. Finally I convey my sincere thanks to my friends who inspire in different ways to complete the report.

## Summary

This report provides a thorough understanding of the Bank's operations and activities. SIBL was founded on July 5, 1995, and it entered the commercial the 22nd of November in order to address the need for financial services throughout Bangladesh and to offer its clients exclusive service facilities. The bank received a great deal of praise from the business community during the course of its operation, from sole proprietors to large industrial conglomerates, for its forward-thinking approach on the economy and creative financial solutions.

However, it is stated that any investigation into Islamic banking in the twenty-first century should provide an objective interpretation of the successes and failings of earlier generations and take into account the escalating expectations and indications of Islam's modern-day rediscovery. This will lay the groundwork for an in-depth comprehension of the historical and socioeconomic background of Islamic banking operations in the twenty-first century. The operations of SIBL and the service it offers are the foundation of the entire study. Overall, I thought my time as an intern at Social Islami Bank Ltd. was really interesting. Will undoubtedly be very helpful to me as I develop my future profession.

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## *CHAPTER-01*

### *INTRODUCTION*

#### *1.1 Introduction*

As part of the internship program, I spent three (3) months working with Social Islami Bank Limited (SIBL) in the Ashulia Branch. With the support of the internal supervisor, I gained knowledge about how organizations operate at this time. I also gained knowledge about how organizations interact with the general public and how to evaluate the effectiveness of SIBL's general banking department, which will have a positive impact on our economy in the future, is something I find to be quite interesting. I've decided to write a report on the Social Islami Bank Limited's general banking performance, and process as a consequence (SIBL).

#### *1.2 Research Background*

Any academic course of study is very valuable when it has real-world applications. Only extensive theoretical information will be useful unless it can be put to use in real-world situations. Therefore, in order to gain from our theoretical knowledge, we need to apply it properly. The only way to properly apply our theoretical knowledge in our practical lives and make it more fruitful when we work in such a sector is when we first learn about the advantages of the theoretical knowledge, which is made possible through internship.

Theoretical knowledge is only a portion of the subject when acquired over a course of study. The comprehensive application of methodologies and procedures through in-depth subject matter knowledge is implied by internship and can be successfully used in daily life. Internships are such processes of actual application. General Banking performance of Social Islami Bank Limited is the title of the internship report. This subject will be more important to me in my practical life. In order to fulfil an academic requirement, I worked at the Social Islami Bank Limited (SIBL) Ashulia Branch.

### 1.3 Objective of the Study

#### **Specific Objective:**

- ❖ To gather knowledge & Learn practically about General Banking.
- ❖ To know about of General Banking.
- ❖ To analyse General Banking performance.
- ❖ To Learn about new era in banking system.
- ❖ Development into a technology-driven, service-oriented bank that generates profits.
- ❖ Ensure excellent customer service that is quick, safe, and thorough.
- ❖ A strategy for sustained and balanced growth.
- ❖ Maximum return on equity for shareholders.
- ❖ Launching cutting-edge Islamic banking products.
- ❖ Attract, inspire, and keep top-notch human resource services.
- ❖ Providing real poor families with chances for local employment.
- ❖ Providing financial and social assistance support for organizations that promote social good.
- ❖ To meet objectives for Islamic banking.
- ❖ To make investments in the sectors that are most important for overall economic growth.
- ❖ Make sure that optimal CSR (Corporate Social Responsibilities) practices are used.
- ❖ Be certain of green banking.

### 1.4 Methodology

This report was created using the information I learned throughout my internship. As an Islamic bank, SIBL adheres to standards and values that other commercial banks might not place as much emphasis on. The values are listed below in the following order: Honesty, effectiveness, efficiency, accountability, transparency, flexibility, innovation, religiosity, security, and technology.

### 1.5 Organogram of Bank

Strengthening the wealthy family for a better future generation by getting them involved in saving and investing their money in accordance with Islamic Shariah. Empowering the disadvantaged family by providing income opportunities. It will contribute to a far more sustainable society. Achieving social security, a participatory economy that is sustainable, and world peace.

### 1.6 Sources of Data

Working for the Social Islamic Bank Limited Ashulia Branch's General Banking division. Discussions with the staff, the operation manager, and the manager of this Branch were extensive. Talk about Islami Bank Limited. A discussion concerning the service the bank provided with the owner of the closed account.

Obtaining information from the website of Social Islami Bank Limited. Data collection from annual reports. Reports from the past online. Complementary Books, journals, etc. With the client in person discussions with the public regarding their opinions of Social Islami Bank Limited's banking services. Questioning the current Account holder on their knowledge of SIBL.

## *1.7 Limitations of the Study*

It goes without saying that every study has certain flaws. The study I conducted was very important and took a lot of my time. The following are the few things that prevent me from working at the bank without interruption and, ultimately, from writing this report:

- Because of the limitations and restrictions imposed by the financial authority, large-scale analysis is not possible.
- The use of their main working server, ABABIL, is restricted since each employee has a unique log-in name and password. They are not given authorization to work on their server with much enthusiasm.
- The study's time frame was too brief to provide a thorough grasp of banking as a whole.
- Having restricted access to their cash portion due to rigorous security. Since each SIBL employee has a password to visit the cash division.
- Not enough books, articles, journals, etc.
- In my circumstances, current information might not be available. Lack of knowledge.

## *CHAPTER 2*

### *OVERVIEW OF THE FIRM*

#### *2.1 Background of the Organization*

Social Islamic Bank is the country's leading value added financial institution based on Shariah. It has SIBL Hospital, SIBL Foundation, SIBL School under its purview. Here it is a bank that includes formal voluntary and non-institutional three-tier model. At present it has brought a welfare banking dynamic which works towards the welfare of the poor strata of the country. It basically works collectively to work together for a common goal. It works to build a caring and just society. It works closely with valued clients and stroke holders to serve them. It operates smoothly by using the latest product access technology. Its unmatched customer service has maintained a reputation in the industry of Bangladesh that is unmatched for a banking identity. It maintains partnerships with clients by building a long-term business relationship with them with the aim of helping them profitably and helping them. A number of agent banking outlets have been opened to provide financial services to remote areas of the country. The Bank is strongly committed to building a caring and harmonious society. All its activities basically involve running a proper society. It is the human emotion regulation organization that feels strongly connected to people by prioritizing their emotions i.e. thinking about their emotions. But they believe that banking alone is not capable of moving a society in the right direction or at a fair level. This is how they conduct their activities on a humanitarian basis. They work in areas ranging from human poverty alleviation to family empowerment which is different from others and the measure of success of the bank is not only the main objective of profit making but also acts as a sixth identity to become the most humane and complete bank of the country.

#### *2.2 Company Profile (SIBL)*

The Social Islami Bank Limited (SIBL) was created on July 5, 1995, thanks to the tireless efforts of a group of well-known Bangladeshi businesspeople and celebrities. The Bank began conducting business on November 22, 1995, and has already entered year 19 of its history. Many highly accomplished members of society took part in the unique project and were sponsored shareholders. To combat poverty, Social Islami Bank Ltd. needed a concept of century participatory three sector banking model in one in the formal sector. It functions as an Islami participatory Commercial Bank with human face approves to credit package that empowers and humanizes real poor family creates local income opportunities and deters internal migration. This bank would, among others, provide the most modern banking services to the corporate sector through the opening of various types of deposit and investment accounts, financing trade, establishing letters of guarantee and letters of credit, collecting payments, leasing of equipment and consumer durables, hire purchase and instalment sales for capital goods, and investments in affordable housing.

## 2.3 Corporate Information

### **Corporate Social Responsible of SIBL**

SIBL engages in CSR activities. Since SIBL is under the ambit of Islamic Bank, it works with considerable awareness towards its social responsibility. It always tries to participate in social activities of the country and works towards alleviating disasters like health education poverty rehabilitation etc. The main aim of this bank is to provide service to humanity in any bad situation of the society or philanthropic activities. The bank believes that any poor condition of the society or philanthropic activities should improve the quality of the poor people of the country. It starts from personal welfare of people to institutional welfare. During any calamity or every year spends a certain amount of money or resources towards welfare of the poor people. SIBL always looks for new areas where help is needed and can provide help because they feel that if they are with the common people then it is their organization. The case will have a positive impact. In case of various natural calamities, they rush to save public life with their best and their vision is to work tirelessly to create a caring society or to do whatever is necessary in their interests.

## 2.4 Board of Directors

The bank basically completes its functioning in two steps. One is General Banking and the other is Investment. Here in the General Banking Department, transactions of the general public are usually done, that is, the accounts that people open or deposit money are controlled by the General Banking Department, and on the other hand, the economic management of foreign countries is controlled by the Investment Department, that is, money from other countries. Remittances received or money or assets exchanged for business activities are managed under the Investment Department.

## The Board of Directors is given blow

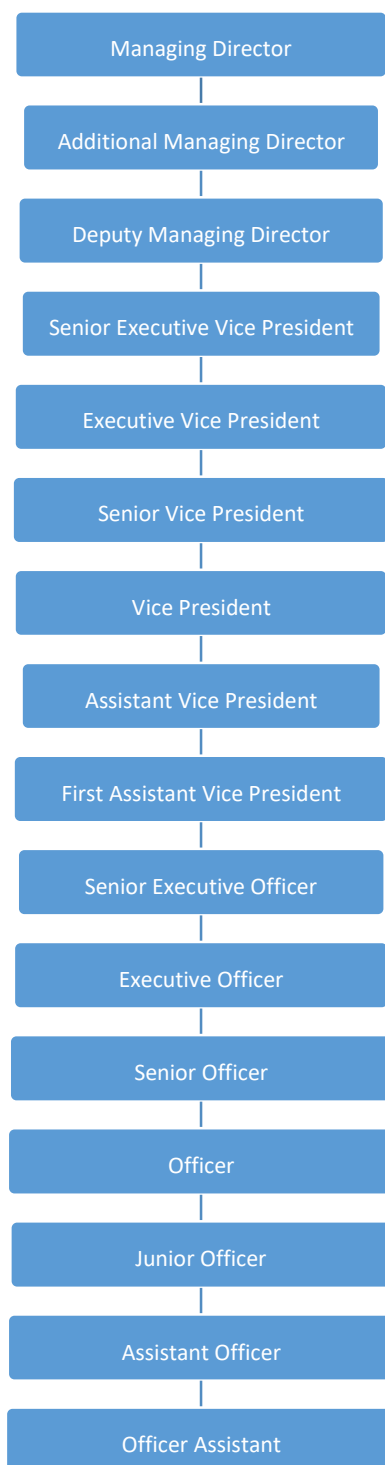


Fig: Board of Directors of SIBL

## 2.5 Vision

SIBL works as a collective participation in creating a fair and honest economic transaction and compassionate society. It is a collective organization of people from all ranks of society, rich and poor, high and low, and its main objective is to provide services to all according to Islamic norms, caring for all classes of people. It goes without saying that any work against Islamic principles does not take place here. Every employee here is satisfied with their services and they will inspire others to do business with them later on.

## 2.6 Mission

- Top-notch financial services using cutting-edge technologies.
- Excellent, efficient, and timely customer service.
- A strategy for sustained and balanced growth.
- Maximum return on equity for shareholders.
- Launching cutting-edge Islamic banking products.
- Attract and hold onto top-notch human resources.
- Creating local income opportunities and empowering actual disadvantaged households.
- Providing financial and social assistance support for organizations that promote social good.



## **2.7 Products and services of SIBL**

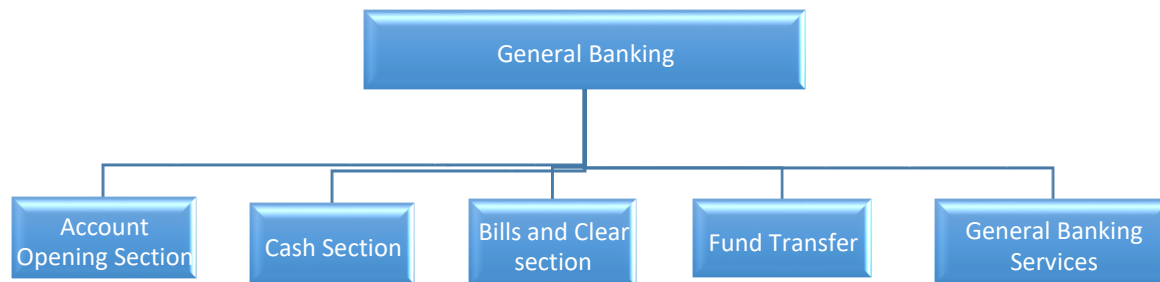
- **Deposit products**
  - AWCD
  - MSD
  - MTDR
    - a) 1 Month
    - b) 3 Month
    - c) 4 Month
    - d) 6 Month
    - e) SIBL Astha (1 Year)
    - f) SIBL Astha (2 Year)
- **Investment products**
  - House Building Investment Scheme
  - Agriculture Finance
  - Probashi Kollyan
- **Foreign exchange products**
  - Export Finance
  - Import Finance
- **Foreign Remittance**
- **Service products**
  - Online Banking
  - Card (Local and foreign)
  - Automated clearing
- **Cards**
  - SIBL Credit Card
  - Visa Islamic credit card (Dual)
  - Visa Islamic credit card (Local)
  - SIBL Zameel Debit Card
- **E – Banking**
  - Mobile Banking
  - Internet Banking
  - SMS Banking
  - Electronic fund transfer
- **Other Service**
  - Locker services
- **SWIFT**
  - School Banking
  - Remittance

## *CHAPTER 3*

### *GENERAL BANKING ACTIVITIES*

#### *3.1 General Banking Area*

Every banking operation begins with general banking. It is the department's responsibility to offer consumers day-to-day service. It creates new accounts, transfers money, issues pay order etc. General banking department strives to offer customers all-around prompt and sincere services. It offers both infrequent and frequent consumers access to banking services so they can take use of auxiliary services. When a consumer solely uses one service from a bank, there may be no relationship between the banker and the customer in some general banking activity. On the other hand, certain customers are ones with whom banks conduct frequent business. Five components make up SIBL general banking.



### **3.2 Account Opening Section**

#### **➤ Al-Wadiah current deposit (AWCD):**

In accordance with the Al-Wadiah Principle, the Bank is permitted to invest the deposited funds at its own risk and solely for the Bank's benefit. The client is not eligible to receive a portion of the investment income, but will receive all relevant services from the Bank.

#### **➤ Mudaraba savings Deposit (MSD):**

The account can be opened in the name of any person/s having sound mind individually/jointly or in the name of any educational institution/club/Association/Socio-economic institution. The Account can be opened in the name of minor by his guardian. The instruction of operation should be clearly noted in the relative account Opening form and Signature card. Depositor under MSD shall get the specific share of minimum at a specific percentage of the distributable Investment Income. Profit shall be calculated on daily Balance basis but applied twice in a year. The account holder can withdraw one fourth of his balance amount from his A/C at a time without notice. However, 7(seven) days prior notice is required to withdraw more than the amount mentioned. Otherwise no profit will be given on balance amount.

#### **➤ Mudaraba Term Deposit Receipt (MTDR):**

Depositor under the scheme shall deposit a fixed instalment on monthly basis for a certain period of time. After maturity the account holder will get the principal amount with profit. Tenure of the scheme would be 3, 5 & 10 years. The account under the scheme can be opened in the name of minor by his guardian. The guardian will operate the account till the minor attains maturity. The instruction of operation should be clearly noted in the relative account opening form and signature card.

### **3.3 Account Instrument**

#### **Nominee**

Each person who holds a bank account is responsible for designating a nominee for the account. The bank is responsible for paying account holders after a death. A candidate who is related to the account holder should be chosen. In accordance with SIBL banking norms and regulations, the bank will distribute the funds to the designated nominee in the event of the account holder's death. An account holder may choose one or more nominees who share his interests. The nominee form must contain all of the nominee's information.

#### **Transaction Profile (TP)**


The term "transaction profile" refers to a list of an account holder's transaction limit and likelihood over a specific time frame. All MSD and MTDR account holders are restricted in SIBL from revealing a likely transaction limit to the bank. The transaction profile in SIBL is often made on a monthly basis. A customer must submit an application to the manager if he needs to withdraw or deposit more money than what is allowed. The Account Holder will be able to make regular deposits and withdrawals after increasing the transaction profile limit.

#### **Documentation**

Before creating an account with the bank, the account holder must complete necessary documentation procedures. Each account holder must submit the following:

- National ID card, passport photocopy, or chairman's certificate.
- Two copies of a recent passport-size photograph that has been modified by the introducer
- A valid specimen signature card signed in the manager's or an authorized officer's presence.
- A/C opening form properly completed.
- The NID photo and signature of the nominee(s), if any, who has been lawfully detained by the account holder.
- Any other documentation that the bank may occasionally demand.

### 3.4 SIBL at a Glance

NAME	SOCIAL ISLAMI BANK LIMITED (SIBL)
Date of incorporation	5 <sup>th</sup> July,1995
Date of inauguration of operation	22 <sup>nd</sup> November,1995
Registered office	City Center 90/1, Motijheel Commercial area Dhaka-1000, Bangladesh
Head Office	City Center Level : 19,20,21 & 22 90/1, Motijheel Commercial area Dhaka-1000, Bangladesh
Logo	
Name of the chairman of the board	PROF. MD ANWARUL AZIM ARIF
Name of Managing Director & CEO	MR. QUAZI OSMAN ALI
Service Provided	Deposit Scheme, Credit facility, Investment facility and foreign exchange services
Paid up capital	8,933,413,560 taka
Number of Branches	177
Number of Sub Branches	145
Number of agent Banking outlet	290
Banking server used	ABABIL
Technology usability	Member of ABABIL
Number of Employees	4000
Number of shares	893,341,356
EPS	1.65 (31 December,2020)

(Source: www.siblbd.com)

## *CHAPTER-04*

### *ANALYSIS & INTERPRETATION*

#### 4.1 General Banking performance analysis

In my internship period, I worked at Ashulia Branch of Social Islami Bank Limited. In general banking department, there is presence of account opening section. In last five years (2018-2022) the performance of new opening account is given below.

##### **Total Account in SIBL Ashulia Branch (2018 – 2022)**

Year	AWCD	MSD	MND	MTDR	MDPS
2018	92	763	5	367	407
2019	107	1139	6	516	512
2020	133	1322	8	713	831
2021	116	1398	8	837	903
2022	91	784	7	622	531
<b>Total</b>	539	5406	34	3055	3184

[Source: Operation Manager, SIBL, Ashulia Branch]

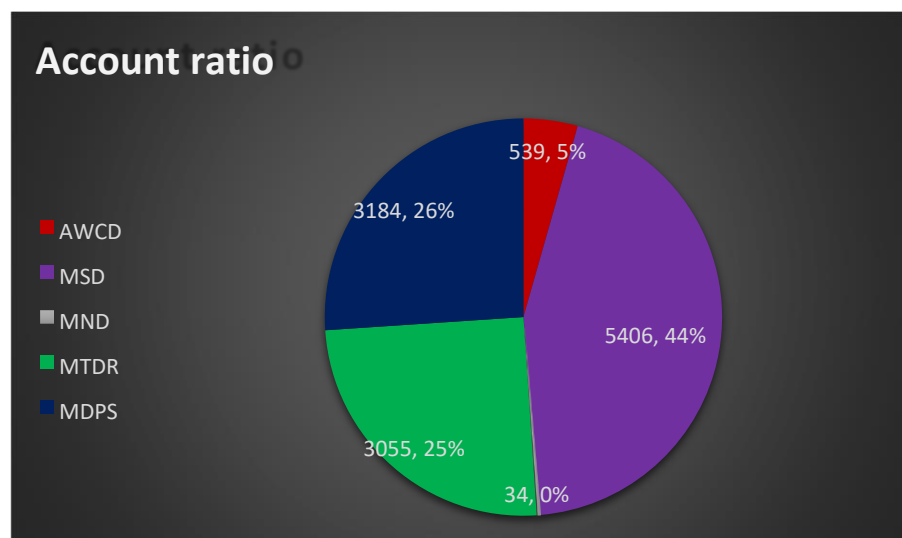


Fig: Account ratio of SIBL Ashulia Branch (2018 - 2022)

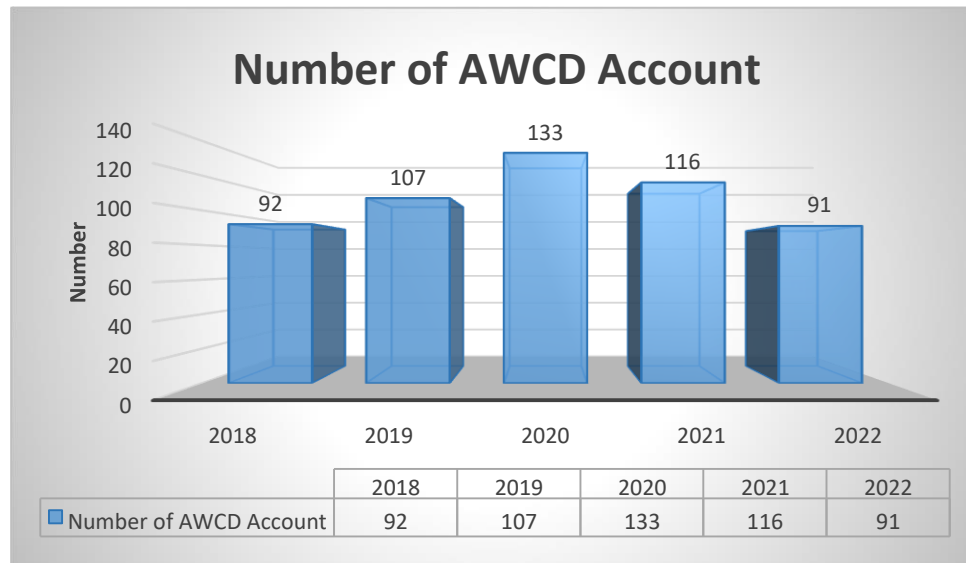
**Al-Wadiah current deposit (AWCD) Analysis**

Fig: Number of new AWCD account (2018-2022)

As far as we are aware, Al Wadiah's current deposit is only for commercial companies. It is frequently used as a company name. There are numerous active deposits in the SIBL Ashulia Branch. This branch opens 92 Current accounts in 2018. This is a minuscule sum for business needs nowadays. But it gets worse every day. They open 107,133 & 116 accounts during the following three years. They cannot pick them up at an increasing rate in 2021, in my opinion, due to market rivalry. Due to the Covid -19 pandemic, the banking industry will be greatly impacted in 2020. They are unable to open many more accounts as a result.

## Mudaraba Savings Deposit (MSD) Analysis

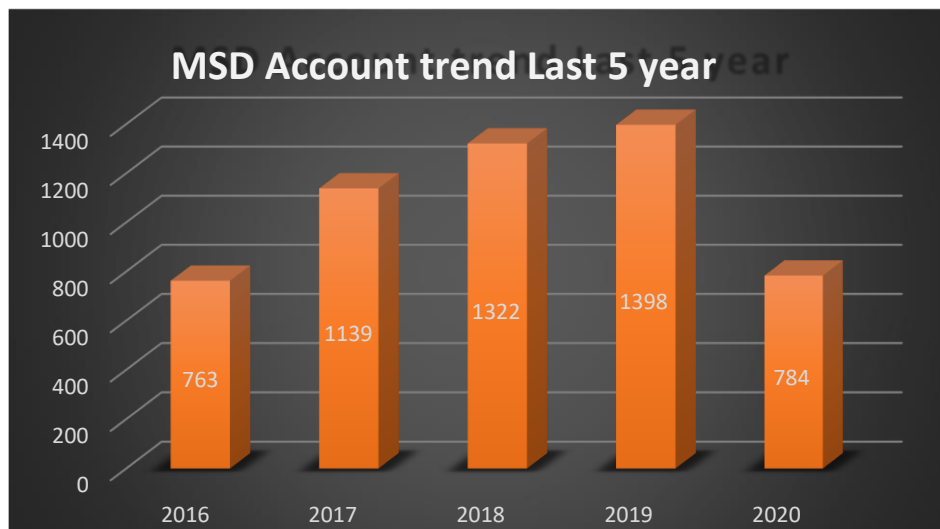


Fig: Number of new MSD account (2018-2022)

Mudaraba savings deposit is the best option for those people who needs to deposit any amount of money at any time and need to withdraw this. In Ashulia Branch of SIBL this types of account are opened in a huge number. From 2018 to 2021 it increases gradually over the period. Over those years some industry pay their salary to the employees through bank account. As a result rising banking activity in industrial sector, some firm make it mandatory to open savings account in case of getting salary through bank. After that if a MTDR account holder wants to get profit in his saving account he/she opens savings account for his/her advantage. Besides this many expatriate workers send their remittance through savings account. So day to day it become popular.



## Mudaraba Term Deposit Receipt (MTDR) Analysis

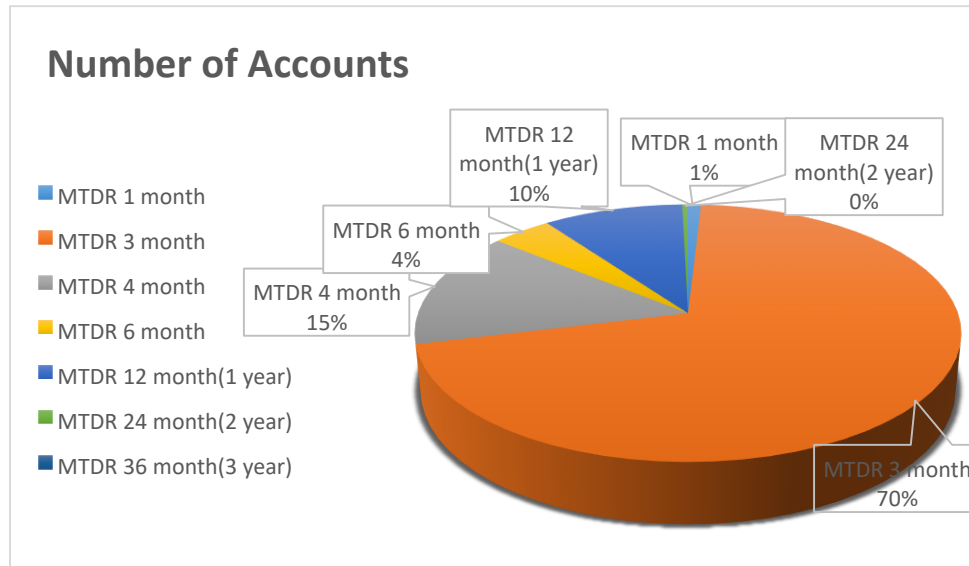


Fig: Mudaraba Term Deposit Receipt (MTDR) ratio of SIBL Ashulia Branch (2018 - 2022)

SIBL provides fixed account for several period of time. In the graph we saw that a large number of people deposit their money for 3 months of period. It needs to mention that SIBL has a policy to provide profit on monthly basis. If a depositor deposit money for 3 month he will get profit by the rate by which rate he deposited. He will get profit for 3 months with that profit rate. But after 3 months if the profit rate change a/c holder will get profit with new profit rate. This policy is applicable for all terms of maturity. So every depositor wants to deposit money for 3 months. For long term of time and risk people are engaged to deposit for 3 months.

## 4.2 Findings

I have identified those positive and negative findings during my study of differentiating conventional banking from Islamic banking. However those findings are tried to depict below-

1. The Islamic banks in Bangladesh have good prospects in our country. As the Islamic banks meet both banking ethical expectation, the people of the country have reposed a great deal of trust confidence on them.
2. Islamic banks operate on Islamic principles of profit and loss sharing, strictly avoiding interest, which is the root of all exploitation and is responsible for large-scale inflation and unemployment.
3. An Islamic bank is committed to do away with disparity and establish justice in the economy, trade, commerce and industry, build socio economic infrastructure and create employment opportunity.
4. Absence of Islamic money market, shortage of skilled manpower, lack of regulatory supervisory framework and shortage of link institutions are some of example of constrains for practicing Islamic banking operation.
5. Sometimes some investment clients even being Muslims have to Shariah knowledge especially in respect of Riba, Permissible and prohibition etc. In financial transactions it is a fact that without the basic knowledge of Shariah and adherence of the clients to the concepts of Halal and Haram Islamic banking has become a difficult task.
6. Most of the people doesn't understand the mood of changing of profit rate in Islamic banking system as a result there is a conflict between the bank and the depositor.
7. If any depositor withdraw profit from MTDR account, the bank will charge excise duty and other charges like service charge & account maintaining charge from depositor's principal amount. As a result when a depositor closed his MTDR account, he doesn't receive the principal amount too. So there is a conflict between the bankers and the depositors.
8. SIBL provides VISA Debit card to the interested account holder. But this debit card isn't useable to all of ATM booth over the country. Only those ATM booth where VISA and Q cash having usability, this card will work for withdraw money.
9. The instant charge of SIBL debit card is 345 tk. (Three hundred forty five taka only). It charges from account holder instantly. But other conventional and Islamic bank gives it free for first time use.
10. There is unavailability of ATM everywhere. So account holder use other banks ATM to withdraw money. Sometimes amount is withdrawn from the account holder but they give an objection they haven't got the money on hand but the amount was cut from account. So it's a harassment for them. It should be managed by the SIBL management.
11. SIBL is a leading bank in Bangladesh, so they should establish more branch to provide services among the people. If it is not possible, they should run with sub branch banking. Because from mine concept Sub branch will help to reduce the cost of the bank rather than

managing a new branch and customer will get proper services with their satisfaction. In rural areas more Agent banking outlets should be established as soon as possible. As people having a good impact on SIBL.

12. The relation and workability between a branch and its sub branch should be more coordinate by both. AS sometimes sub branch do their work by branches through email and any other way.
13. Young uneducated people who wants to be an entrepreneur through obtain agent banking outlet they doesn't get the opportunity to obtain it easily. They need to deposit a large amount of money as security to the bank. But it's not possible for a large number of educated young people.

## *CHAPTER: 05*

### *CONCLUSION*

#### *5.1 Recommendations*

The Banks are actually service organization. The main objective of the world famous and successful banking organization are to make profit through addressing the clients time to time with new pieces of service instruments. However my little experienced earned through this internship program took me to customer varying demands. I had several frank discussion with the clients and officials, which have helped me to know about the aforesaid findings. To sustain and develop the Islamic banking system with its ethical and its intrinsic value system, Islamic banking practiced bank and branch of the country have to strive to solve the problems mentioned in the findings, which stand in the way of their growth and survival. However the recommendations may be the followings:

1. The initiative, drive, farsightedness and relentless efforts of the people who are associated with the Islamic banking system may give it a great boost and momentum.
2. The personnel should be equipped enough with proper Islamic banking knowledge to meet the growing demands of Islamic Banking.
3. All of the people working in Islamic bank should be well conversant with Islamic Banking modes and its operation.
4. People should be made convinced and understood about the justification of real meaning and practice of Islamic banking. They should really understand the basic difference between conventional and Islamic banking.
5. As one of the leading banks in Bangladesh SIBL should provide equal emphasis in each department of banking services.
6. SIBL should appoint customer service officers in all branches. They solve customer problems, answer enquiry of customers etc.
7. SIBL charges BDT 4/- (Four taka only) per pages for MICR cheque. It should be reduce as the bank charges service charge yearly two times from an account holder.
8. The AWCD account holder and special account holder who have preference to the bankers often get extra advantages from the bank and the bankers. As a result the normal customer doesn't take it easy way. So it should be reduced.
9. For business transaction the bank should be more loyal to provide services as soon as possible.
10. In busy branch, the authority should provide more employee.

11. Number of Agent banking outlets should be increased by the authority. The young educated generation who are want to be an entrepreneur SIBL should target them for giving agent banking outlet.
12. To provide banking service among the rural people and to use the unemployed young educated people SIBL should provide SIBL agent banking outlet to them.

## **5.2 CONCLUSION**

New a day banking organizations are one of most vital parts of an economy. New bank provide various services for individual, different firms, companies even for cultivation. Bank offer a great accumulation of loans for personal and industrial purposes. SIBL is running successful and for its good deposit performance the bank occupies 2<sup>nd</sup> positioning the Islamic Banking sector. Taken all in all, it can be safely said that SIBL action program is directed towards development of an authentic participatory Economy beyond Market Economy. There is a better chance in provision for social subsidy. De-secularizing credit may to re-writing new economics. It is thus felt the linking credit to social goals and assignments will have far-reaching theoretical implication for development of an alternative concept of new theories of income, output and employment. This bank expresses its sincere thanks to the government of the people's Republic of Bangladesh and Bangladesh Bank for their co-operation and valuable guidance to the bank. SIBL also takes this opportunity to their valued clients, patrons, well-wishers, correspondents and the shareholders for their support and patronization extended during the year under review.

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7. Md. Nurul Amin (Tanim) , SEO & Operation Manager
8. Md. Shaharul Islam, JO & General Banking Department In-Charge

## Appendices

### Plagiarism Report

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## Recommendation Letter

**Letter of  
Recommendation**

Oct 14, 2022

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Hi Dear,

In response to your job advertisement published in bdjobs.com. I would like to introduce myself to you as I believe I have the skills, qualifications, and experience necessary to make a significant contribution to your organization.

I have completed my B A Honors' from the Department of English of Daffodil International University. My keen interest in Customer Support, better service, management which has enabled me to develop a good knowledge.

I have six months of experience in Installing, Maintenance & Management sector. That enhanced my better service capacity and performance. However, I can assure you that I am quick learner, adaptive as well as an energetic person.

I believe working in a reputed organization like your one will provide me an excellent opportunity for my career. I would truly be grateful if I finally selected for that post and I will prove myself to be an important asset for your company through my dedication, sincerity and highest level of professionalism.

Best regards,



**Bilkis Akter (Bithi)**  
Cell no: 01631858279  
E-mail: bilkis10-395@diu.edu.bd



## Certificate of Internship



**Social Islami Bank Limited**

Ashulia  
Ph: 01713139108.

Ref: SIBL/Ashulia/GB/2022/520

Date: 14.11.2022

### TO WHOM IT MAY CONCERN

This is to certify that **Bilkis Akter (Bithi)**, Daughter of **Md. Bazlur Rahman & Mrs. Khadiza Begum**, Present Address: **Shareepur Hasan Colini, Ashulia, Savar, Dhaka** has completed BA program, Major in English. She has started internship program to our branch on 16.09.2022 and successfully completed her internship program on 14.11.2022. She has worked in the departments of General Banking. She has acquired good knowledge in banking in the aforesaid departments. Besides, she has obtained knowledge in MS-Word and MS-Excel software. Her performance is fully satisfactory.

During his internship program, we found her obedient, sincere and dutiful.

We wish her every success in life.

Truly Yours

(Abdullah Al Mamun)  
FAVP & Manager

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