



“Performance Evaluation of Shahjalal Islami Bank”



INTERNSHIP REPORT

“Performance Evaluation of Shahjalal Islami Bank”

Submitted To:

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Major # Human Resource Management



BRAC University

Date of Submission: 28th May, 2013



Letter of Transmittal

May 28, 2013

MS. Kulsum Popy

Lecturer

BRAC Business School

BRAC University

Subject: Submission of Internship Report.

Dear Madam

I have prepared an Internship Report on *“Performance Evaluation of Shahjalal Islami Bank”* which I am submitting along with this letter. It was an energizing experience working under your supervision and preparing this report further enhanced my insight about how to prepare and write a report.

I am confident that this report will help you to understand the reason about my selection of the topic. I have tried my best to follow your guidelines in preparing this report. I have presented what I do believe to be most important information to make my report as specific & coherent as possible.

I hope that this report will fulfill your requirements. Thank you for your kind consideration and guidance. I hope my effort would satisfy you.

Sincerely yours

Omayma Islam

ID# 08304109



Acknowledgement

Acknowledgement is made to the courtesy of all who have kindly provided prints and given permission for reproduction of all the sources. Copyright materials are acknowledged at the reference list of the internship report.

My sincere thanks go to my supervisor MS. Kulsum Popy (Lecturer, BRAC Business School, BRAC University) for letting me choose this topic and providing with his guidance and support which bring out an outcome of this report. I appreciate her co-operation and sacrifice of valuable time.

I have many thanks to make. When preparing the research paper, my respected supervisor Mokammel Hossain (AVP & Manager) provided proper guidance and invaluable comments on each of the sections of the report. He greatly improved the readability of the text. I would like to thank Rolyna Akter Zia (Senior Executive Officer) for her unconditional help. Last but not the least, I thank the Almighty for keeping me healthy and fit and enabling me to complete my report on time.



Executive Summary

Shahjalal Islami Bank Limited is based on Islamic Shariah. SJIBL is named after the name of a saint Hajrat Shahjalal who dedicated his life for the cause of peace in this world and hereafter and served the humanity. It was incorporated as a Public limited company on 1st April, 2001 under companies Act 1994. It started its Banking operation on May 10, 2001 with the 1st branch (main branch) opened at 58, Dilkusha C/A, Dhaka, obtaining the license of Bangladesh Bank, for upliftment of economic condition of its customers as well as to contribute sustainable economic growth and development in trade and industry of the country. Its corporate head quarter is situated at 10, Dilkusha Commercial Area, Jiban Bima Bhaban, Dhaka – 1000, Bangladesh. Now it has 74 branches. The sponsors of SJIBL are leading business personalities and renowned industrialist of the country. Now this bank has paid up capital of tk4, 452.65million and No. of Directors – 20.



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Chapter 1

Description of the Report



Description of the Project

Introduction

At the end of BBA program students must have to accomplish an integrated course called internship that is relevant to academic purpose. The main objective of internship is to have practical experience of professional job relative to the student's major or minor concentrated area. During this internship period students have to work for any organization. It's like fulltime job. While working with organization students are given the opportunity to learn something about a particular department as well as make a contribution to the company by performing needed tasks. Often internees are paid for the time they work, in some instances, they are not. I did my internship in a one of the leading bank in Bangladesh "Shahjalal Islamic Bank". I started my internship on 24th March, 2013 and it will finish on the period of 24th June, 2013. It was fulltime internship. I had to work from 10 am to 5 pm. The office was situated in plot No-34/b, DIT Road Malibagh Chowdhurypara, Dhaka-1219. Dhaka.

Internships provide an opportunity for students to link theory with practice and further serve as a temporary labor pool for those agencies that have committed to participate in the internship program. It enables me to compare theoretical ideas that I learned in the classroom with the real world. During internship I observed that the banking environment is the combination of management, finance, and marketing and information system. I also learned about different types of practical application. Banks are applying different type of accounting concept such as book keeping, income measurement, and preparation of financial measurement etc. I learned the flow of economic resources from the owner to business firm and the flow of goods and services from the business firm to households. I learned the SJIBL's hr activities. SJIBL are performing different type of financial activities such as financial analysis, budgeting, financial decision making activities etc. From this organization I got the chance to match my theoretical knowledge with practical knowledge. In different time SJIBL deals with different type of communication ways such as business letter, meetings, and reports etc. so I also learned about business communication process effectively.



Objective

Objective of this report includes two types of objectives. They are broad objective and specific objectives. A broad objective and some specific objectives are included in this report. They are:

✓ **Broad Objective**

To describe the information gathered from practical experience of working in a Reputed Bank.

✓ **Specific Objectives**

The specific objectives of this report are given below:

- To develop the practical knowledge by observation and analysis.
- To relate the practical knowledge with theoretical knowledge.
- To know about Shahjalal Islami Bank Limited (SJIBL) operational activities which is based on Islami Shariah.
- To discuss about the General and Green banking
- To discuss about the Performance Evaluation of SJIBL

• ***Methodology***

Methodology describes the manner in which data is collected, analyzed and interpreted.

The data that will present in this research paper would collect from primary and secondary data source. The sources are mentioned below:

Primary Sources of Date:

Primary data are those data which is originated by the author for the specific purpose of describing or analyzing something. In this report the primary data source would be raw data gathering from own observation. The primary data source that will be used in this report is data obtained through practical involvement with job responsibilities.



The primary data had been collected in various ways. The different sources were:

- Face to face conversations with the employees and opportunities were given by the management to work in relevant fields in SJIBL.
- By personal interviewing and interacting customers at SJIBL.
- Observing various organizational procedures.

Secondary Sources of Data:

Secondary data are data collected for some purpose other than the main facts. Secondary data are quick source of background information. In this report the information collected from indirect source will be considered as secondary data sources. The secondary data source that will be used in here would be:

- Annual Report of Shahjalal Islami Bank Ltd.
- Progress report of the Bank.
- Internet.

Limitations

For preparing this report some difficulties have been faced. These difficulties can be considered as limitations. The limitations are as following:

- **Time Limitation:** Due to time limitations many aspect may not be discussed properly in the report.
- **Unwillingness to Reveal Confidential Data:** The authority provided restriction to use some confidential organizational data. So confidentiality of data is another important barrier that had been faced during preparing the report.
- **Unavailability of Respective Persons:** Some data have been collected from the managers and officials of the respective fields. They were busy with work or might be



outside Dhaka city for official purpose. Therefore, it was difficult to collect information from them.

- **Stress Factors:** Preparing this report required lots of work. After doing fulltime office, it was tough to do the report. So work pressure posed stress. This would hinder the speed of working. So stress factor is one of the limitations.



Chapter 2

The Organization



Background of Shahjalal Islami Bank LTD:

In August 1974, Bangladesh signed the charter of Islamic Development Bank and committed itself to reorganize its economic and financial system as per Islamic Shariah. For the favorable attitude of the government of the people's republic of Bangladesh, at present six Islamic Banks operate in Bangladesh Financial market and one of them is Shahjalal Islamic Bank. Banking sector is the chief financial intermediaries in a country. It's also true for Bangladesh. Shahjalal Islami Bank Ltd. is a very challenging institution. In the age of globalization and free trade, the process and the system of running a bank is changing. SJIBL is continuously managing itself with this changing environment. The company strategies are clear and concise. The return is pretty good. If the company performs this way, we can expect that in near future, SJIBL may become one of the top performers in banking sector of our country.

They are also able to contribute to our economy in better way. The working environment of the bank is impressive. It was also found that the bank (Branch) is doing better in most of the sectors and their performance is better than average. The investment during 2010 went down in comparison to that of previous year.

From the beginning, the prime objective of the SJIBL was to increase capitalization, to maintain disciplined growth and high corporate ethics standard and enhance the health of the share holders. Its customer service is very much impressive than of other financial institutions. Their effective strategy, time demand offerings, up to date rules and regulations to cope with international market and their friendship customer services easily impress the clients. So, now The SJIBL is in leading position in financial Institutional sectors in Bangladesh. The financial performance of the bank in recent years is pretty well. Moreover, any laxity in operational ground can considerably be compensated through the cordial services provided by a staff of talented officers or employees.



Nature of business:

The Bank is carrying out commercial, corporate, investment and retail banking related services as follows:

- Corporate Finance
- Correspondence Banking
- Documentary Credits
- Foreign Exchange
- Guarantees
- Syndicated Finance
- Other related Business

Vision of SJIBL:

To be the unique modern Islami Bank in Bangladesh and to make significant contribution to the national economy and enhance customers' trust & wealth, quality investment, employees' value and rapid growth in shareholders' equity.

Mission of SJIBL:

- To provide quality services to customers.
- To set high standards of integrity.
- To make quality investment.
- To ensure sustainable growth in business.



- To ensure maximization of Shareholders' wealth.
- To extend our customers innovative services acquiring state-of-the-art technology blended with Islamic principles.
- To ensure human resource development to meet the challenges of the time.

Strategies of SJIBL:

- To strive for customers best satisfaction & earn their confidence.
- To manage & operate the Bank in the most effective manner
- To identify customers needs & monitor their perception towards meeting those requirements.
- To review & updates policies, procedures & practices to enhance the ability to extend better services to the customers.
- To train & develop all employees & provide them adequate resources so that the customers' needs are reasonably addressed.
- To promote organizational efficiency by communicating company plans, policies & procedures openly to the employees in a timely fashion.
- To cultivate a congenial working environment.
- To diversify portfolio both the retail & wholesale markets.



Motto/Slogan:

“Committed to cordial service”

Corporate Information:

Name of the Company	Shahjalal Islami Bank Limited
Legal Form	A public limited company incorporated in Bangladesh on 1st April 2001 under the companies Act 1994 and listed in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.
Commencement of Business	10th May 2001
Head Office	Uday Sanz, Plot No. SE (A) 2/B Gulshan South Avenue, Gulshan - 1, Dhaka-1212.
Telephone No.	88-02-8825457,8828142,8824736,8819385,8818737
Fax No.	88-02-8827607
Website	www.shahjalalbank.com.bd
SWIFT	SJBL BD DH
E-mail	sblho@shahjalalbank.com.bd
Chairman	Alhaj Anwer Hossain Khan
Managing Director	Md. Abdur Rahman Sarker
Auditors	M/S. Hoda Vasi Chowdhury & Co. Chartered Accountants Ispahani Bhaban 14-15 Motijheel C/A Dhaka-1000 Phone: 88-02-9555915, 9560332
	M/S K.M Hasan & Co. Chartered Accountants 87, New Eskaton Road



Tax Advisor	Dhaka. Phone: 88-02-9351457, 9351564
Legal Advisor	Hasan & Associates Chamber of Commerce Building (6th floor), 65-66 Motijheel C/A, Dhaka
No. of Branches	74
No. of ATM Booth	15
No. of SME Centers	06
Off-Shore banking Unit	01
No. of Employees	1,671
Stock Summary:	
Authorized Capital	Tk. 6,000 million
Paid up Capital	Tk. 4452.655 million
Face Value per Share	Tk. 10

Shariah Council:

Shariah Council of the Bank is playing a vital role in guiding and supervising the implementation and compliance of Islamic Shariah principles in all activities of the Bank since its very inception. The Council, which enjoys a high status in the structure of the Bank, consists of prominent ulema, reputed banker, renowned lawyer and eminent economist.

Members of the Shariah Council meet frequently and deliberate on different issues confronting the Bank on Shariah matters. They also conduct Shariah inspection of branches regularly so as to ensure that the Shariah principles are implemented and complied with meticulously by the branches of the Bank.



Performance of SJIBL

Recent Performance of SJIBL is shown below

Particulars	January to March'2011	January to March'2010
	Taka	Taka
Investment Income	2,034,490,142.00	1,420,656,908.00
Net Investment Income	596,158,844.00	399,134,724.00
Total Operating Income	1,075,063,384.00	974,973,150.00
Total Profit before Provisions for Taxation	635,513,793.00	565,930,147.00
Net Profit after Taxation	370,368,066.00	346,271,260.00
Retained Earnings	243,265,308.00	233,085,231.00



General Banking:

At first I have been placed in the General Banking Department. General Banking department performs the majority functions of a bank. It is the core department. In fact, bank operates with the people's money. And this process starts with the General Banking department. The activities of the General Banking Department of SJIBL mainly divided into following categories:

- ◆ Account Opening Section,
- ◆ Local Remittance Section,
- ◆ Online Branch Banking Section,
- ◆ One Stop Utility Services Section,
- ◆ Deposit Schemes Section,
- ◆ Clearing Section,
- ◆ Collection Section,
- ◆ Cash Section,
- ◆ Accounts Section,

Account Opening Section:

To establish a Banker and customer relationship Account opening is the first step. Opening of an account binds the Banker and customer into contractual relationship. But selection of customer for opening an account is very crucial for a Bank. Indeed, fraud and forgery of all kinds start by opening account. So, the Bank takes extremely cautious measure in its selection of customers.

Types of Account:

- I. Mudaraba Savings Account
- II. Mudaraba Short notes Deposit
- III. Alwaladia Current Account
- IV. Mudaraba Term Deposit



Mudaraba Savings Deposit Accounts (Msd):

Minimum amount for Mudaraba Savings Deposit Account

- a. Mudaraba Savings Deposit Account shall be opened with a minimum of Tk.2,000/ which is also the minimum balance required to be maintained by the Account holder for sharing profit on his deposit.
- b. The deposit is accepted on the basis of Mudaraba principle of Islamic Shariah and the fund is invested in accordance with Islamic principles and the Bank will have the right to invest such fund, at its own judgment in any Halal business with the consent with the depositors signing the rules contained on the reverse of the relative AOF.

One account in one name

Not more than one account should be opened in one name for the same purpose.

Rate of profit

Profit on Mudaraba Savings Deposit Accounts shall be allowed at the rate as advised by Head Office from time to time under Mudaraba Principle.

Mudaraba Short Notice Deposit Accounts (Msnd):

Period of Notice

The deposits held in these accounts shall be payable on short notice period but the notice must not be less than 7 days.

The deposits may be accepted for the period and rates of profit are fixed by Head Office from time to time.

- a. Profit shall be paid only for each day held, but profit on notice period will be forfeited; if withdrawn without notice.
- b. Profit on MSND account shall be applied on yearly basis (i.e. December each year)



Al Wadiah Current Deposit Accounts:

Al Wadiah Current Deposit Accounts shall be opened with a minimum of Tk. 5,000/ which is also the minimum balance required to be maintained by the Account holder.

Payment on Accounts demand

Funds in the Al Wadiah Current Deposit shall be payable on demand and the Bank guarantees repayment of such funds in full, less the Bank charges, if any in accordance with normal banking traditions, during the banking hours.

No Profit

No profit on Al Wadiah Current Deposit Account balances shall be allowed and the Bank at its own discretion uses the funds of Al-Wadiah current deposit accounts without any risk to the account holder.

Mudaraba Term Deposit Accounts (Mtd):

Amount & the period of Mudaraba Term Deposit

- a. Mudaraba Term Deposit Account shall be opened for a fixed period varying from 90 days, 180 days, 360 days or above and are payable at a fixed date of maturity.
- b. Mudaraba Term Deposit Accounts can be opened with a minimum deposit of Tk.2,000/.

Rate of profit

Profit on Mudaraba Term Deposit Account shall be at rates fixed by Head office from time to time depending on their period of maturity. Deposit of Longer duration naturally earns higher return at higher weightage.

Profit on Mudaraba Term Deposit Account shall be payable at maturity of the deposits. The customers will have the option of withdrawing profit accumulated at maturity or on half yearly basis or may leave the profit with the principal.



Procedure to open an Account:

For opening an account, at first the prospective account holder will apply for opening an account by filling up account opening form. Account opening form consists of the name of the branch, type of account, name of the applicant(s), present address, permanent address, passport number (if any), date of birth, nationality, occupation, nominee(s), special instruction (if any), initial deposit, specimen signature(s) of the applicant(s), introducer's information etc.

The prospective customer should be properly introduced by the followings:

- ⇒ An existing customer of the bank.
- ⇒ Officials of the bank not below the rank of Assistant Officer.
- ⇒ A respectable person of the locality who is well known to the manager or authorized officer.
- ⇒ Two copies of passport size photograph duly attested by the introducer.
- ⇒ Signature of the prospective account holder in the account opening form and on the specimen signature card duly attested by the introducer.
- ⇒ Then the concerned authority will allocate a number for the new account.

The customer then deposit the “initial deposit” by filling up a deposit slips. Initial deposit to open a current account is Tk. 5500.00 and saving account is Tk. 5000.00.

After depositing the initial deposit, the account is considered to be opened. SJIBL maintains all of its accounts in computer. After depositing the initial deposit, SJIBL records it in the computer by giving new account number. Then it issues cheque book requisition slip by the customer. Then it distributes all relevant papers to respective department.

Activities and papers necessary for opening an account:

Joint Account:

If the account is a joint account, then the joint account holder should submit a declaration and operational instructions of the account along with their signature. The declaration is



“Any balance to the credit of the account is and shall be owned by us as joint depositors. Any liability whatsoever incurred in respect of this account shall be joint and several.”

Partnership firm:

The following documents have to be submitted for preparing an account of a partnership firm:

- (a) If the partnership firm is a registered one, then one copy of registration forms.
- (b) If not, then a copy of certificate from the notary public.

Limited Company:

For the opening of an account of a limited company, following documents have to be submitted:

- A copy of resolution of the company that the company decided to open an account in the SJIBL.
- Certified true copy of the Memorandum & Articles of Association of the Company.
- Certificate of Incorporation of the company for inspection and return along with a duly certified Photocopy for Bank's records.
- Certificate from the Registrar of Joint Stock Companies that the company is entitled to commence business (in case of Public Ltd. Co. for inspection and return) along with a duly certified Photocopy for Bank's records.
- Latest copy of balance sheet.
- Extract of Resolution of the Board/General Meeting of the company for opening the account and authorization for its operation duly certified by the Chairman/Managing Director of the company.
- List of Directors with address (a latest certified copy of Form-XII)

Club/Society:

Following documents have to be obtained in case of the account of the club or society:

- Up to date list of office bearers.
- Certified copy of Resolution for opening and operation of account.



- Certified copy of Byelaw and Regulations/Constitution.
- Copy of Government Approval (if registered).

Cooperative Society:

Following documents have to be obtained in case of the account of Cooperative Society:

- Copy of Byelaw duly certified by the Co-operative Officer.
- Up to date list of office bearers.
- Resolution of the Executive Committee as regard of the account.
- Certified copy of Certificate of Registration issued by the registrar, Co-operative societies.

Non-Govt. College / School / Madrasha / Muktab:

Following documents have to be obtained in case of the account of non-govt. college / school / madrasha / muktab:

- Up-to-date list of Governing Body/Managing Committee.
- Copy of Resolution of the Governing Body/Managing Committee authorizing opening and operation of the account duly certified by Gazetted Officer.

Trustee Board:

Following documents have to be obtained in case of the account of trustee board:

Prior approval of the Head Office of SJIBL.

Certified copy of Deed of Trust, up to date list of members of the Trustee Board and certified copy of the Resolution of Trustee Board to open and operate the account.

Minor's Account:

Following documents have to be obtained in case of the account of minor:



- Putting the word “MINOR” after the title of the account.
- Recording of the special instruction of operation of the account.
- The AOF is to be filled in and signed by either the parents or the legal guardian appointed by the court of law and not by the minor.

Local Remittance:

Local remittance is one of the main components of general banking. The activities of local remittance are ---

1. Telegraphic Transfer 2.Demand Draft issue 3.Pay order 4.Pay slip.

Telegraphic Transfer (TT):

It is an order from the issuing branch to the drawee bank / branch for payment of a certain sum of money to the beneficiary. The payment instruction is sent by telex and funds are paid to the beneficiary through his account maintained with the drawee branch or through a pay order if no account is maintained with the drawee branch.

Demand Draft (DD):

Sometimes customers use demand draft for the transfer of money from one place to another. For getting a demand draft, customer has to fill up an application form. The form contains date, name and address of the applicant, signature of the applicant, cheque number (if cheque is given for issuing the DD), draft number, name of the payee, name of the branch on which the DD will be drawn and the amount of the DD. The form will be duly signed by the applicant and by the authorized officer.

Cancellation of Local Draft:

The followings are followed while canceling a L.D.—

The purchaser should submit a written request for cancellation of the L.D. attaching therewith the original L.D.



The signature of the purchaser will have to be verified from the original application form.

Manager's prior permission is to be obtained before refunding the amount of draft.

Cancellation charge is to be recovered from the applicant and only the amount of the draft less cancellation charge should be refunded. Commission charge, posted charge etc. recovered for issuing the L.D. should not be refunded.

The original entries are to be reversed giving proper narration. An IBDA for the cancelled L.D. should be issued on the drawee branch.

Cancellation of L.D. should also be recorded in the L.D. Issue Register.

Stop payment of Local Draft:

The payee or purchaser of the draft cannot give stop payment instruction to the drawee branch. If the paying branch receives a request from the purchaser of the draft for stopping payment of the draft, it will ask the purchaser to approach the issuing branch about the purpose. The paying branch should however exercise necessary precaution in this regard. Only the issuing branch can issue instruction for stop payment of the draft under special circumstances.

Pay Order (PO)

For issuing a pay order, the client is to submit an application to GB in the prescribed form. This form should be properly filled up and signed. For issuing pay order SJIBL charges commission on the following rate—

For Party TK 50 plus VAT 15%

Other than Party:

For Tk. 1 to 1,00,000, the commission is Tk.50 plus VAT 15%

For Tk. 1,00,001 and above, the commission s Tk. 100 plus VAT 15%



Payment of Pay Order:

The pay order is presented to the bank either through clearance or for credit to the client's account. While payment, relative entry is given in the pay order register with the date of payment.

Cancellation of Pay Order:

The following procedure should be followed for the cancellation of the pay order:

- The client should submit a written request for canceling the pay order attaching therewith the original pay order.
- The signature of the purchaser will have to be verified from the original application form.
- Manager's prior permission is to be obtained before refunding the amount of the pay order.
- Cancellation charge is to be recovered from the applicant and only the amount of the pay order less cancellation charge should be refunded. Commission recorded for issuing of the original pay order should not be refunded.
- Then the officer should write "cancelled" on the pay order
- The original entries should be reversed with narration.
- Cancellation of the pay order should also be recorded in the register.

Deposit Schemes of Shahjalal Islami Bank Limited:

SJIBL has formulated the following Savings Schemes:

- Monthly Deposit Scheme,
- Mudaraba Term Deposit Scheme,
- Mudaraba Millionaire Deposit Scheme,
- Double Benefit Savings Scheme



- Triple Benefit Savings Scheme,

Monthly Deposit Scheme

This is a Deposit Scheme where the depositor gets a fixed amount of profit every month without disturbance to the principle. The Scheme is designed to attract:

- The retirement benefits of service holders.
- The investment of Wage Earners who want to pay a fixed amount monthly to their family's dependents in Bangladesh from the profit of their investment.
- The deposit of those persons who intend to meet the monthly expense of their family from the income of their deposit.
- Investment of fund of Trusts and Foundations which award monthly Scholarships / Stipends to students.
- Trusts and founders or other associations, which award monthly scholarship/stipends to students etc.
- Additional Benefit:
- These MBDS allows you to enjoy loan facility up to 90% of your deposit amount.

Mudaraba Term Deposit Scheme:

This is a Deposit Scheme where the depositor gets a fixed amount of profit after a fixed period against a Single term deposit.

Features

Period	Rate of Profit
3months	11.25%
6months	11.50%
1years	11.75%



Mudaraba Millionaire Deposit Scheme

The bank will receive deposit under the Islami Shariah policy

The accepted periods are:

12Years

15 Years

20 Years

25 Years

Features

Monthly Installment	Tk.600	Tk.1100	Tk.2170	Tk.3330
12 years				1Million
15 years			1Million	
20 years		1Million		
25 years	1Million			

Double & Triple benefit Scheme

For regular income people it is a good opportunity to deposit money for long term in high interest rate. Details are:

Term: 6years/9 years



Facilities: Amount will be Double after 6 years,

Amount will be Triple after 9 years,

Minimum Deposit Tk.50,000

Example of total sum after maturity

Term	Initial Deposit	Tax rate	Total sum after maturity
6years(double scheme)	50,000	10%	90,000
9years(Triple scheme)	50,000	10%	1,35,000

Utility services Section:

Scope of Services:

The scheme is designed to to pay Electricity Bills, Telephone Bills, Gas Bills, WASA Bills, Insurance Premium, Municipal Taxes, House Rent etc. and To collect House Rent and Pension Money and to provide all the required services to the customer in making payment of their following bills on their behalf from the counter of the Bank:

Deposit Schemes Section

Deposit Rate Offered by SJIBL:

SL.	Particulars	Deposit Rate (waitage rate/ provisional rate)
01.	Short Term Deposit	
	a) Below Tk.1.00 Crore	5.00%



	b) From Tk. 1.00 Crore but below 10.00 Crore	6.00%
	C) Tk 10.00 Crore and above	6.50%
02.	Saving Deposit	6%
03.	Fixed Deposit (FDR)	Up to 1.00 Crore
	a) 1-3 Months	11.25%
	b) 4-11 months	11.50%
	c) 1(One) Year and above	12%

Clearing Section

According to the Article 37(2) of Bangladesh Bank Order, 1972, the banks, which are the member of the clearinghouse, are called as Scheduled Banks. The scheduled banks clear the cheque drawn upon one another through the clearinghouse. This is an arrangement by the central bank where everyday the representative of the member banks gathers to clear the cheque. Banks for credit of the proceeds to the customers' accounts accept Cheque and other similar instruments. The bank receives many such instruments during the day from account holders. Many of these instruments are drawn payable at other banks. If they were to be presented at the drawee banks to collect the proceeds, it would be necessary to employ many messengers for the purpose. Similarly, there would be many cheque drawn on this the messengers of other banks would present bank and them at the counter. The whole process of collection and payment would involve considerable labor, delay, risk and expenditure. All the labor, Risk, delay and expenditure are substantially reduced, by the representatives of all the banks meeting at a specified time, for exchanging the instruments and arriving at the net position regarding receipt or payment. The place where the banks meet and settle their dues is called the Clearinghouse.

**Activities of the Section:**

- (a) Preparation of Clearing Outward and Inward Lodgment and record maintenance of the same.
- (b) Batch posting as and when required.

On receipt of instruments, the same is endorsed here. Then clearing section will send IBDA to head Office for clearing purpose and on receipt of IBCA from Head Office amount is credited to customers account and vice versa. If the instrument is returned then the same is given back to the customer.

Collection Section:

Checks, drafts etc. are drawn on bank located outside clearing house are sent for collection. K.B Branch collects its client's above-mentioned instruments from other branches of SJIBL and branches other than SJIBL. In case of outward bills for collection customers account is credited after finishing the collection processor. And in case of inward bills customers account is debited for this purpose. So it plays a dual role as follows:

- Collecting Banker
- Paying Banker.
- Activities of the Section:
 - Preparing of Outward and Inward Collection Item.
 - Inter-Branch Transfer.
 - Batch posting and checking as and when required.
 - Other works as and when required.

Collection is done when:

- (i) Paying Bank is located outside Dhaka City.
- (ii) Paying Bank is other branches of PBL situated inside Dhaka City.

**Paying Bank is outside Dhaka City:**

SJIBL sends Outward Bills for Collection (OBC) to the concerned paying bank to get Inter Bank Credit Advice (IBCA) from paying Bank. If the paying bank dishonors the instrument, the same is returned to principal Branch.

The Paying Bank of their own branches inside Dhaka City:

Collection Department sends transfer delivery item to other branches of same bank situated inside Dhaka City. Upon receiving IBCA customer's a/c is credited.

Accounts Section:

In banking business transactions are done every day and these transactions are to be recorded properly and systematically as the banks deal with the depositors' money. Any deviation in proper recording may hamper public confidence and the bank has to suffer a lot. Improper recording of transactions will lead to the mismatch in the debit side and credit side. To avoid these mishaps, the bank provides a separate department whose function is to check the mistakes in passing vouchers or wrong entries or fraud or forgery. This department is called Accounts Department.

Cash Section:

Cash section is a very sensitive organ of the branch and handle with extra care. Operation of this section begins at the start of the banking hour. Cash officer begins his/her transaction with taking money from the vault, known as the opening cash balance. Vault is kept in a much-secured room. Keys to the room are kept under control of cash officer and branch in charge. The amount of opening cash balance is entered into a register. After whole days' transaction, the surplus money remain in the cash counter is put back in the vault and known as the closing balance. Money is received and paid in this section.



Green Banking

As bankers, waste goes against our grain, and frugality is a natural tendency. So it just makes sense that Green Bank would lead the way in finding ways to blend our customers' financial interests with the interests of the environment. Best of all that environmental sensibility is paying off for our clients – and for the planet. Their vision is to become a preferred provider for business and personal banking products and services, the employer of choice in the markets we serve, the investment preference for investors, and a champion for a cleaner, healthier green environment.

Mission:

Green Bank is equally committed to all of our stakeholders – customers, employees, communities and shareholders. We believe each of our constituencies is best served when all are served. Therefore, SJIBL's mission is to:

- Help our clients achieve economic success and financial security.
- Create a place where our employees can learn, grow, prosper and be fulfilled in their work.
- Make the communities where we operate better places to live and work.
- Optimize the long-term return to our shareholders, while providing a safe and sound investment in a socially responsible and resource-efficient enterprise.



Green Products:

The followings are some example of Green Products:

- Finance for Farmers named as “Krishan”. This facility will be allowed to farmer for purchasing highly productive seeds, fertilizer (green and environmentally friendly) and arranging irrigation.
- Finance for farmer for tree plantation named as “Shobujayon”. This facility will be allowed for plantation in vacant lands that are not used for crops.
- Finance for handicraft and jute products names as “Kutir”. This facility will be allowed for entrepreneurs for handicraft and jute products made out of natural material that will replace plastic and polythin products which are not disposable to the environment.
- Finance for re-cycle industry named as “Rupantor”. This facility will be allowed for entrepreneurs of re-cycle industry made out of waste goods such as used paper, wood, glass, tin-pots, plastic bottles to make the environment clean and waste-management.
- Finance for solar-panel named as “Shobuj-Shokti”. This facility will be allowed for house-holds, industries and business places for use of solar panel within the city and the rural off-grid areas to reduce of electricity.
- Finance for industries names as “Shobuj Shilpo”. This facility will be allowed to the industries that are having waste management plant/arrangement and those that are not involved with any activities against environment.
- Finance for ETP plants names as “Shobuj poribesh”. This facility will be allowed for installing ETP plants that makes the environment clean and green.
- Finance for smokeless brick making technology. This facility will be allowed to the Brick fields that are using smokeless brick making technology (ZIG-ZAG) to replace the old traditional method to reduce carbon emission.
- Finance for new technologies for manufacturing alternative burner/cooker and fuel:
- Micro finance will be allowed to the Bio-gas plants, manufacturer of alternative cooker and fuel out of used coal and husk to be used in lieu of fire-wood that will save the trees.



Chapter 3

Job Description



Job Description

As a student of B.B.A, I have assigned to Malibagh Chawdhurypara branch, Shahjalal Islami Bank Limited for my internship. In university we learn many things but in banking sector when we start our task then maximum things we learn by practically. That is very helpful for developing our working experience. When we did our Human Resource courses and learn about performance appraisal that time we understand just what is performance appraisal & other relevant concept about performance appraisal. But when I start my work in SJIBL then I learn that how to evaluate the performance of an employee. It was a practical experience. I think practical experience is very important for a student because by this experience student can properly learn anything.

I have tried to see the things what are being done in each department of the branch. In some department I've worked practically to get the things properly especially at the HR Department & General Banking Department.

Learned From Human Resource Management Department:

- For my academic purpose I was learned different type of theoretical concepts those related with human resource but some of them is not fully applied by the SJIBL. Most of the time they use the specific software to do their task.
- In SJIBL the main task of hr is to maintain how the organization will run. Each & every task they done very carefully.
- We know planning forecasting is very important for any organization. In SJIBL I have seen that any kind of work when they start at first they planning then start their task.
- In any kind of organization compensation is very attractive things. In SJIBL I have seen how to create their compensation structure. Without their actual salary which benefit they will also get & incentive bonus package.



- In my academic period I've learned some labor law. This law also I've seen in different type cases. Like -maternal leave.
- Moreover, I have also done performance appraisal which subject is also I've seen how they appraise employee by their performance.

Learned From General Banking Department:

- We know that General Banking is the starting point of all the banking operating task. I was also learned some account opening and different type of accounts.
- I was learned about different types of characteristics that are very much required during opening accounts such as clients photography , clients signature , national id card or passport , nominee's information , nominee's photography etc.
- I was learned about cash book issuing and different types of cheque book issuing.
- During internship period I was learned different type of things about clearing such as ...the nature of clearing .clearing process, the types of clearing document etc.
- In different time SJIBL deals with different type of communication ways such as business letter, meetings, and reports etc. so I also know about business communication process.
- This Internship is developed my skills in the application of theory to practical work situations, to cope with new environment, and understand interpersonal relationship.

Due to time and resource constraint I couldn't do practical workout in all departments. In that case I tried to collect data/information from the following sources:

- Practical desk work
- Face to face conversation with the officer
- Direct observations
- Face to face conversation with the client
- Browsing the website of SJIBL.



Chapter 4

Performance Evaluation



Performance Evaluation of SJIBL:

The Performance appraisal is a discussion and evaluation of an employee's performance of allocated duties and responsibilities. The appraisal is based on the outcome acquired by the employee in his/her job, not on the employee's personality characteristics. Performance appraisal measures skills and activities with reasonable accuracy and regularity. It provides a way to help identify areas for performance improvement and to help encourage professional growth. Free lines of communication throughout the year help to make effective working relationships.

Every employee is free for a thoughtful and careful judgment. Success of the process depends on the supervisor's motivation to complete a positive and objective assessment and on the employee's willingness to respond to constructive suggestions and to work with the supervisor to reach future goals.

Performance evaluation is very important because it helps to understand of each employee's abilities. It also assist to recognize achievement, to evaluate job progress, and then to design training for the further development of skills and strengths. A thoughtful evaluation can stimulate employee's interest and improve job performance.

For a bank appraise their employee is very important. This work is actually done by HR department. They appraise the each & every employee's performance. Shahjalal Islami Bank also does that in following ways.



Format of employee performance evaluation:

In this format there are four parts. In the first segment of part A there is some basic information like-name, date of birth, Present Designation, Date of confirmation, Date of joining etc. have to filled by the appraise. Here, an appraise mean that who is judge by other and an appraiser mean that who judges others.

FOR THE PERIOD **FROM 01.01.12 TO 31.12.12**

Name of the Branch/Division: Chawdhurypara Branch

PART-A

(To be filled-in by the Appraise)

- | | | | |
|----|--|---|---|
| 1. | Name (in block letters) | : | Md. HASAN SAWKAT |
| 2. | Present Designation | : | Junior Assistant Vice President |
| 3. | Date of birth | : | 18.07.69 |
| 4. | Date of joining in SJIBL & designation | : | 05.03.98 |
| 5. | Date of confirmation | : | 02.03.98 |
| 6. | Academic qualification | : | B.S.S.(Hons) M.S.S in Economics from D.U. |
| 7. | Professional qualification | : | N/A |
| 8. | Previous employment record | : | Dhaka Bank Ltd |
| 9. | Date of last promotion in SJIBL | : | N/A |



10. Present place of posting with date : Malibagh Chawdhurypara Branch, 01.10.2012
11. Present Emoluments : Basic Tk. 38,875/ Gross Tk. 74,587/

12. Business performance (Applicable for Branch Manager S I . No. i to vi and all Officials S I . No. i & ii):

In every bank, they give a target for a year to their employees and the employees have to try to fulfill it. In this segment the branch manager check the required targets, achieved targets and give the percentages of the achieved targets.

S I . No.	Nature	Target for the year 2012	Target achieved as on 31.12.2012	Target achieved 31.12.2012(%)
i.	Deposit	15 Cr.	15 Cr	100%
ii.	Investment			
iii.	Profit/Loss			
iv.	Export			
v.	Import			
vi.	Remittance			

Amount of classified Investments recovered during the year-2012 (for Branch Manager), if any,
... ..

13. Business performance of the Officials other than Branch Manager during the period under review as per **Appendix-A**.



14. a) Training underwent during the year under review (state in detail):

b) Any training in abroad:

c) Please indicate in which area you intend to be trained up in the year 2013: Investment

Md. Hasan Sawkat

Name

Designation

Signature

Date

PART-B

(To be filled in by the Appraiser)

15. Detail of performance rating:

In this part there are some criteria like- responsibility, planning, leadership, professional knowledge, innovation, decision making, team orientation etc. and some rating points like,



outstanding, very good, average, below average. The appraiser evaluates the performance biased on those criteria and giving points according to the rating points.

S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
1.	Responsibility Sense of Responsibility		4				
2.	Competence & Commitment to the implementation & compliance of Shariah Principles in Banking Operations.			3			
3.	Professional Knowledge Knowledge of Banking &Assigned duties			3			
4.	Planning Ability to plan activities in advance and to accomplish by setting priorities			3			
5.	Leadership Ability to inspire subordinates and to develop them and utilize man power		4				



S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
6.	Initiative & Enthusiasm Extent of ardent zeal to take first step/drive/leadership in marketing & other banking matters				2		
7.	Innovation Extent of Imagination & the Practicability of the ideas as applicable to the job			3			
8.	Analytical Ability Ability to analyze, assimilate & present facts clearly and concisely		4				
9.	Decision Making Ability to Demonstrate preparedness to debate his/her views which are always based on a sound analysis of facts			3			



S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
10.	Thoroughness Ability to demonstrate professionally prove the skills in the job assigned and total awareness of the technicality and capability to undertake the workload		4				
11.	Drive for Excellence Ability to Demonstrate promoter of new ideas and changes for improvement to get the job done smoothly and in short time				2		
12.	Team Orientation Ability to Demonstrate involving his/her team in meeting the objectives planned			3			
13.	Ability to adapt to a change Demonstrate ability to continue to perform inspire of changing procedures and situations and ability to predict effects of anticipated changes and take them into account sportingly				2		



S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
14.	Interpersonal relationship Acceptability to the colleagues & seniors			3			
15.	Marketing & Selling Ability Deposit mobilized & business procured			3			
16.	Customer--client relationship Ability to demonstrate courtesy and friendliness towards customers and ability to respond to customer's request timely and follow it up to ensure customer's requests are met by self or others				2		
17.	Knowledge about the Bank's products, services and policies		4				



S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
18.	Quality & quantity of works			3			
19.	Preparedness to work under pressure and ability to handle issues under crisis					1	
20.	Honesty & integrity in financial discipline				2		
21.	Attendance, time consciousness & punctuality			3			



S I . No.	Appraisal Criteria & Rating Points		Exceptiona lly High level of achieveme nt & managerial skills	Very high degree of achievem ent & manageri al skills	Generally good level of achieveme nt & managerial skills	Meet minimu m effective performa nce standard	Does not meet minimum effective performance standard for that position
	Criteria	Rating Points →	Outstandin g 4	Very Good 3	Good 2	Average 1	Below Average 0
22.	Reactions to behavior to Supervisor, Colleagues & Customers				2		
23.	Problem solving ability in customer need satisfaction				2		
24.	Physical & Mental health condition vis-à- vis Personality, appearance and presentation					1	
25.	Communication	(a) Written		3			
		(b) Oral		3			



16. a) Irregularities committed, if any, during the review period with detail :

b) Warning, Reprimand, Punishment, if any, during the period under review with date:

17. Performance Summary:

(Highlight the most significant aspects of the employee's performance over the last year after taking into account the ratings on various factors. Indicate both strength and weakness.)



18. Overall performance rating (tick the appropriate box):

In this part appraiser counts the rating points of employee's performance from the previous part (no.15) and then fills this part. Like, in the previous part we can see that the employee gets 5 times outstanding ($5 \times 4 = 20$), so he collect 20 in outstanding. Then, the employee gets 11 times very good ($11 \times 3 = 33$), 7 times gets good ($7 \times 2 = 14$) and gets 2 times in average ($2 \times 1 = 2$). So the total is 69. In SJIBL they count this number as percentage. So the employee get 69% and the employee get "Good".

Outstanding (85% and above)		Exceptionally high level of achievement & managerial skills
Very Good (75% but below 85%)		Very high degree of achievement & managerial skills
Good (60% but below 75%)	✓	Generally good level of achievement & managerial skills
Average (50% but below 60%)		Meet minimum effective performance standard
Below Average (Below 50%)		Does not meet minimum effective performance standard for that position



19. Recommendation of the Appraiser about Appraise (please put your initial in the appropriate box):

After getting the rating points, the appraiser gives recommendation to the appraise whether he gets promotion or not, whether he needs more development or not, whether he gets increment or not etc.

(a)		Recommended for promotion to.....
(b)		Not yet ready for promotion, needs further development in present position
(c)		Recommended for Annual Grade Increment
(d)		Recommended for special Increments (s). Please mention number of Increment (s).....
(e)		Recommended for confirmation
(f)		Should be consideration for another job such as.....

- i. State reason(s) for a, b, d & f above :

- ii. If the employee is found deficient in any area, it should be stated in details along with recommendation for improvement :

- iii. Does the employee need any training? If yes, mention in detail :



PART-C

(To be filled in by the Superior Official of the Appraiser)

18. Assessment of Superior Official of the Appraiser (Please put your initial in the appropriate Box):

This part is mainly filled by the Superior official appraiser. They are basically observed the whole evaluation and judge whether it is right or not. Then they give their point of view.

I do agree with the assessment :

I don't agree with the assessment :

Points of dissent:

- 01.
- 02.
- 03.
- 04.
- 05.

I do agree to the recommendation of the Appraiser :

I don't agree to the recommendation of the Appraiser :



Reason(s) for disagreement to the recommendation :

- 01.
- 02.
- 03.
- 04.
- 05.

_____ Name	_____ Designation	_____ Signature	_____ Date
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PART-D
(For Head Office use only)

Comment/decision of Management:

Shahjalal Islami Bank follows this format, fills up those parts carefully and observed the system effectively. In this way SJIBL appraised their employees and try to achieve a healthy environment in their human resource management department.



Chapter 5

Discussion & recommendation



Findings and Observation

After starting my internship at SJIBL I have also seen some problems of SJIBL, like-

Highly centralized lending authority:

One of the major problems of Shahjalal Islami Bank Limited is its highly centralized lending authority. Market environment is becoming highly competitive as well as volatile which requires instant decision making to exploit business potentiality. In spite of globalization of economy, business opportunity on region basis also has been created which demands decentralized making process.

Interference of the sponsors in the daily affairs:

Most of the Banks under private sectors are run by private sponsor's directors. They frequently make undue interference which hampers day to day operation of business. The sponsors' directors of Shahjalal Islami Bank Limited also make undue interference in the day to day operation of the Bank.

Absence of structured marketing

The increasingly competitive and fast changing business environment requires a clear policy guidelines; structured marketing and credit policy. But the banks do not have such policy. Banks are run by thumb rule which may ultimately leads to wrong decision.

Poor Human resource management

In order to cope with the fast changing scenario and technology human resource should be treated as best asset, but Shahjalal Islami Bank Limited do not have forward looking policy guidelines to recruit, develop and trained their manpower.



Poor fund management

Globalization is creating enormous opportunity for worldwide free flow of fund, to ensure economization of fund, but Shahjalal Islami Bank Limited does not have such policy guidelines.

Lack of co ordination among the branches and Head Office

Another major problem of Shahjalal Islami Bank Limited is lack of co- ordination among the branches and Head Office. Coordinated approach has to be developed among the branches as well as Head office for ensuring proper utilization of fund, business opportunity and avoiding threats.

Limited branch network:

Shahjalal Islami Bank Limited covers only five districts out of sixty-four districts of Bangladesh with 21 branches. Of them 11 branches are in Dhaka city. Limited geographic coverage gives limited return.

Lack of concentration of loans:

Shahjalal Islami Bank Limited provides sophisticated services to their big corporate clients mainly. They need to introduce many innovative and enterprising schemes to support small investors and budding entrepreneurs.



Recommendation

I would like to recommend the following undertakings by SJIBL to improve its performance:

- Giving better customer service, full computerized of all activities, supply of new PC's in place of old one, sufficient numbers of PC needed for proper working.
- The management should give more emphasis on the advertisement of the bank about their operations.
- Interior decoration should be introduced for clients comfort.
- The spread out mechanism of the bank should be faster and progressive as well.
- Online banking should be introduced fluently in branches to compete with multinational banks.
- More products of varied interests should be introduced for the diversified client group.
- The bank should take new marketing strategy which will responds and take effective steps to increase faith on them.
- To enhance the image of the bank and to assume social responsibility, the bank should engage itself to various social programs like scholarship to poor but meritorious students, Empowerment of the children in abject poverty, Campaign against dowry and other social evil etc.
- Recently the bank is taking initiatives for installing new software named 'TEMONUS T24'. It is very dedicated software. It has real time online banking, ATM facilities and E-banking and lot of more. So it will be a great progress for the bank.
- The bank should try to arrange more training programs for their officials. Quality training will help the officials to enrich them with more recent knowledge of International Trade Financing.
- The entire employee should be assigned with proper and specific assignment.
- They should improve the of co ordination among the branches and Head Office.
- They should increase the branch network.



➤ Conclusion

Notwithstanding some limitations The Shahjalal Islami Bank Ltd. is doing better and holding good percentages of market share in banking sector. SJIBL, the 3rd generation bank in Bangladesh in the country. Established with the objective of bringing about a qualitative change in the sphere of banking and financial management based on Islami Shariah, the bank today serves its customers spread across 21 branches within Bangladesh and 300 overseas connections.

SJIBL provides services tailored to the specific needs of the customers in the area of trade, comers and industry, besides the domestic network. While services like Debit Cards, ATMs and SWIFT payment systems are already in place, the bank plans to introduce Real Time Online Integrated Banking System with all modern delivery channels in the future.

SHIBL has earned recognition at the national and international level. It was one of the 12 banks in Bangladesh to be evaluated by ASIA WEEK for Asset, Deposit and Profit and was ranked among the top 500 banks in Asia.

Finally, it can be said that the bank is doing very good in the competitive market and if it can continue to perform this way it can become a leading banking institution which can play a pivotal role in the development of the country.



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