

Internship Report

General Banking Activities of Islami Bank Bangladesh Limited



Submitted by

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Submitted to

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Course code: BUS 400

Semester: Spring 2018

Date of Submission: 02-04-2018

Letter of Transmittal

April 02,
2018 Mr.
Feihan
Ahsan
Lecturer
BRAC University
Mohakhali, Dhaka.

Subject: Submission of Internship Report on “General Banking Activities of Islami Bank Bangladesh Limited.”

Dear Sir,

With due respect, I would like to submit my **Internship Report on General Banking Activities of Islami Bank Bangladesh Limited.** as a part of my BBA program. The report covers almost all the activities of General Banking in this Bank. I tired my level best to make the report meaningful and informative. Without the proper guideline of you, it is not possible for me to complete the report easily.

I hope you will accept my report by considering the limitations and mistakes of my study. I also believe that you will find something interesting and obviously informative in this report.

Sincerely Yours,

.....

Md. Sobaed-Bin-Mahbub
Saaqib ID: 14304152
Subject: Human Resource Management (Major)
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Acknowledgement

First of all, I want to give my thanks to almighty Allah for giving me the chance to do my intern in a top level organization in our country. Without the help of almighty it is not possible for me to submit the report on time.

I am also very much thankful to my varsity supervisor Mr. Feihan Ahsan sir. He helped me a lot to complete this report properly.

I would like to thanks the course coordinator Dr. Saleh Matin sir SPO & Faculty Memner of IBTRA. I profoundly grateful to the Md. Moin Uddin sir AVP of Islami Bank Bangladesh Limited, Barogola branch, Bogra. They helped me a lot and answered my all question related to the IBBL. Without their helpful behavior it is not possible for me to know many things about IBBL.

I wish to heartily thank all other employees of IBBL those were frankly, dynamic and helped me seriously and given me their valuable time. They were always very polite to answer my questions and gave their time in busy hour too. At last, my sincere apology goes to the reader's for any kind of unwanted mistakes.

Md. Sobaed-Bin-Mahbub Saaqib

ID: 14304152

Human Resource Management (Major)

BRAC Business School.

Executive Summary

- After establishing in 1983 now this is one of the leading banks in the world by completing their various mission and vision.
- I was sent to IBBL Barogola branch, Bogra. My main task was in general banking section. But I took part in almost all sectors to earn some knowledge. It was not tough for me because of the other employees who were very much helpful.
- Handling customers in a new environment is always challenging and which I enjoyed by learning from time to time and gathering experience. I have some lacking of software knowledge which I recovered nicely by the cooperation of the employees.
- I learned from my internship program how to kill fear and how much this is important to go ahead in life. I also got the knowledge of importance of time management and sharing of my own thought. It is helpful to increase our self-confidence.
- Besides gaining some knowledge I also recommended some areas for improvement like advertisement issues and lengthy process of form fill-up.
- I learned their different functions through the internship program and mainly focused on the general banking activities of Islami Bank Bangladesh Limited which is my internship report topic

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PART 1: Organization Part

The first attempt to establish an Islamic finance institution took place in Pakistan in the late 1950s with the establishment of a local Islamic Bank in rural areas. In 1962 Pilgrims Savings Corporation was established in Malaysia as well as in 1969 "Tabung Haji" was also established in Malaysia. The finance ministers of OIC countries decided to form an international Islamic bank in 1973 and signed a charter in 1974 to establish IDB. Then IDB was established in Jeddah (KSA) in 1975. After establishing Islamic Development Bank (IDB) by the OIC member states in the year 1975 has been proved to be a breakthrough in the expansion of Islamic Shari'ah based finance and specially banking throughout the world. At the same time, Bangladesh a muslim country and the people of our country needs a bank followed by Islamic Shariah. So as a founder member of IDB, the Government of Bangladesh also had the commitment to establish this type of bank in Bangladesh. The OIC members consented to the proposals to introduce Islamic economy and banking in their own countries held in the foreign ministers' conferences in 1978 and 1980 in Dakar and Islamabad respectively. In 1981, OIC in its 3rd summit held in Makkah approved the Proposition submitted by Bangladesh to introduce separate banking system following Islamic ideology. As per decision, Bangladesh government sent representatives to the Middle Eastern countries to learn the existing banking systems in those countries. In the private sector, the Islamic Economics Research Bureau (IERB) was the first organization that took active initiative in this regard. They arranged a national seminar on Islamic Economics and banking in the year 1979 and inspired by the discussion and the papers presented in the seminars, some local bankers formed 'Islami Bank Working Group'. The IERB again arranged an international seminar in 1980. After the seminar, Dhaka based 'Muslim Businessman Society' (later renamed as 'Industrialist and Businessmen Association') under the leadership of renowned industrialist Abdur Razzaque Lasker, took initiative to establish an Islamic bank and applied to

the government for permission. At this stage, the Bangladesh government provided necessary permission in the year 1983 and at last 'Islami Bank Bangladesh' was registered under Company Act in which 19 Bangladeshi national, 4 Bangladeshi institutions and 11 banks, financial institutions and government bodies of the Middle East and Europe including IDB and two eminent personalities of the Kingdom of Saudi Arabia joined hands to make the dream a reality. Islami Bank Bangladesh became the first bank which is conducting their operation based on Islamic shariah. The bank started operation on 30th march 1983 with the major share by the foreign entrepreneurs. Islami bank is a joint venture of multinational bank with 63.92% equity being contributed by Islamic development bank and financial institution. At present the total number of branch of this bank is 333.

Mission

- To establish Islami banking and also maintain welfare oriented banking system.
- To encourage socio-economic uplift and financial services to the low income community particularly in the rural areas in the country.
- To ensure justice and equity in all economic sectors in the country.
- To achieve balance growth and do some improvement in less developed area.

Vision:

- To establish and maintain the modern banking techniques.
- Working for the benefit of the people, based upon accountability, transparency and integrity in order to ensure stability of financial system.
- To encourage people savings in the form of direct investment.
- To encourage to do more investment to the higher level client.

Strategic Objectives of IBBL:

- To ensure customer satisfaction.
- To ensure social responsibility.
- To offer contemporary financial services in conformity with Islamic shariah.
- To prioritize the clients welfare.
- To pay more importance in human resources as well as financial capital.
- To be the top in the banking sector and maintain the position with great quality of services,
- To invest in the thrust sector in the country.
- To take part in different social activities for the improvement of the country as well as to broad the idea of shariah banking throughout the whole country.

Logo:



**Islami Bank
Bangladesh Limited**

Code of Conduct and Ethical Principles:

A. Shari'ah foundation of ethics

- Accountability to Almighty Allah
- Righteousness and making one's work perfect
- Allah-fearing conduct in all activities
- Piety
- Integrity
- Sincerity

B. Rules of ethical conduct

- Self-motivated rules influencing job performance
- Allah-fearing state of mind
- Adhering to the shari'ah and implementing its principles
- Ensuring justice and fairness
- Adopting the good and articulating the truth
- Transparency in statements

C. Rules of conduct towards shareholders, managers and fellow employees

- Developing the work through innovative and creative ideas
- Respecting the working hours of the institution

- Getting acquainted with the directives
- Safeguarding the institution's assets and facilities
- Refraining from doing anything detrimental to the organizational interest

Core Values:

- Trust in Almighty Allah
- Strict observance of Islamic Shariah
- Highest standard of Honesty, Integrity & Morale
- Welfare Banking
- Equity and Justice
- Environmental Consciousness
- Personalized Service
- Adoption of Changed Technology
- Proper Delegation, Transparency & Accountability

Products and Services:

Under products and services Islami Bank Bangladesh Ltd. has below categories:

1. DEPOSIT SCHEMES:

- Al-Wadiah Current Account (AWCA)
- Mudaraba Savings Account (MSA)
- Mudaraba Term Deposit Account (MTDR)
- Mudaraba Special Notice Account (MSNA)
- Mudaraba Hajj Savings Account (MHSA)
- Mudaraba Special Savings (Pension) Account (MSSA)
- Mudaraba Savings Bond (MSB)
- Mudaraba Monthly Profit Deposit Account (MMPDA)
- Mudaraba Mahr Savings Account (MMSA)
- Mudaraba Waqf Cash Deposit Account (MWCDA)
- Mudaraba NRB Savings Bond (MNSB) Account
- Mudaraba Foreign Currency Deposit Account (MFCD)
- Students Mudaraba Savings Account (SMSA)
- Mudaraba Farmers Savings Account (MFSA)

2. Investment Modes:

BAI- Modes

- Bai-Murabaha
- Bai-Istijrar
- Bai-Muajjal
- Bai Salam
- Istishna
- Bai-Asharf

SHARE- Modes

- Mudaraba
- Musharakah

IJARA-Modes

- Hire Purchase under Shirkatul Meelk (**HPSM**)

Under this mode Bank may supply implements/ equipment/goods on rental basis. The ownership of the implements/equipment/goods will be with the Bank and the client jointly and the portion of the client will remain to the Bank as mortgage until the closure of the investment account, but the client will be authorized to possess the equipment for certain period. The client, after completion of the installments, will be the owner of the implements/ equipment/goods.

3. INVESTMNET SCHEME

- Household Durables Scheme (HDS)
- Investment Scheme for Doctors (ISD)
- Transport Investment Scheme (TIS)
- Car Investment Scheme (CIS)
- Small Business Investment Scheme (SBIS)
- Micro Industries Investment Scheme (MIIS)
- Agricultural Implement Investment Scheme (AIIS)
- Real Estate Investment Program (REIP)
- Real Estate Investment (Commercial & Working Capital)
- Agricultural Investment of IBBL
- NRB (Non Resident Bangladeshi) Entrepreneurs Investment Scheme (NEIS)
- Women Entrepreneurs Investment Scheme (WEIS)

4. FOREIGN EXCHANGE BUSINESS SERVICES

Special Services:

Locker Services

ATM Services

AWARDS & RECOGNITIONS:

A. South Asian Federation of Accountants (SAFA)

SAFA awarded IBBL the 1st Position both under Private Sector Banks (including Co-operative Banks) in the best-presented annual reports and SAARC Anniversary Award for Corporate Governance Disclosures for the year 2012 and Certificate of Merit under Private Sector Banks (including Co-operative Banks) in the best-presented annual reports for the year 2013.

B. Institute of Chartered Accountants of Bangladesh (ICAB)

ICAB conferred IBBL the 3rd position under Private Sector Banks (including Co-operative Banks) in the best-presented annual reports for the year 2014. ICAB also conferred IBBL with the 1st position both under private sector banks (including Co-operative Banks) in the best-presented annual reports and SAARC Anniversary Award for Corporate Governance Disclosures for the year 2012.

C. Institute of Cost and Management Accountants of Bangladesh (ICMAB)

ICMAB glorified IBBL with the ICMAB National Best Corporate Award – 2014, 2013, 2012, 2011, 2010 (1st Position amongst the Private Commercial Banks in Islamic Operation).

D. The Banker

IBBL, being only Bank in Bangladesh, entered into the World's Top 1,000 Banks list in 2012. IBBL has made Bangladesh proud of being among the best 1000 banks in the world, ranked by 'The Banker', UK's premier financial magazine. This prestigious ranking is a clear testimony to IBBL's stability and strength and its leadership in financial sector of Bangladesh. Position in terms of key indicators in 2015: • 70th in Performance (Profits on capital) • 250th in Return on Asset (ROA) • 791st in Soundness (Capital Assets Ratio) • 785th in Size (Assets base) and • 954th in Strength of Tier 1 capital.

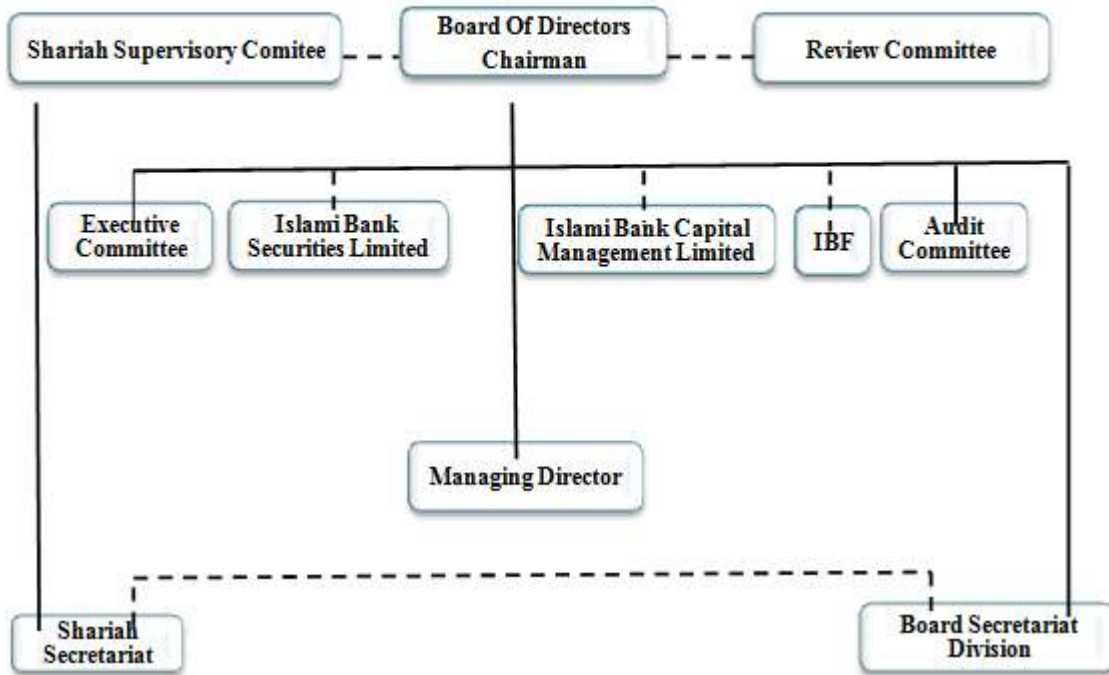
E. Global Finance

The Global Finance, a reputed USA-based Financial Magazine, adjudged IBBL as the best Islamic Financial Institution of Bangladesh for the years 2008, 2009, 2010, 2011 & 2013.

F. Bangladesh Bank and SME Foundation

Bangladesh Bank and SME Foundation jointly conferred the prestigious award - the best 'Small Entrepreneur Friendly Bank of the Year in 2014 to IBBL considering its contribution to SME financing.

Organization Structure



PART 2: Introduction

RATIONAL OF THE STUDY

In order to fulfill the internship requirement it has chosen Islami Bank Bangladesh Limited at Barogola branch, Bogra. At first i took a short training of two weeks from Islami Bank Training and Research Academy situated at Mohammadpur, Dhaka. The overall topic of my report has been selected after the discussion between me and my varsity supervisor Feihan Ahsan sir. The topic of my report is “General Banking Activities of Islami Bank Bangladesh Limited.”

OBJECTIVE

This report has two types of objectives – primary objective and secondary objective.

Primary Objective:

The primary objective of this report is to become familiar with the working environment and try to use the theoretical knowledge learnt from university.

Secondary Objective:

- To analyze the General Banking activities of Islami Bank Bangladesh Limited.
- To understand and evaluate the overall activities of Islami Bank Bangladesh Limited.
- How to change the strategy according to the situation.
- To know various types of problems and their solution.
- To relate the theoretical study at the real life working place.

Review of Related Literature

I wrote my internship report by gathering knowledge from various sources like books and different reports in online.

I read the book titled 'Internship Program for the University Students' (134th Batch) provided by Islami Bank Training and Research Academy.

I also read some reports like General Banking Activities of Al-arafah Islami Bank in Gulshan branch written by Mashfir Ahmed Roushan on 16th September, 2013. Another report named General Banking and Investment Modes of Islami Bank Bangladesh Limited written by Maisha Roushan on the date of 11th june, 2015. One more report I read that General Banking System of First Security Islami Bank Limited submitted by Sayada sabbnur nahar on 29th may, 2014.

Beside these reports I went through some other reports and sometimes read some article in google related to Islami Banking system.

Activities Undertaken

I have done my internship program at Islami Bank Bangladesh Limited, Barogola branch, Bogra. Total duration of my internship program was two months. First two weeks they trained me officially at Islami Bank Training and Research Academy (IBTRA) situated at Mohammadpur, Dhaka. After the training session they gave me an option to choose the branch and according to my choice they sent me to the Barogola branch, Bogra to do the office work. In this branch I have learned about islamic banking and financial system.

In my work place there were thirty employees total. They were very much helpful and helped me a lot to understand anything about their activities.

Description of Job:

In the branch I took part in different desk to get the idea of their different activities. Though my Major in HRM and minor in Supply Chain Management I tried to give my best in the office with their helpful attitude.

Specific Responsibilities of the Job:

Before joining the branch I took training of two weeks from IBTRA and gave an exam about the total training program. I gained some idea in that time about their different kinds of activities.

Later when I joined the branch I performed in different desk according to the guidance of my branch super visor AVP Md. Moin Uddin sir. Mainly i worked in the different General Banking sectors as well as investment sectors sometimes.

Functions of General Banking:

The operations of General Banking are:

- Reception & Information Section

- Accounts Opening Section
- Cash Section
- Clearing Section
- Remittance Section
- Dispatch Section
- Issue and payment of DD, TT and PO
- Maintenance of safe deposit lockers
- Maintenance of internal accounts of the bank
- Reconciliation Section

I worked few of these like cash section, clearing section accounts opening, reception and information section, and sometimes in foreign remittance section.

Reception and Information section:

In this section mainly clients want to know the information about their account. I helped them to solve this issues. Senior officer of this section helped me a lot to perform my work properly.

Clearing Section:

I worked in this section for five days. The main duty of mine was to collect the cheque and attached the seal to the both side of the cheque for clearing. My task was to ensure account number, account holder name, the accuracy of amount written in figures & words are properly

stated in cheques and check if there was any over-writing anywhere in amount or date. I was not responsible for the computer entry part of this cheque clearing activities.

Accounts opening:

In this section i also worked for five days. I helped the client to open their accounts by giving some information they needed. Sometimes i completed some part of their form because they did not understand properly. I saw that some people felt shy that they could not write properly and could not understand the meaning of the account opening form. In this case i tired my level best to help them and i loved to see their happy face after completing the work.

Foreign Remittance Section:

I worked three days here. I got to know about the money transfer system, different code of different countries, also came to know how one people can withdraw money without having an account with the bank. To receive money sent from the outside of the country clients need the original NID and the photocopy of NID. There is a secret number known by the client it's needed to withdraw money

Without having bank account. This is one of the popular services provided by the bank.

ATM Section:

Accordingly Card Division provides ATM cards along with PIN number with a statement of cards. Then branches duty is to deliver the ATM Cards following proper system with duly acknowledgement of customers. For this purpose branch maintain an ATM Card issue register and an ATM card balancing register. If any ATM card is undelivered for long time after repeated

and final reminder then branch destroy the cards books with approval of concerned authority. To minimize the risk of ATM service branch should take sufficient security measures. Some of them are mentioned here:

- Properly filling the application form;
- Secured storing of application forms;
- Proper keeping of acknowledgement of PIN from ibis;
- Matching customer's signature for both card and PIN.

The maximum limit of cash withdraw money from booth is tk 50000 in a day.

Beside these work I performed in information entry of the student to the computer whom got scholarship provided by the bank. I also tired my level best to get some new clients by opening the Waqf account. Waqf account is one kind of account which helped someone to get sawab by giving money to the helpless people. The profit of this account is distributed to the poor helpless people to recover their problems. It will be continued until the bank is being closed for the lifetime. This account opening started from one thousand and highest one can put ten thousand taka in one account but the account holder can't withdraw the money. But they can take the profit for giving the poor people by their own hand. Otherwise bank will do the same thing from their own responsibility.

Constraints

In my working time I always tried to observe everything to the point and tried to understand their working process. I found that the deposit collection of IBBL has increased over the year but the growth rate has fluctuated as well due to many customers had closed their accounts. The investment of IBBL is increased but the growth rate is comparatively low. I also found that they are very much conscious about their social responsibility and tried to participate different types of social work. But i think they have a huge lacking in case of aggressive advertisement. In this competitive world advertisement is too much important. They should give more time in this part.

I already said that before starting the branch working experience they gave me two weeks training which helped me in my real life work. I did my major in Human Resource Management but i worked mainly in general banking and investment section of the bank. Beside that i worked in information section and talked to the clients. So it was related little bit with my academic area. Because of their training session i did not face that much problem. Office stuffs were very much helpful and the total environment was good also. in one sentence my experience is good enough and it will help me to my future working life specially to set myself in a new environment.

One important thing is the bank already gained an important position all over the country. They are very serious to maintain this kind of service. My super visor name was Md. Moin Uddin. He is the AVP of the branch. He is very much helpful as well as strict in case of work. Some clients talked to him personally if they feel any problem or have any enquiry. Overall, there were some mismatch between my working area and assigned task but i overcame everything nicely because of their helpful attitude and got a good real life working experience.

New Environment:

I just completed my BBA program and corporate life is very new to me. This is one of the big challenges i face. New boss, new colleagues, new environment everything is a part of experience. Alhamdulillah with the help of almighty Allah and the helpful attitude of other employees i passed this internship program very well.

Getting Permission To Go Out:

Before coming to the university campus for counseling, I had to take permission from my supervisor in bank. The reason was obvious but it was not allowed for me to go the varsity in working days. My office was in Bogra and varsity is in Dhaka. So, i wrote an application for two days leave and then i was permitted to go there.

Handling Customers:

One to one conversation with different types and ages clients are one of the biggest experience. It will help me in future to any kinds of work in any field. Sometimes I did convince them; sometimes did not. So it was one of the major constraints for me.

Giving Attendances regularly:

Also I had to give attendance in the bank as it was an elementary measurement of my performance in the bank so I had to reach at time as I mentioned earlier.

Software Knowledge:

I gained the idea about using their software by the help of others employees. Our University should provide software knowledge to the students. So that they can get an idea about software

and How to use it or how it's works. Mainly i found this one is mismatch that university should learned us in details.

Lessons learned from the internship program

During the Internship program I had learned some lessons that are really very important to be a resourceful human in this competitive world. It will surely help me in my future career.

I am not alone:

In a new environment it's not easy to understand the culture too quick. Sometimes you may feel that you are alone. But the thing is different. Other employees are very much helpful. It gives me the self believe.

Kill the fear:

It is very important to kill the fear and be confident. It helps me to do better. I learned it one more time from my super visor sir in the bank.

Group Culture:

I have learned from the bank is the practice of group culture. When we used to face any major problem in the bank we always try to solve the problem by forming groups. We have personally formed those groups to solve problems. My GB in-charge always was a motivational figure who always encourage us to form groups and solve those problems very easily. Most of the cases, we used to get success. Thus my bank has taught me a lot about group culture.

Time management:

In every steps of life this is important. Everyday every employee used to reach office at time. I also learned a lot about time management. Thus I reach at office on time.

Fitness:

It is not easy to do office regularly almost eight hours. Sometimes you may go to outside for office work. So, a healthy mind and figure is necessary to do well in job sector. In this case everyone should be conscious to maintain a balance diet food and should do some sports. It will surely help in working life and i already got the result. My internship program taught me in this area too.

Work out of comfort zone:

I also learned how to work out of my comfort zone. A positive mind is needed at first. If i was interested to do then the whole work would be easy and other expert helped me. Then i found more interest in this type work which was out of my comfort zone.

Devotion to Allah:

On every step we always depend on The Almighty Allah. Earlier I was irregular on taking my prayer. But after joining the bank I have fully changed. Now I am always taking my prayer timely. This devotion to Allah makes us to reject any kind of interest on any banking transaction. We never ever take any interest from our clients.

Knowledge Gather:

It's a big achievement for me to gather knowledge through practical experience. Before Internship, Knowledge is kept on only book. So this Internship opens the door to enter in the corporate world. Where getting the real life knowledge. Not only that the way of different work done is gain from this Internship.

Sharing:

Sharing is very much important I learned one more time here. When i gave my best without counting then automatically I received a lot from them. It was a great experience and too much needed to enrich self-confidence.

In one sentence, I have learned a lot of things through my whole internship program. My bank super visor and varsity super visor plays a vital role in this case. They helped me when i felt any problem on working time and report writing time. Without their helpful attitude it was impossible for me to end the internship program successfully.

Concluding Statement

Summary:

From the above discussion I have learned many things about Islami Bank Bangladesh Limited.

This is one of the reputed bank in our country also renowned all over the world. I also came to know about their starting history.

Then I have also learned it's General Banking operations. On this department I have come to know how one can open an account in our bank, what requirements and documents are needed to open different kinds of account. I have also gone through the clearing cheque division on which I used to endorse all kind of cheque etc. Lastly I have also done some job on KYC remediation and update information.

I also learnt few things from foreign exchange and investment part. I wrote the investment deal and also work in foreign exchange desk. In this way I came to know about their different investment mode.

During my internship time in Barogola branch, Bogra I always tired to give my best to understand their different types of function. I worked in different desk to know the terms though my main task was in general banking part. Other employees of the bank were very much helpful which made my task easier.

it is not possible to go to the depth of each activities of branch because of time limitation.

However, highest effort has been given to achieve the objectives the internship program.

Recommendation:

Though Islami Bank Bangladesh Limited (IBBL) is performing well but it has some areas to improve which are given below:

- This is a competitive world. Other commercial bank properly utilizes the new technological innovation. IBBL needs to utilize more technological innovation to run with the same flow with the other bank.
- IBBL needs to open more ATM booth to connect with the different ages more clients.
- Sometimes IBBL takes more than three weeks to give ATM card. They should improve this service by providing this card within one week.
- The bank can consider more female employees to get the attention of more female clients.
- Most of the people of our country have no knowledge about the different between islami bank's profit and other bank's interest. IBBL should arrange more seminars to clear the confusion. It will help them to increase their client number.
- To fulfill the vision of mass banking IBBL should grants investment portfolio to new entrepreneurs.
- They should have a strong marketing policy to attract more customers. Because more customers means more investment that leads to more revenue.
- The authority of IBBL should introduce more innovation & modern customer service through appointment of a customer relationship officer at every branch.
- Sometimes clients said that rules and regulation of IBBL is tough than other banks. It should be more flexible.

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