



Internship Report On
Present Scenario of customer services at Social Islami Bank Limited (SIBL)
Mirpur Branch

Submitted To

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Date of submission: 26-11-2022

Declaration by the Student

I am Unnasha Rahman Prapty, ID: 191-10-1947, herewith declare that I have completed this Project report titled as “Present Scenario of Customer Services of Social Islami Bank Limited(SIBL)” after doing three-month internship in a private bank which is Social Islami Bank Ltd, Mirpur Branch. I also declare that I have done this internship under the guideline and supervision of Mr. Al Mahmud Rumman, Senior Lecturer, Department of English, Daffodil International University. This report is done by my own and prepared this report with full probity.



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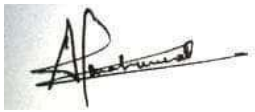
Daffodil International University

Date: 20-11-2022

Certificate of Approval

I am gratified to certify that the Project Report on “**Present Scenario of Customer Services of Social Islami Bank Limited(SIBL)**” conducted by **Unnasha Rahman Prapty**, ID: 191-10-1947, is a genuine report based on her experience of visiting a private bank, SIBL. She has finished this project under my supervision and she was sincere and hardworking during the entire procedure.

I strongly recommend this work for viva-voce and academic commendation.



Mr. Al Mahmud Rumman

Senior Lecturer

Department of English

Daffodil International University

Date: 26-11-2022

Acknowledgement

At first, I would like to convey my sincere gratitude to the Almighty, thanks to the authority of the University for giving me the opportunity to gather knowledge throughout my life.

Then, I really very thankful to my supervisor Mr. Al Mahmud Rumman who has given me the guideline and show me the right path. His contribution makes me to able to complete the report. Without his guideline I could not be able to complete my internship in a proper way. I would also thanks to the Social Islami Bank Ltd for giving me this opportunity. All the person who are the employee of SIBL supported me a lot, I really thank to them. Mr. Rashid who is the manager of SIBL helped me a lot and very kind to me.

I would also like to thanks to everyone who helped me in various way. Also the Mirpur Branch for giving me such a nice place and environment.

Finally, I really show my gratitude towards my university Daffodil International University, for giving me the opportunity to complete my graduation from English Department.

Abstract

This internship report accompanies about my experiences of three months' internship in a private bank. In this three month, I have observed the customer service desk and how SIBL treat their customers. Moreover, I have observed the general banking side and tried to find out my limitations and overcome with it. This report shows a clear picture of a private bank and note down all the important information. By this report can get an accurate idea of banking system.

The experiences which I get through this internship will help me to go a long path. Though there were limitations but it is a good memories and I have learned a lot of things about banking sectors.

This report shows all the point of view and structure of a bank in Bangladesh.

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Chapter 1

Introduction

In this 21st century, there is a huge competition between the bank sectors because there are so many banks and these banks hold their reputation by providing the best services. Also, they focus on customer service as well as how to deal with customer in a best way. So this report is based on “Present scenario of customer services of Social Islami Bank Limited (SIBL)” which originated as a part of an Internship program for three months. As a student of the English Department, we are suggested to do our internship in an industry or institution or to do a thesis. It has been my practical experience in a bank. Theoretical knowledge and practical experience stand for the opposite. Theoretically, we can get an idea on the other hand practical experience gives us an entire knowledge and we face both good and bad experiences. So this practical experience will help me to build up my future career and also improve some skills. Through this customer dealing experience, can easily improve communication skill, language skill, professional grooming, time management, self-confidence and different thoughts as well as ideas.

This book includes eight chapters. In the very first chapter of this book is an introductory portion which is including with the background and rationale of the study, objectives and significance of the study. The methodology of the study is explained in chapter two. Here I mention that why I choose this institution(SIBL) and how is the process to do an internship. Chapter three gives the whole description about SIBL. Also the banking system and its history as well. General banking and internship activities has been portrayed in chapter four and five. In this section I give a details about general banking and make it easy to understand. In chapter six I have discussed about the findings and pointed out the strengths, weaknesses, opportunities and threats regarding the banking issue also share my opinion and try to give some recommendations in this section. Finally, chapter seven and eight describes my limitations of study and then conclusion.

1.1 Background of the Study:

A magnificent part of a country's economy depends on the banking sector in this era. The bank plays a crucial role to grow up a country's economic system. Bangladesh is a developing country and a huge amount of remittance comes through the bank sectors. Now there are a lot of private banks also government banks and they give huge facilities to their employee. As a student in the final semester, it was suggested by the department to do an internship for three months. This internship also a mandatory part of my BA program in English. Without complete this internship I cannot finish my graduation. It is as like as my other courses. But the fact is it is completely practical knowledge and experiences. In this modern world, there are a vast competition and students must have both academic knowledge and practical knowledge as well. They should have the idea of the real experiences and the real world. The modern is full of commercial and all about competition. Here they have to grow up themselves. They cannot build up their career without knowing the present situation of this job market. So this three months' internship gives an idea about job life. It helps to gain work experience and improve our skills. As I prefer banking sector for my future career so I have chosen a bank for my internship. Luckily I have got chance in a private bank which is Social Islami Bank Ltd (SIBL). There was another reason for choosing this bank and that was, one of my relative works in this bank. So it was easy for me to get a chance in this bank.

1.2 Rationale of the Study:

Bangladesh Banking System

Nowadays there is a boundless probability in banking career. A lot of young souls to get involved in banking because of the rapid growth of economics in this country. A banking job offers job security and pay. There are some reasons for choosing this sector. One of the reason is, every day in this job life there come different challenges and this challenges develop our skills. We can increase our professional growth and also our personality. Bank job is my passion and emotion as well. So, it will give the satisfaction which I want in my job life. Also there is huge scopes for individual growth. Because there is a competitive environment which provides sufficient scope for talented and dynamic employee. It provides a helpful environment and give chances to build up their future career. We can say that banking is the backbone of the national economy. Banking sector provides a standard salary. So, I wanted to do my internship in a reputed bank. I want to see myself as a MTO in a reputed bank after 3 years. As a result, I have to gain some knowledge about this sector. Because I am from English department, it will quite difficult for me to move on to another department. If I have some knowledge about banking sector, it will be helpful for my future career. Daffodil International University gives a chance to do an internship. It was my fortunate that I have selected in Social Islami Bank. My intension was to do a three months' internship I would make a long term goal in my banking career.

1.3 Objective of the Study:

Objective of the study is mainly the things which are we going to achieve. It also be the motive that why are we doing this. During my internship in a bank, I have divided my objectives into two part. Number one is main objectives and number two is additional objectives.

Major Objectives:

Major objectives of this report are:

- To complete my BA program.
- To gain work experiences for my future career.
- To embellish the entire banking system as a front desk officer.
- To deal with the clients as a customer officer.
- To build up a good communication between an employee and a customer.
- To know the customer's desires and work on it.

Additional Objectives:

Additional objectives of this report shows the activates of a front desk officer including customer services.

- ✓ To show the process of an internship in a bank.
- ✓ To show the activities of general banking.
- ✓ To learn about the benefits of a bank for both clients and workers.
- ✓ To create a relationship between academic knowledge and working experiences.

1.4 Significance of the Study:

This study helps us to improve our professional skills. In this world, academic knowledge is not enough. There are some skills which we should improve and it can be possible by doing some practical works. So doing an internship is the best way to gain work experiences as well as improve skills. This study gives a clear idea about bank sectors. After this study it will help us to make a decision that what points we should focus? On the other hand, by this internship we can also improve our self-confidence, team work experience, communication skill, time management as well as professional grooming.



Team work



Self confidence



Communication



Time management

Figure 1.1: Practical skills [1]

These all skills will help me in my future career. Basically it was my short term goal to shape and fulfil my long term goal.

Chapter 2

Methodology

I had three opportunities in my internship. Authority suggested that we can do our internship in an industry or an institution. Also, they offered a thesis as well. There were some restrictions in the thesis and it is really helpful for those people who are interested in the teaching profession. They can add their thesis book as a plus point for higher education. Moreover, it is thoughtful for scholarships and Ph.D. However, my center of attention was a bank job. Since my childhood, I always wanted to be a banker. My dream job is MTO in a reputed bank. Therefore, I had decided that I would take internship in a bank. Fortunately, I got a chance to do an internship in a private bank which is Social Islami Bank Ltd. Social Islami Bank is a Shari'ah based islami bank. I always prefer islami banks at first. Because their rules and values maintain the Islamic rules. Before my internship, I searched about some banks and I found that SIBL would be best for me. Because its vision, mission and values are matched with my own interest. There were some rules which I had to followed. There was a process and through this process I have completed my internship. At first I had to choose an industry and then collected a formal approval letter from the department of English. Then I took the letter and submitted it in the bank with my cv and other documents. Then I got a permission letter from the bank. After that I was prepared for my three-month internship. My supervisor suggested me to note down all the activities which I have done in my internship. Afterwards I got a certificate from the bank.

Chapter 3

Overview of SIBL

3.1 Background of the Organization:

SIBL is a well-known Shari'ah based islami bank in Bangladesh. The founder of SIBL is Mahbub ul Alam. At first it was established as Social Investment Bank Limited on 22 November 1995. After it converted to Social Islami Bank Limited. It has a large popularity in Bangladesh. It has 172 branches also 22AD branches, 104 sub branches and 200 agent banking outlets up to October, 2021. The headquarters of SIBL is in the City Center, Motijheel. The CEO of this bank is Zafar Alam. SIBL is also a generation commercial bank which follows the Shariah' Principles. It has two subsidiary companies. One is SIBL Securities Ltd and the other one is SIBL Investment Ltd. It provides banking and financial services. The activities of this bank is divided into some parts. Some of them take the responsibility of the financial side. Some of them keeping all the records. Some people work in field and handle clients. The financial institution observes all the financial agreements and developing the economic growth. Marketers also can be benefited by SIBL. They can develop their creative project through this bank. The bank was open from 9.30 am to 7.00 pm and the services of the bank was started from 10.00 am to 4.00 pm. Recently government has changed the schedule. Now the bank is open from 8.30 am to 6.00 pm and the services of the bank is started from 9.00 pm to 3.00 pm. Bank close on Friday and Saturday because these are government's holidays.

3.2 History:

Social Islami Bank Limited started its journey on the 22nd November, 1995. Some renowned personalities of the Islamic workers are the sponsors of Social Islami Bank Ltd as shareholders. SIBL makes three sector banking model in one. Number one is the Formal sector. So it is basically works as an Islamic Participatory Commercial bank which provides the profit and loss sharing. Second one is Non-formal banking with formal finance and credit package. It actually for the below power and show empathy for the real poor family. As well as creates local income opportunities and discourage internal migration. In the formal corporate sector, it offers the same like other banks. It works like others banking services by opening different types of deposits and investment accounts, collecting of bill, financing trade, providing letters of guarantee, effecting domestic and international transfer, hire purchase and installment sale for capital goods. Also investment in low-cost housing and management of real estate various industrial transport, agricultural, educational and health projects. Moreover, SIBL provides especial services for the Bangladeshi emigrants which included for managing their foreign currency account. Furthermore, it offers home remittance services, introduce Co-operative Investment schemes etc. All these three sectors activities mutually done by Social Found, Social Assessment Schemes. All these activities making by economically, socially and ethically transparent and revealed. Our Islam provides us a fulfill lifestyle and the objective of Islamic lifestyle is to be successful in both of our mortal and immortal life. Therefore, SIBL maintains Islamic values and rules.

3.3 Mission:

SIBL gives effort to their activities and adding a new proportion to their banking services in both home and abroad. Along with this they are giving the best priority to their clients ensuring all the commitments to serve the society. They want to build up a strong client services in national and international and reached their goal. They have some mission:

- The latest technology with high quality financial services.
- Fast, Accurate and Satisfactory.
- Economic growth strategy.
- Introducing innovative Islamic Banking products.
- Encouraging and empowering real poor families.
- Support for the social benefit organizations.

3.4 Vision:

By ensuring the highest standard of clients services through updated information technology, making due contribution to the national economy and establishing themselves firmly at home and abroad as a front ranking bank of the country are their cherished vision. Social Investment Bank Ltd started its journey with the concept of 21st Century Islamic participatory three sector banking model:

- Formal Sector- It focuses on commercial banking with the latest technology.
- Non-Formal Sector- It focuses on family empowerment.
- Voluntary Sector- Increase social capital mobilization by CASH WAQF and others.
- “Reduction of Poverty Level” is their vision which is started with the commitment of “Working together for a Caring Society”

3.5 Objective:

- To inspire and motivate the new speculator to establish industries and business for the development of national economy.
- Through financing independently, boost up the investment in private sector.
- Financing the foreign trade of the country both in export and import.
- To increase the saving tendency of the people through providing attractive saving scheme.
- To improve the savings from both urban and rural areas.
- To develop the model participatory of banking.
- Create shareholder wealth.
- By communicate to the bank and the customers, National Bank should become the best in Bangladesh offering a very efficient customer service at a competitive price.

3.6 Organization Structure:

Organization structure plays a very important role on the lucratively of any organization. Social Islami Bank Ltd is a centralized organization. And its activities are designed on the basis of traditional banking business, such as credit, international division, investment, administration, and operation etc. SIBL has a formal organizational structure which is highly specialized and centralized. Organizational setup of the Social Islami Bank Ltd is consisting of three organizational domains. Firstly, the central top management, which contains Board of Directors, Managing Director, Additional Managing Director and Deputy Managing director, Major responsibilities of this are to take central decision and transmit it to the second step. Secondly, Central executive level management, which contains executive vice president, senior vice president, vice president and Assistant vice president. Major responsibilities of this part are to supervise and control division/ department. Thirdly, branch operation management, which contains branch manager and other mid/ lower level management. Major responsibilities of this part are to the 107 branches of this bank and report to the Head office from time to time.

Chapter 4

General Banking

General Banking is the most important side in banking sector. It is the busiest part and overview all the activities of a bank. General banking is included so many things. It also observes the financial part of the bank. General banking is the full of information and problem solver. It included front desk, money exchanges, clearing, settlement, information note down and so on. Front desk is the busiest place where all the time employee deals with the clients. Customers come to front desk as first and they ask to open a new account or pass the cheques. There are some activities of general banking. Like accounts opening, deposit and savings, information gather, chequebook request, account verified, signature verification, handle the clients and so on. The most important part of general banking is customer services. They always focus on it and deal with the customers in a nice way. General banking system keeps each customers' information and verified that information. Also it is included with internet banking.

Chapter 5

Internship Activities

There are four departments in Social Islami Bank Ltd. These are General banking, Credit, Cash and Foreign Trade. I got a chance at general banking. Though I was in that department, most of the time I engaged with the clients. Also sometimes I was at cash counter. There were no limitations in my work. Actually I went there for learning something new. So I never judgmental that what I did. I wanted to break my boundaries through this internship. So I did a lot of works in this bank. I went there 8.30 am and returned home at 8.00 pm. I tried to focus on my works and skills. Sometimes I did some works which were not connected with my department. I did new Accounts open, Saving and Deposit, Cash counter, Risk level calculated, KYC, SS card verification, Identity verification, fulfill all the information, Data collection, Clients handle, Provided internet banking services. I also did file update. Every day I serviced the customers. They came to me to open or close their accounts or sometimes came for information.

I have learned a lot of things during my internship. I have divided this into three parts. Number one is work related then professional grooming and the practical learning.

Organizational Information: After completing this internship, I got a clear idea and knowledge about the organization. Also able to know about their vision, mission, background, process etc. Moreover, now I can visualize the strength, weakness, opportunity and threat of this organization.

Banking Procedures: Now I can know how to open a savings account and a deposit account. The differences between saving and deposit accounts. Know about KYC, SS card, verification and cash counter.

Rules and Regulations: I have learned about the principles of the Social Islami Bank Ltd also bank activities.

Customer Service: Mainly I have learned how to convince people and how to deal with them. I have learned how to handle different kinds of customer at a time. I am able to break my boundaries and can easily get into other people.

Data entry: I have also learned that how to gather all the data and information.

Professional Grooming: I have also improved my professional grooming and learned about the culture of corporate life as well. I have learned that how to be professional. The environment of a corporate life is so formal where should maintain etiquettes and manners.

- ✓ To maintain a formal appearance
- ✓ Communicate with a formal language
- ✓ Respect all the employee
- ✓ Be polite and control emotional intelligence
- ✓ Make a good relationship to everyone

Practical learning: Some skills which I have improved from my internship will help me for the life time.

- I have improved my communication skill. Before this internship I was very shy person. And also an introvert. So it was quite hard for me to communicate with others. I felt very nervous when I communicate with a lot of people. But after this internship my communication skill has improved. Now I can easily communicate with others. And share my ideas, thoughts. As a result, many people inspire me and like my ideas. I can handle clients and make a good relation between us.
- Then I have improved my time management skill. A few months ago, I was very lazy person. I could not manage the time. Now I can utilize the time in a proper way.
- My confidence level has grown up after this internship. Sometimes I worked in a team. And shared my own opinion. It helps me to gain the experiences as a team worker.
- I have learned technological skills as well. Like MS office, data entry, internet banking etc.

All of these learning will help me to achieve my goal. My experiences about this journey is so good and beneficial.

Chapter 6

Findings and Recommendations

During my internship I have observed the general banking side. I have done a lot thing. Banking sector always focus on their clients. I have observed that the pressure of activities of a bank is raised on Sunday and Thursday because of the opening and closing time. As all the banks are closed on Friday and Saturday in a week so there is a gap between two days. Also I have observed the financial findings are increased in the first of month. Because some of them get their salary, some of deposit and saving their money. Their also a huge pressure on cash counter. Normally general banking side is so much busy in the servicing time. On the other hand, cash counter is so much busy after service time. The reason behind it to close the accounts and keep the records. I have also faced the situation where deal with so many customers at a time. I have divided all of this observation into three part. Number one is dealing with the different clients, number two is evaluating the pressure on general banking, number three is evaluating accounts.

Dealing with the different clients: As a front desk officer, I have faced a lot of people in a day. I have to deal with them in a proper way. I have faced upper class people as well as the lower class people. The communication between them are different. Sometimes it can be very formal or sometimes it can be very normal. I have handle the clients in their own way. It is hard to understand them. So I have talked in a formal way with the upper class people and the educated people. But whether it comes to lower class people, I always try to get close with them, understand them and discuss anything with a very easy way. I always try to be nice and kind all of them and make sure to build up a relation between us



Figure 6.1: Customer dealing Chart [2]

Here when I communicate with the clients I have observed that the upper class people has the idea of banking system around 50%, middle class people have the idea of 30% and lower class people have the idea of 20%.

Evaluating the pressure of General Banking: During my internship, I have observed that in the begging of the month and closing of the month, there are too much pressure. On the other hand, starting and closing in the week we have faced a lot of pressure. Because there are two holidays in a week.

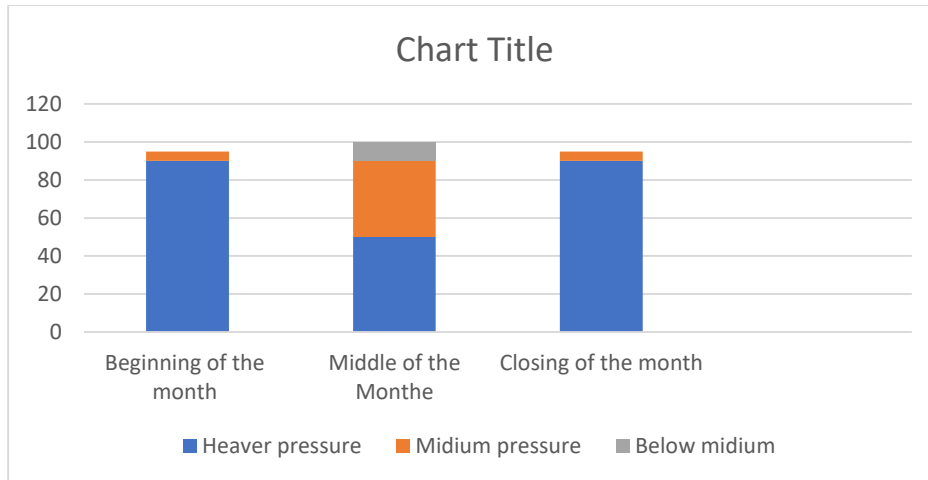


Figure 6.2: Pressure evaluating Chart [3]

Here, beginning and closing of the months are same. And middle of the month is light then others.

Evaluating Accounts: I have observed that there are a lot of accounts. But the number of loan is on top. Then savings accounts and finally deposit accounts. Number of people are belonging to lower class and they need load on the other hand upper class people also take loan. But lower class people cannot deposit their money but sometimes they saving their money because saving accounts start from only one hundred Taka.

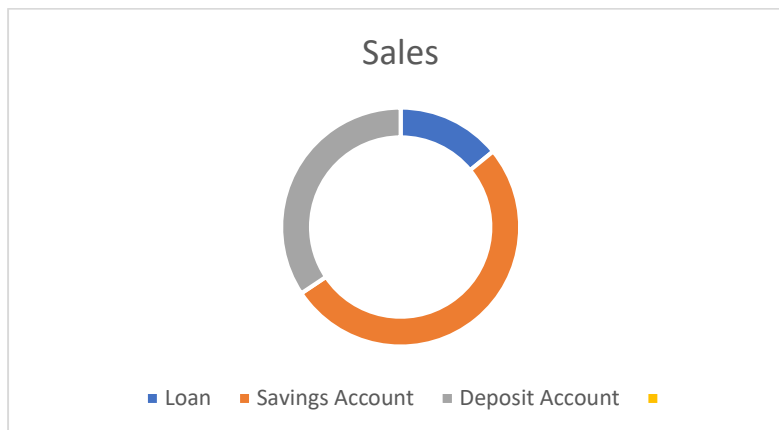


Figure 6.3: Accounts and Finance chart

6.1 SWOT Analysis:

SOWT analysis refers to strength, weakness, opportunity and threat of a company.

Strength

- ❖ SIBL is the largest bank in Bangladesh consisting 172 Branches.
- ❖ Its vision, mission and values will take it in a long way.
- ❖ SIBL gives the best to their customer and providing financial investment.
- ❖ SIBL has a great advantage of internet banking system and their IT system also very developed.
- ❖ It has strong destination and management system.
- ❖ They have a lot of ATM booths.

Weakness

- Lack of promotional activities.
- Provides Shariah' based profit that's why many people are not interested.

Opportunity

- ✓ Can be the largest Islamic Bank
- ✓ Work on home and abroad both
- ✓ Work on to provides best services which make them more familiar.

Threat

- Must be focus on their promotion activities, otherwise employee will lose their interest in this profession.
- Must be increase their booth. Otherwise people do not use their credit or debit cards.

Recommendation:

After all these analysis, I have some recommendation to the bank. They should focus on their promotion activities, also increase their ATM booths. They can improve their findings.

Chapter 7

Limitations of the Study

As I am from English Department, I have some limitations in this study. Because I have chosen a different industry which is not match with my department. I have faced some problems during the internship. Before this, I had no idea about banking system and activities. I do not even know the process and how to open a bank accounts. So, I took some day for learning. I started learning all of this which are included in banking system.

Chapter 8

Conclusion

At the end, I want to say that, it was a big opportunity for me to find out my limitations and identify about my skills. This knowledge will help me in my upcoming career and I can overcome all of this limitations. It was educative and effective also. Now a day's bank job is like everyone dream job. There are many opportunities in this sector. Banks are taking part of our economic and developing day by day. Also it gives the job security with a handsome salary. So it will be a great job for those people who are interested in bank.