

**Report On**  
SOCIAL ISLAMI BANK LIMITED  
**General Banking Activities of SIBL**

**Submitted to**

Mahmudul Haq

Associate Professor, BRAC Business School

BRAC University

**Submitted By**

Mehnaz Binty Azam

16204076

An internship report submitted to BRAC Business School, Brac University in partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA)

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## **Declaration**

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, Except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other Degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**

**Mehnaz Binty Azam**

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**Student Full Name-** Mehnaz Binty Azam

**Student ID-**16204076

**Industry Supervisor's Full Name & Signature:**

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Supervisor Full Name-**Mohammad Ashraful Habib**

Designation, Department- **Operation Manager, SAVP**

Institution- **Social Islami Bank Limited, Banani Branch**

**Academic Supervisor's Full Name & Signature:**

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Supervisor Full Name- **Mahmudul Haq**

Designation, Department- **Associate Professor, Brac Business School**

Institution- **BRAC University**

# LETTER OF TRANSMITTAL

9<sup>th</sup> JUNE, 2021

Mahmudul Haq

Associate Professor

BRAC University

66 Mohakhali, Dhaka 1212

**Subject: Submission of Internship Report**

Dear Sir,

I'm here by presenting my Internship Report, which is a piece of the BBA Program educational plan. It is an extraordinary accomplishment to work under your dynamic management. I have arranged an Internship Report on General Banking Activities of Social Islami Bank: A Study on SIBL, Banani Branch which I am submitting alongside this letter. I have the chance to work in Social Islami Bank Limited for twelve weeks, under the management of Mohammad Ashraful Habib (SAVP) in Banani branch. It was a stimulating encounter working under your watch and setting up this report additionally upgraded my knowledge about how to plan and compose a report. I'm sure that this report will assist you with understanding the explanation about my determination of the point. I have made an honest effort to follow your rules in setting up this report. I have introduced what I do accept to be most significant data to make my report as explicit and rational as conceivable.

I trust that this report will satisfy your desires. Much thanks to you for your thoughtful thought and direction. I trust my work would fulfill you.

Truly Yours

---

Mehnaz Binty Azam

ID No: 16204076

BRAC BUSINESS SCHOOL

BRAC UNIVERSITY

# NON- DISCLOSURE AGREEMENT

**Social Islami Bank Limited, Banani Branch, and Ms. Mehnaz Binty Azam** have made and entered into this agreement. **Ms. Mehnaz Binty Azam** is seeking experience and training from **Social Islami Bank Limited, Banani Branch**, and may be exposed to confidential information as a result of her efforts (as defined below). The purpose of the agreement is to keep Confidential Information from being disclosed without permission.

**Confidential Information** "Confidential Information" refers to confidential information about the organizations, such as financial and accounting records, intellectual property, proprietary data, security measures, new goods or services, projections, or any other proprietary business information that, if released, could harm the organizations.

## 1. Non-Disclosure Agreement

The intern will not: a) reveal Confidential Information to any other party; b) make or cause to be made copies or other reproductions of Confidential Information, or c) make any commercial use of Confidential Information without the organizations prior written authorization.

## 1. Confidential Materials Return

The intern shall promptly return all original materials provided by Company, as well as any copies, notes, or other documents relevant to Confidential Information in Intern's control, upon the organization's request.

## 1. Terms

This Agreement and Intern's obligation to keep Confidential Information private will remain in effect until either: a) organizations deliver written notification thereof terminating this Agreement, or b) Confidential Information revealed under this Agreement ceases to be confidential.

## 1. Notice of Immunity from Liability

Any federal or state trade secret disclosed in confidence to a federal, state, or municipal government official, either directly or indirectly, or to an attorney; and ii) purely to report or investigate a suspected breach of a law, or disclosed in a complaint or other document submitted in a lawsuit or other proceeding; shall not be held criminally or civilly accountable.

## 1. General Provisions

a) Severability is a term that refers to the ability of something to be severe if any section of this Agreement is found to be invalid or unenforceable by a court, the remainder of the Agreement will be read in a way that best reflects the parties' intent. b) Incorporation The parties' complete understanding of the subject matter is expressed in this Agreement, which supersedes all earlier proposals, agreements, representations, and understandings. This is a good example.

**Mehnaz Binty Azam**  
Student, Brac University

**Mohammad Ashraful Habib**  
SAVP & operation Manager

# Acknowledgment

Above all else, I wish to communicate my gratitude to the god-like God for giving me the solidarity to perform my duties as an assistant and complete the report within the specified time. I am profoundly obligated to my Faculty Supervisor Mahmudul Haq (Assistant Professor, BRAC University) for allowing me to pick this subject and giving his direction and backing which draw out a result of this report. I like her co-activity and penance of significant time. I have an abundance of thanks for making. While setting up the examination paper, my regarded administrator Mohammad Ashraful Habib (SAVP) gave legitimate direction and priceless remarks on every one of the areas of the report. He enormously improved the lucidness of the content. I might want to express gratitude for his unequivocal assistance. I'm likewise thankful to all partners for their important Co-activity, direction, course, and ceaseless help all through the entry-level position period. I was intently appended with them during my entry-level position residency. Without them, this task would have been troublesome. I should refer to the great working climate and gathering responsibility of this association that has empowered me to manage a ton of things. I offer my genuine thanks to each one of those who took an interest to set up the report. The vast majority of them have occupied representatives of Social Islami Bank Limited.

Consequently, I'd prefer to offer my thanks to the Office of Career Services and Alumni Relations (OCSAR) and BRAC University for helping me in learning and connecting with the genuine corporate world.

# Executive Summary

The report addresses the 3 month experience working on Social Islami Bank Limited (SIBL). I was allocated in the Banani Branch of SIBL. SIBL consolidated in 5th July 1995 and being into its business procedure on 22nd November so as to offer selective assistance offices to its customer and likewise satisfy the need of banking administration all over of our country. The investigation applies monetary execution assessment of Social Islami bank restricted, Banani branch, Dhaka. It implies assess how well the organization provide services saw. Principle point is accomplished through proportion examination and pattern investigation of monetary position and generally exercises of SIBL. The primary information assortment from the yearly monetary reports on SIBL, Banani branch from 2015 to 2020. Monetary execution are assessed through two strategy Trend examination and Ratio investigation. Pattern investigation are led for absolute store, complete advance, all out benefit or misfortune, all out unfamiliar settlement from 2015-2020. This examination tracked down that all aftereffects of monetary execution estimates go for this bank normal. In any case, the outcomes additionally show the SIBL, Banani branch is improving extra time extensively in those proportions and monetary patterns during the period under the investigation.

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# List of Acronyms

- i. **SIBL-** Social Islami Bank ltd
- ii. **GB-** General Banking
- iii. **AWCD-**Al- Wadiah Current Account
- iv. **MSD-**Mudaraba Saving Deposit
- v. **MTDR-** Mudaraba Term Deposit Receipt
- vi. **Org.-** organization
- vii. **Govt.-** Government

## Chapter 1: Introduction



## 1.1-Overview of the SIBL

Social Islami Bank Limited begun their travel in 1995 and it is driving monetary institution in our nation. It is a financial mediator between two parties; whose are looking security for sparing cash and another whose are needs to contribute cash totally different divisions. Walk, 2020, SIBL has 168 branches including 22 AD (Authorized Dealer) branches, 72 sub branches and 177 specialist banking organization. The capital according to the report (Sep '20) 27,61,32,75,421 in Taka & paid up capital 8,93,34,13,560 in Taka according to the annual report of 2020. The essential exercises of the bank are counting money which they borrow from their client and after that they contribute cash. Many other budgetary exercises were permitted over time. Presently a day's most of the individuals inside or outside the nation they favor Islamic managing an account and this keeping money framework planning to be prevalent day by day. Islamic keeping money monetary framework is quickly increased. Islamic managing an account action grow their not only the Muslim nation but too they extend the minority of Muslim nation and its attending to be popular quickly. Islamic managing an account continuously sees as a moral speculation and moral loaning. Islamic banking is most prevalent keeping money framework for numerous prepare and increment it entrance of banking policy.

## 1.2 –Vision and Mission

### **Vision of SIBL**

SIBL in the direction of persistent wellness it is assiduous to turn into the Country's driving Islamic Bank offering one-venture administration of a wide scope of significant worth added items. Directing its business morally as per the laws of Shariah while improving best use of the most current best in class mechanical preparation by production of a favorable to dynamic hierarchical culture dependent on solid solidarity, decency, general agreement and commonsense initiative systematically stay open to novel thoughts and versatile to the accepted procedures in the market guaranteeing acknowledgment and quality financial knowledge to its clients and convey better service to every single person of its partners too. In one sentence the vision of SIBL is:

**“Working Together for a Caring Society” (SIBL , n.d.)**

### **Missions of SIBL**

- Establishing Three Sector Banking Model
- Changing to an assistance arranged innovation driven benefit acquiring Bank
- Fast, exact and acceptable client assistance
- Balanced and manageable development methodology
- Optimum profit from investors' value

- Introducing creative Islamic Banking Products
- Attracting and holding great HR
- Empowering genuine helpless families and setting out nearby pay open doors
- Providing support for social advantage associations via assembling assets and social administrations

## 1.3 Goals and Objectives

**Goals-** The critical pushes of the operational goals are as per the following:

- ❖ **Empowerment:** Empowering the group of the poor by setting out pay open doors just as fortifying the group of the rich for a superior group of people yet to come.
- ❖ **Social Benefit:** Achieving practical participatory economy, social security, and harmony for a Society.
- ❖ **Genuineness:** To be straightforward is appointed by the sacred text – we adhere to this worth in the entirety of our administration arrangement.
- ❖ **Straightforwardness:** Remaining straightforward in all demonstrations is a prudence that is constructs trust - we hold fast to it.
- ❖ **Productivity:** Efficiency infers flawlessness in any task finished - we endeavor to deliver full fulfillment with it.
- ❖ **Responsibility:** To be responsible is to be dependable or more any doubt - we are obediently there.
- ❖ **Strictness:** SIBL improves monetary prosperity as to the rapture of strict morals.
- ❖ **Innovation:** Modern life is innovation subordinate - we continue to search for the furthest down the line advancement to give the best in straightforwardness to our customers.
- ❖ **Advancement:** Our brains and eyes are available to the development in personal satisfaction to enhance further advantages for the help takers.
- ❖ **Adaptability:** Flexibility prompts better agreement and more noteworthy fulfillment - we seek after the quality.
- ❖ **Security:** Customers should have a sense of safety with every one of our items and administrations - we continue guaranteeing it.

## Objectives

Objectives are:

- Adjust with corporate account in the conventional area by taking part market component with gage.
- Accommodate deliberate area through participate financing chiefly on joint proprietorship precedent.

•Coordinating with three areas operational exercises of the Bank to different will conceived and all around arranged "Social Assignment and Investment Schemes" or "Social Fund" for making them financially and morally "straightforward" and "uncovered".

## 1.4 Organizational Structure, Organogram, Branches and Department Slogan/ Logo-

SIBL changed image logo through a vivid capacity at Cox's Bazar ocean sea shore. Bank passed an effective year 2011 through creating most elevated business development as far as benefit in the midst of ominous economic situations and furthermore set unrivaled assistance conveyance for its clients through execution of constant on line cutting edge banking innovation. In its excursion towards consistent greatness the bank has chosen to change its logo, the new logo portrays bird's wing, 9(nine) feathers, to address its agreeable and safe flying in the monetary sky by passing the regional Boundary. The wings are shaded in red in a green foundation. Red represents the force and eagerness of youth and the green represents love for the dear homeland, Bangladesh is a nation of vegetation. Additionally, nine plumes address - Honesty, Transparency, Efficiency, Accountability, Reliability, Innovation, Flexibility, Security, and innovation flying towards persistent greatness. In SIBL venture for Continuing their Excellence it invests heavily in their new Logo. The motto of SIBL Bank is "**Utkorsho Obiram**". These two words are Bengali words that signify "**Excursion towards Excellence**" on the association.



উৎকর্ষ অবিরাম  
Journey Towards Excellence

(SIBL , n.d.)

## Corporate Governance and Structure

### Corporate Governance

- Board of Director
- Risk Management Committee
- Executive Committee
- Audit Committee
- Audit Committee
- Management
- Core Decision Making Committee

## Corporate Structure

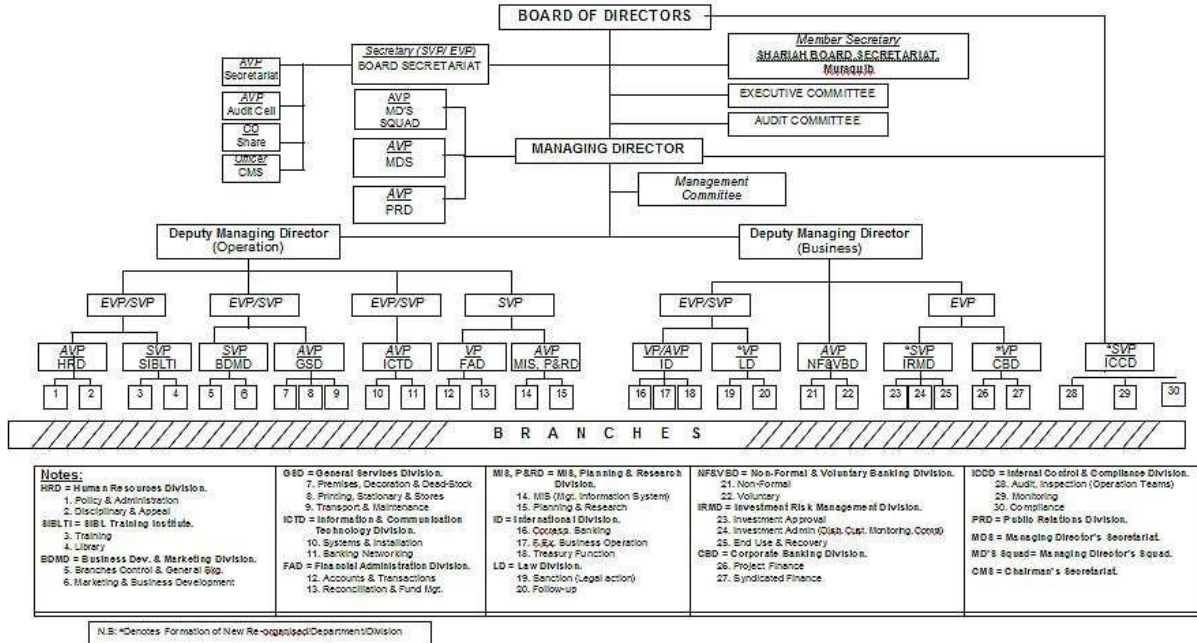
The association is going as the Managing Director assigned by the Chief executive depended with generally speaking duties of business course of the association and driving powerfully towards the accomplishment of its motivation and standards. The corporate construction is addressed in the graph

- ✚ **Chairman**
- ✚ **Vice Chairman**
- ✚ **Director**
- ✚ **Managing Director**
- ✚ **Deputy Managing Director**
- ✚ **Sr. Executive Vice President**
- ✚ **Executive Vice President**
- ✚ **Sr. Vice President**
- ✚ **Vice President**
- ✚ **Sr. Asset. Vice President**
- ✚ **Principal Officer**
- ✚ **Executive Officer**
- ✚ **Management Trainee Officer**
- ✚ **Senior Officer**
- ✚ **Officer**
- ✚ **Junior Officer**
- ✚ **Assistant Officer**

(SIBL , n.d.)

# SOCIAL ISLAMI BANK LIMITED (SIBL) ORGANOGRAM

(Approved by the Board of Directors in its 120<sup>th</sup> meeting (emergency) held on 16<sup>th</sup> August, 2005)



## Different Divisions of SIBL

As like department there are several divisions in SIBL. Name of those divisions are:

- Information Technology Division
- Financial Administration Division
- Managing Director's Secretariat Audit & Inspection Division
- International Division
- Logistic Support Division
- SME Banking Division Managing Director's Secretariat
- Chairman's Secretariat
- Audit & Inspection Division
- Board Secretariat
- Human Resources Division
- Shariah Board Secretariat
- SIBL Training Institute
- SME Banking Division
- Share Division
- Legal Department
- Board Audit Cell



- MIS, Planning & Research Division
- Internal Control & Compliance Division
- Business Development & Marketing Division
- Investment Risk Management Division (SIBL , n.d.)

## 1.5-Product Produced by the SIBL

### Products and Services:

SIBL offers numerous sorts of product, such as-

- Al-Wadeeah-Current Account.
- Mudaraba-Savings Account.
- Mudaraba-Monthly Profit Deposit Scheme.
- Mudaraba-Millionaire Savings Scheme.
- Mudaraba-Notice Deposit Account.
- Mudaraba-Millionaire Savings Scheme.
- Mudaraba-Education Deposit Scheme.
- SonaliDin-Special Deposit Scheme.
- Mudaraba-Special Deposit Pension Scheme.
- Mudaraba-Bashsthan Savings Scheme.
- Mudaraba-Hajj Savings Deposit (Kafela).
- Sabuj-Chaya Special Deposit scheme.
- Sabuj-Sayannaya Special Deposit Scheme
- Cash WAQF.
- Mudaraba-Lakhopati Deposit Scheme.
- Shukher-Thikana Special Deposit Scheme.
- Mudaraba-Mohorana Savings A/c (5 Years).
- Mudaraba-Term Deposit Account: 1/ 3/ 6/ 12 years' period.
- Shachhanda-Protidin Special Deposit Scheme.
- Subarna-Rekha Special Deposit Scheme
- Mudaraba-Double Benefit Deposit Scheme.
- Shamridhir-Shopan Special Deposit Scheme.
- Mudaraba-Marriage Savings Scheme.
- Mudaraba-Mohorana Savings A/c (10 Years).
- Shanchita-Special Deposit Scheme.
- Subarnalata-Special Deposit scheme..
- Shukher-Thikana Special Deposit Scheme.
- Shachhanda-Protidin Special Deposit Scheme.

- SIBL-Young Star Account.
- SIBL NOW

(SIBL , n.d.)

**SOCIAL ISLAMI BANK LIMITED**

Date:  
The Manager  
Social Islami Bank Limited  
Foreign Exchange Branch  
141-143 Motijheel C/A, BIWTA Bhaban  
Dhaka-1000.

**Subject: Issuance of SIBL ATM DEBIT / CASH CARD.**

Dear Sir,

With due respect, I request you to kindly issue me an ATM/ Debit /Cash Card. For this purpose my necessary information are given below-

✓ Account Title:

✓ Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--

✓ Name on cards :

✓ Father's Name :

✓ Mother's Name :

✓ Permanent Address:

✓ Present Address:

✓ Contract number :

✓ Remarks:

✓ National Id No :

I WILL MAINTAIN ALL THE TERMS AND CONDITIONS OF THE BANK. IF THE RULES ARE CHANGED, I WILL FOLLOW THOSE RULES

I would be grateful, if you give me a permission to issue me a ATM/ Debit /Cash Card and oblige thereby.

Account Holder's Signature

**Services-** There are numerous administrations like: -

- Online Banking.
- Automated Clearing.
- ATM all day, every day.
- Electronic Fund Transfer.
- CARD (Local and Foreign).
- Mobile Banking.
- Off Shoring.
- Centralized Trade.
- Remittance System.
- Locker Process.
- SIBL Now (Online APP)
- BFTN
- NPSB
- Capital Market Service.

## Chapter 2: Work Duties or Responsibilities



## 2.1 - Internship at SIBL

### Overview of Internship

**Student Information Name:** Mehnaz Binty Azam

**ID:** 16204076

**Program:** Bachelor of Business Administration.

**Major:** Finance and CIM

### Internship Information

**Period:** February15, 2021- May 30, 2021

**Company Name:** Social Islami Bank Limited

**Department:** General Banking

**Address:** 48 Kemal Ataturk Ave, Dhaka 1213 Bangladesh.

**Internship Company Supervisor's Information Name:** Mohammad Ashraful Habib

**Position:** Operation Manager, SAVP.

Temporary position is offered for 12 weeks and since 15<sup>th</sup> February 2021, I have been working in Social Islami Bank Limited and manage bunches of issues. I was under the management of Mohammad Ashraful Habib (SAVP) operation manager of Social Islami Bank Limited, Banani Branch. My relationship with this bank is being a piece of the GB. Especially being an understudy of BBA it is vital for me to get functional information on GB. In this way, attempted my level best to gain proficiency with a great deal about GB. Working idea was very fundamental as an intern; all things considered I had the opportunity to perceive what functional is the life. Underneath, the obligations I have performed are given.

- Account open
- Ordering Cheque
- Issuing Cheque book
- Client account articulation
- Conveyance Cheque
- Client information section or alter
- Scanning of various reports

### Cheque Requisition:

Investment funds and current record holders need check book. Since those record holders store what's more, pull out their cash as often as possible. Without check book they can't pull out their

cash. So practically those record holders need check book for their exchange, for business and individual reason. At the point when they open their record there is a different structure for check book demand. Record holders need to round out those structure for their record initiation. Banking programming (Ababil) passage check demand.

### **Cheque Delivery:**

Subsequent to giving check order clients need to sit tight for their check book. After check demand regularly it a few working days to conveyance check book to individual clients. After that clients need to gather their check book by coming in the branch.

### **Cheque Issue:**

At the point when clients go to our premises for gathering their check book, they need to sign it in a register book. After that I gave their check book and offer it to them. Subsequent to giving check book they can utilize their check book whenever when they wish. Yet, it must be in the middle exchange hour, 10am to 4pm.

### **Client Account Statement:**

A few clients request their ledger explanation. As per their interest provided them bank account articulation to the clients. Didn't have any significant bearing any charge for financial balance proclamation.

### **Scanning of Different Documents:**

At the point when I open a record, I need to gather various archives from clients. Ex-Voter ID Card, Passport, Commissioner Certificate, driving License, and so on so I need to examine those records for banking reason. In the wake of examining those reports I print it and return the first duplicate to the clients.

### **Client Data section:**

In the record at the time of open structure clients compose the subtleties as per what is requesting. After completing the structure, I need to check it. After that I need to section that information in PC through banking programming. In the financial programming there are least 2 pages that need to fill out. In this product I can likewise alter the information whenever it is needed.

Individuals need financial balance for various reason. For the most part there are four (4) kinds of Account

- Al Wadiah Current Account (Current Account)
- Mudaraba Savings Deposit(Savings Account)
- Mudaraba Special Deposit Pension Scheme (DPS-Deposit Pension Scheme)
- Mudaraba Term Deposit Receipt (Fixed Deposit)

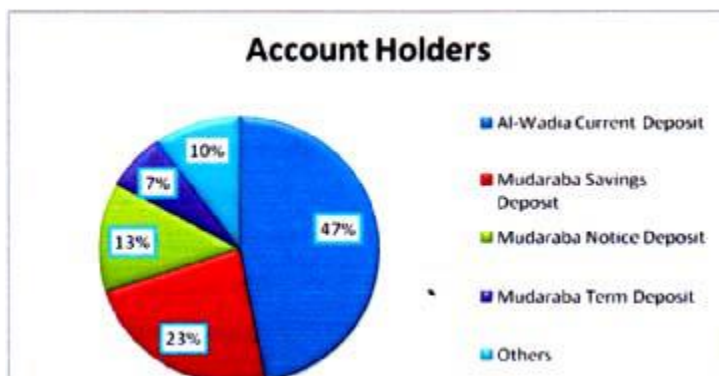
A few group need individual record, a few group need business account. Every single Account has diverse reason.

## 2.2 - Description of my position at SIBL

I have attempted to see the things what are being done in every division of the branch. In a few offices I've worked basically to get the things appropriately particularly at the HR Department and General Banking Department.

### Account Opening Section:

Opening Section Banker's and client inter connection starts with the kickoff of a record by the client. Opening of a record ties something very similar into an authoritative relationship. Yet, the choice of client is extremely urgent. Indeed, extortion and phony of various sorts start by opening of a record by the client (s). Along these lines, the bank takes additional consideration in its choice. SIBL official opens various kinds of records on the solicitation of customers. The technique of opening record is given beneath. Technique and directive to open another record:





## **Mudaraba Saving Account (Code No: 134)**

Prior to opening of a reserve funds Bank Account the accompanying conventions should be finished by the clients:

- 1) Record opening form: To be filled in and endorsed by each record holder.
- 2) Most recent identification photo (two duplicates) for every single record holder validated by the speaker. Record pay check for the record holder or money store.
- 3) Duplicate of Voter personality card.
- 4) Presentation of record holder endorsed by speaker with ID and record number. One duplicate of candidate's photo (verified by the record holder).
- 5) Duplicate of elector personality swipe card (candidate).
- 6) Starting store TK. 500(Five Hundred taka in particular)

In the wake of satisfying above conventions, open a record for the customer and furnish the client with a store supplement and a cheque book.

হিসাব খোলার আবেদন ফর্ম  
ব্যক্তি হিসাব

তারিখ : .....

হিসাব নম্বর :

ব্যবস্থাপক  
সোস্যাল ইসলামী ব্যাংক লিমিটেড  
..... শাখা

গ্রাহক আই ডি নং :

জনাব,  
আমি/আমরা আপনার শাখায় নিম্নরূপ একটি হিসাব খোলার জন্য আবেদন করছি। আমার/আমাদের বিস্তারিত তথ্য নিম্নে প্রদান করলাম :

১. হিসাবের নাম  
ক) বাংলা :  
খ) ইংরেজী :

২. হিসাবের প্রকার (টিক দিন):  এমএসডি  এডব্লিউসিডি  এমএনডি  এমটিডি  FC  RFCD  NFCD  অন্যান্য.....

৩. মুদ্রা (টিক দিন) :  টাকা  ডলার  ইউরো  পাউন্ড  অন্যান্য.....

৪. হিসাব পরিচালনা সক্রিয়তা বোঝনা (টিক দিন) :  এককভাবে  বোঁথভাবে  যে কোন একজন  অন্যান্য.....

৫. গ্রাহকের অন্যান্য ব্যাংক হিসাব (বদি থাকে):

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক টিক দিন)
ক.....	ক.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....
খ.....	খ.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....
গ.....	গ.....	<input type="checkbox"/> জমা হিসাব <input type="checkbox"/> বিনিয়োগ হিসাব <input type="checkbox"/> অন্যান্য.....

৬. পরিচয়দানকারীর তথ্য :

ক. নাম : ..... পেশা : .....

খ. হিসাব নং : .....

গ. শাখার নাম : .....

ঘ. স্বাক্ষর (তারিখসহ) : .....

৭. প্রাথমিক জমা : পরিমান (অংকে) : ..... (কথায়) : .....

৮. এমটিডিআর/এমএমপিডিআর/শিফট : পরিমান (অংকে) : ..... (কথায়) : .....

মুদ্রা : .....

মেয়াদকাল : ..... বছর ..... মাস ..... দিন। মেয়াদপূর্তির তারিখ: .....

নবায়নের ক্ষেত্রে :  আসল এবং মুনাফা নবায়ন করুন  শুধুমাত্র আসল নবায়ন করুন

শুধুমাত্র আসল নবায়ন করুন, মুনাফা ..... নম্বর সঞ্চয়ী হিসাবে জমা করুন  প্রযোজ্য নহে।

৯. বিশেষ স্কীম সক্রিয়তা তথ্য :

স্কীমের নাম : ..... স্কীমের মেয়াদ : .....

এককালীন জমা/কিস্তির পরিমান : ..... কিস্তির সংখ্যা (বার্ষিক) : .....

মেয়াদান্তে প্রদেয় মুনাফা (প্রাক্কলিত) : ..... মাসিক প্রদেয় মুনাফা (প্রাক্কলিত) : .....

## **Al-Wadiah Current account (Individual) – (Code No: 133) (AWCD)**

- 1) Record opening form: To be apprise and endorsed by each record holder.
- 2) Most recent identification size photo (two duplicates) for each record verified by the speaker.
- 3) Confirmed duplicate copy of legitimate Trade permit.
- 4) Confirmed duplicate of identification of the owner.
- 5) Organization stamp and TIN Certificate.
- 6) Duplicate of Voter personality card.
- 7) Presentation of record holder endorsed by speaker with ID and record number.
- 8) One duplicate of chosen one's photo (confirmed by the record).

## **Mudaraba Special Notice Account (Code No: 136)**

- 1) Organization, substance business, govt. obligation association and trust or any individual can open this record.
- 2) This record is worked under Mudaraba guideline.
- 3) Any sum can be removed or moved to al Wadiah current record or some other records in the wake of setting a notification of 7 days.
- 4) Check books are accommodated these records.
- 5) The benefit rate is similarly lower.

## **Deposits Account by SIBL: Mudaraba Saving Deposits (MSD) (Code No: 181,182)**

These are benefit bearing store account. The drawings are confined in regard of both the measure of withdrawal and the recurrence there of so the installment of premium doesn't turn out to be any making up for the broker. Sometime the limitations are overlooked against the investor's composed affirmation to do without his case for revenue on the all-out balance for the entire month of withdrawal. Some Special Saving Schemes are:

- 1) Mudaraba Millionaire Scheme
- 2) Mudaraba Hajj Saving Scheme
- 3) Mudaraba Education Scheme
- 4) Mudaraba Millionaire Scheme

Individuals of Bangladesh are the adherents of Islam. They are generally intrigued to set aside interest free installments. Mulling over these realities SIBL a joint endeavor Islami bank presented a regularly scheduled payment based "Mudaraba Millionaire Scheme" Mudaraba Monthly Profit

Deposit Scheme the highlights of this plan are as per the following: Tk. 1, 00,000, 1, 10,000, 1, 20,000 or 1, 25,000 or any sum various can be kept under this plan.

a. The term of the sum ought to be for a very long time.

b. Benefits will be disseminated under this plan as follows:

- 1, 25,000 Tk. 1150 (Provisional)
- 1, 20,000 Tk. 1100 (Provisional)
- 1, 10,000 Tk. 1000 (Provisional)
- 1, 00,000 Tk. 900 (Provisional)

c. The payable benefit will get due following multi month of store. Be that as it may, the sum will be stored to account somewhat recently of the month.

d. For the most part, a financial backer can't pull out the aggregate before 5 years. Yet, in non-ignorant situation the financial backer can pull out the sum and all things considered the contributor should present the appropriately filled application type of the plan.

### **Mudaraba Term Deposit**

The term and condition Mudaraba is same as broad Mudaraba aside from one that under this plan the proprietor of the asset concurs keep the store stay with the Islami bank for a specific time frame period (3 months/a half year/one year/long term/long term). The Interest rate followed by SIBL

### **AL WADIAH Current Account:**

- I. AL WADIAH Current Deposit A/c's are opened appropriate presentation with least starting store fixed by the Bank.
- II. AL WADIAH Deposit is acknowledged on AL WADIAH standards which mean al Amanat with authorization to utilize. As indicated by this standard Bank can utilize the asset of the record alongside different assets according to Shariah at bank's own danger. Record holders won't share any benefit/misfortune.

- III. The Law and guideline of Bangladesh, regular traditions and systems basic to banks in Bangladesh including Islamic Banking Principles will apply to and administer the lead of record opened with the Bank.

### **SIBL Young Star Account**

The present youths will be the future business characters of the country. That is the reason SIBL Young Star account has been acquainted with a view with raising investment funds inclination among school-going kids from youth.

- The recipients are qualified for every day benefit on day by day balance, which straightforwardly adds to the account.
- There is no compelling reason to keep least equilibrium to run the plan.
- The plan holders will be given yearly charge free Debit card and Credit card of the bank
- The record holders will be given appealing blessing hampers at the hour of opening the account
- With the assistance of school authority and the bank, the understudies can set aside cash at the organizations in presence of bank's leaders.
- After opening Young Star account, the understudies can pay school-expenses through balance moving from their record.
- SIBL Young Star account holders craving to accomplish advanced education in future would get speculation office from the bank.

### **Money Waqf Certificate**

For this situation the waqf idea of Islam has been acquired by the Islami bank for store preparation reason

ii. The idea of record is gift type.

iii. The accountholder work the record for generous purposes.

iv. He can pull out any sum from the record for individual use or utilization v. Most elevated weight age is given to this record in disseminating benefit

### **Bills and Clearing Section**

SIBL Local Office branch plays out the bill clearing capacity through Local office. SIBL Local office goes about as the specialist of all SIBL branches for the getting house free from the Bangladesh Bank. There are two kinds of check which are-Inward going through check outward going through cheque



.....Branch .....20

**APPLICATION FOR CHEQUE BOOK**

I/We would request you to supply a cheque book containing 10/25/100 leaves for operation of the account opened with you.

Cheque Series : \_\_\_\_\_ Signature

A/C No. MSD/AWCD 

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Counted the leaves, found in order and received.

Full Name : .....

Address : .....

: .....

Signature

Authorised Signature

**Gained From Human Resource Management Department:**

- For my scholastic reason I was learned diverse kind of hypothetical ideas those related with human asset yet some of them isn't completely applied by the SIBL. More often than not they utilize the particular programming to take care of their errand.
- In SIBL the fundamental assignment of HR is to keep up how the association will run. Each and each assignment they done cautiously.
- We realize arranging gauging is vital for any association. In SIBL I have seen that any sort of work when they start from the outset they arranging at that point start their assignment.
- In any sort of association remuneration is alluring things. In SIBL I have perceived how to make their remuneration structure. Without their real compensation which advantage they will likewise get and motivation reward bundle. Unfamiliar trade office manages opening L/C and offering help to customer through bank certifications and manage other unfamiliar banks and organizations from the customer's place of perspectives.
- Scholarly period I've taken in some work law. This law additionally I've seen in distinctive sort situation. Such as - maternal leave.
- Moreover, I have additionally done execution evaluation which subject is likewise I've seen how they evaluate representative by their exhibition.

## SIBL NOW

SIBL NOW is a web banking administration dependent on versatile application to give the most creative IT-based administrations to the customers. This electronic assistance of Social Islami Bank Limited offers you the chance to move cash, take care of service bills, re-energize portable equilibrium, cover Visa bill and so forth a client/supporter can execute exchange from anyplace, whenever through web office empowered portable handset.

### KEY FEATURES OF SIBL NOW

- ✚ Asset move – Intra-bank and Interbank.
- ✚ Service Bill Payment – DPDC, WASA, DESA, DESCO, TITAS and so forth
- ✚ Visa Bill Payment,
- ✚ Versatile Top-up.
- ✚ Record Summary – Mini Statement, Balance Inquiry and Outstanding, Transaction History.
- ✚ Standing Instruction for Own Account.
- ✚ Check Requisition, Cancellation and Status Tracking
- ✚ Speculation Account Outstanding, EMI Calculator.
- ✚ SIBL Products List.
- ✚ Branch and ATM Locator.
- ✚ SMS Notification.
- ✚ PIN Change

### Learned From General Banking Department:

We realize that General Banking is the beginning stage of all the banking working assignment.

- I was additionally scholarly some record opening and distinctive sort of records.
- I was found out about various sorts of attributes that are especially needed during opening records like customer's photography, customer's signature, public id card or identification, candidate's data, chosen one's photography and so forth
- I was found out about cash book giving and various sorts of check book giving.
- During temporary position period I was learned distinctive sort of things about clearing, for example, the nature of .clearing measure, the kinds of clearing report and so on
- In various time SIBL manages distinctive sort of correspondence ways like business letter, gatherings, and reports and so forth so I likewise think about business correspondence measure.

This Internship is fostered my abilities in the use of hypothesis to reasonable work circumstances, to adapt to new climate, and comprehend relational relationship.

Because of time and asset requirement I was unable to do commonsense exercise in all divisions. In that case I attempted to gather information/data from the accompanying sources:

- Physically hand work area work
- Repel confront discussion with the official
- Straight perceptions
- Face to confront discussion with clients
- Browsing the site of SIBL.

### **Different parts of job execution**

a) Banking occupations are basic and furthermore need heaps of time to perform on the grounds that investors need to manage each viewpoint to fulfill customers and furthermore procure income for the bank.

b) Manager or top of the branch is altogether accountable for the bank to take any choice. Officials fundamentally adhere to his guidance to play out their work effectively.

c) General banking is for the most part answerable for doing distinctive plan of works, for example, Planning report, articulations, pay sheets, examining any reports and giving thoughts.

They likewise accomplish some delicate business related to give cash by accepting checks, electronic record data, give interest on store.

### ***Critical observations and recommendations***

A. Money get and assortment corners are less in numbers than the customers. Prior to any celebrations the customers have to wait and stand by long time in line which here and there make disappointments among customers.

B. The officials in control remain consistently occupied with their daily and settled works for this they don't have sufficient opportunity to give data even to customers or assistants regardless of whether they have the intension to do as such.

C. Moderate web association frequently makes issues in light of the fact that the neighborhood expansive band association they use isn't generally rapid to perform assignments successfully.



## Chapter 3: Critical Assessment of Internship Work



### 3.1 -Application of Generic and Industry specific courses during internship

#### *i. SWOT Analysis of SIBL:*

SWOT examination is a contraption for examining an affiliation and its current circumstance. Primary phase of Arranging and assists advertisers with zeroing in on main points of interest. SWOT addresses characteristics, deficiencies, openings, and perils. Characteristics and inadequacies are internal parts. Openings and risks are external factors.

#### *Strength of SIBL:*

- ✓ Islamic Shariah which impact Halal pay
- ✓ Working together to construct a mindful society.
- ✓ SIBL has great connection with their customer
- ✓ Quality of administration to each even out of Customers
- ✓ Strong liquidity position
- ✓ Stable wellspring of assets

#### *Weakness of SIBL:*

- ✓ Profit rate vacillation
- ✓ Higher Service Charge in certain spaces
- ✓ Lack of Islamic currency market instrument.

#### *Opportunities of SIBL:*

- ✓ Increasing familiarity with Islamic banking.
- ✓ Credit card framework.
- ✓ Increasing their settlements, they could receive new procedures.
- ✓ They should need to build their Branches.

#### *Threats of SIBL:*

- ✓ Already all business banks in the nation take their stone eye on client administrations.
- ✓ Supply hole of unfamiliar money in once in a while.
- ✓ Overall liquidity change in currency market
- ✓ Charge are excessively high around there

*ii. MONETORY PERFORMANCE EVALUATION OF SIBL*

The Performance examination is a conversation and assessment of a representative's presentation of dispensed obligations and duties. The examination depends on the result gained by the specialist in his/her work not on the representative's character aspect. Execution assessment apprise abilities and exercises with accuracy and precision and routineness. It gives an approach to help recognize regions for execution improvement and to help empower proficient development. Free lines of correspondence over time help to make compelling working connections. Each worker is free for an insightful and cautious judgment. Achievement of the interaction relies upon the administrator's inspiration to finish a positive and target evaluation and on the representative's readiness to react to helpful ideas and to work with the manager to reach future objectives. Execution assessment is vital on the grounds that it assists with comprehension of each worker's capacities. It additionally help to perceive accomplishment, to assess work progress, and afterward to configuration preparing for the further advancement of abilities and qualities. A smart assessment can animate worker's advantage and improve work execution.

*Table 1: Financial Highlights of SIBL, Banani Branch*

Details	2015	2016	2017	2018	2019	2020
<b>Total Income</b>	72,41,54,9 46.77	1,03,06,71, 429.26	1,10,32,66, 792.23	1,38,10,52, 097.81	1,69,48,24, 332.79	1,42,24,30, 134.29
<b>Total Expenditure</b>	48,31,25,2 64.39	63,49,44,98 5.30	72,26,57,21 7.53	1,08,50,63, 711.90	1,28,30,79, 190.96	1,18,73,93, 087.27
<b>Net Profit</b>	24,10,29,6 82.38	39,57,26,44 3.96	38,06,09,57 4.70	29,59,88,38 5.91	41,17,45,14 1.83	23,50,37,04 7.02
<b>Total Deposit</b>	3,32,58,75, 413.43	4,27,11,27, 183.89	5,97,32,12, 355.71	5,98,30,71, 513.71	4,77,28,78, 000.52	6,04,18,07, 448.43
<b>Total Loan &amp; Advance</b>	8,32,21,19, 285.51	11,03,64,52 ,635.56	11,31,99,38 ,404.43	16,60,13,57 ,320.38	13,89,15,12 ,501.47	16,00,38,28 ,651.91
<b>Total Foreign</b>	9,57,22000	1,49,300.83	14,10,00,00 .79	14100700	8,64,000.35	75,20,00,00 .93

<b>Remittance</b>						
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[Internal source of SIBL, Banani branch]

*Table 2: Comparative analysis of Total Income & Expenditure (Banani Branch)*

Details	2015	2016	2017	2018	2019	2020
<b>Total Income</b>	72,41,54,9 46.77	1,03,06,71, 429.26	1,10,32,66, 792.23	1,38,10,52, 097.81	1,69,48,24, 332.79	1,42,24,30, 134.29
<b>Total Expenditure</b>	48,31,25,2 64.39	63,49,44,98 5.30	72,26,57,21 7.53	1,08,50,63, 711.90	1,28,30,79, 190.96	1,18,73,93, 087.27

[Internal source of SIBL, Banani branch]

*Table3: Comparative analysis of Net profit of Banani Branch*

Details	2015	2016	2017	2018	2019	2020
<b>Net Profit</b>	24,10,29,68 2.38	39,57,26,44 3.96	38,06,09,57 4.70	29,59,88,38 5.91	41,17,45,14 1.83	23,50,37,04 7.02

[Internal source of SIBL, Banani branch]

*Table 4: Budget and Actual Achievement of total deposit of SIBL, Banani Branch {in core}*

Details	2015	2016	2017	2018	2019	2020
<b>Budget</b>	480.00	500.00	520.00	530.00	510.00	500.00
<b>Actual</b>	336.86	427.11	464.64	497.32	477.29	604.29

[Internal source of SIBL, Banani Branch]

*Table 5: Total Loan & Advance {in core}*

DETAILS	2015	2016	2017	2018	2019	2020
<b>Budget</b>	850.00	950.00	1250.00	1250.00	1300.00	1450.00
<b>Actual</b>	800.24	1071.46	1108.24	1250.00	1377.42	1597.65

[Internal source of SIBL, Banani Branch]

### ***Execution Evaluation Method***

There are numerous monetary investigation Methods which can gauge the monetary situation of a Organization. In this part not many of these methods are talked about trying to layout the Monetary soundness of SIBL, Banani Branch.

Among the different sorts of techniques, we will utilize the accompanying strategies to examination the

Execution of SIBL, BANANI Branch-

- Ratio Analysis
- Trend Analysis

### *Ratio Analysis-*

Monetary proportions are treasures markers of an organizations presentation and monetary circumstance. Monetary proportions can be utilized to examine designs and to differentiate the associations monetary with various firms as well as to decipher qualities and shortcoming of a firm.

**Current Ratio:** This segment demonstrates where current liabilities are covered with those resources expected to be changed over to exchange out the not all that far off future. Liquid resources ordinarily comprise of captivating protections, Accounts receivables and inventories. Current liabilities comprise of creditor short term liabilities, current developments of long haul obligation, Short-term payables, accumulated Taxes, what's more, other gathered costs (chiefly compensation).

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*Table6: Current Asset & Current Liabilities*

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Year	Current Asset	Current Liabilities
2015	11,95,96,23,215.24	11,71,85,93,532.86
2016	16,19,61,48,668.12	15,80,04,22,224.16
2017	14,33,76,21,629.46	13,95,70,12,054.76
2018	19026021252.75	18730032866.84
2019	16726860881.94	16315115740.11
2020	20,16,70,21,407.20	19,93,19,84,360.18

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*Table 7: Current Ratio Formula- Current Asset/Current Liabilities*

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YEAR	2015	2016	2017	2018	2019	2020
Current Ratio	1.02	1.09	1.02	1.01	1.02	1.01

**Comment-** current ratio is fluctuating very slowly, this ratio show the ability of the organization the proportion of the asset is growing up. It's a positive side for the branch.

**(a) Return on Total Assets (ROA):** Return on complete resource estimates the evolution of overall gain procured by using every money of Total Assets.

*Table 8: Return on Total Assets (ROA) = Net income / Total assets*

Year	Net Income	Total Asset	ROA
2015	24,10,29,682.38	12,44,27,48,479.63	1.937
2016	39,57,26,443.96	16,83,10,93,653.42	2.351
2017	38,06,09,574.70	15,06,02,78,846.99	2.527
2018	29,59,88,385.91	20,11,10,84,964.65	1.471
2019	41,17,45,141.83	18,00,99,40,072.90	2.286
2020	23,50,37,047.02	21,35,44,14,494.47	1.100

**Comment-** Here, we are seeing from 2016 the return is growing up gradually than it fallen very poorly after it again grow up drastically than it again fallen. If we consider 2020 as pandemic situation breaks out. Others are saying they used more debts so their net income goes down.

**Trend Analysis-**Trend examination is a one sort of rules, which might be utilized to quantify the Execution of a bank. The pattern can address the development or decay of a bank over a time of Time. Here we have broken down the pattern of absolute store, all out credit and advances, Foreign Settlement and total compensation or misfortune.

*Table9: Table of Total Deposit of Banani Branch (2015-2020)*

Year	Total Deposit
2015	3,32,58,75,413.43
2016	4,27,11,27,183.89
2017	5,97,32,12,355.71
2018	5,98,30,71,513.71
2019	4,77,28,78,000.52
2020	6,04,18,07,448.43

[Annual Affairs of SIBL, Banani Branch]

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**Table10: Total Loan and Advance in Trend Analysis**

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<b>Year</b>	<b>Total Loan &amp; Advance</b>
2015	8,32,21,19,285.51
2016	11,03,64,52,635.56
2017	11,31,99,38,404.43
2018	16,60,13,57,320.38
2019	13,89,15,12,501.47
2020	16,00,38,28,651.91

[Annual Affairs of SIBL, Banani Branch]

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**Table11: Trend Analysis of Profit and loss**

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<b>Year</b>	<b>Total Profit And Loss</b>
2015	24,10,29,682.38
2016	39,57,26,443.96
2017	38,06,09,574.70
2018	29,59,88,385.91
2019	41,17,45,141.83
2020	23,50,37,047.02

[Annual Affairs of SIBL, Banani Branch]



*Table12: Trend Analysis of Foreign Remittance*

<b>Year</b>	<b>Total Foreign Remittance</b>
2015	9,57,22000
2016	1,49,300.83
2017	14,10,00,00.79
2018	14100700
2019	8,64,000.35
2020	75,20,00,00.93

[Annual Affairs of SIBL, Banani Branch]

### 3.2-Examination and Findings:

**Generally speaking execution Evaluation Summary-** In the wake of dissecting all the pattern examination and proportions, we have discovered the accompanying data:

**Pattern examination of Total store:** The aggregate sum of store has expanded constantly. So the execution of this branch is good.

**Pattern examination of Total Loan and Advance:** The all-out advance and advances is expanding slowly to2015-2020. However, the sum has diminished strongly from 2015 to 2020. So the board of this Department ought to be capable.

**Pattern examination of Total Profit or Loss:** This branch has been accomplishing the benefit in consistently also, benefit has been expanded slowly from2015-2020. So execution of this branch is great.

**Pattern investigation of Total Foreign Remittance:** From the chart obviously Total Foreign Settlement of Banani Branch isn't steady for each year.so execution of this office isn't palatable.

**Current Ratio:** Although the current proportion of Banani Branch shows the capacity of a firm to meet its present commitments yet its present proportion is lower than that of satisfactory proportion the current proportion improved after some time imperceptibly. The circumstance was practically steady.

**Return on complete Assets (ROA):** Although Return on all out resources of Banani Branch expanded step by step yet the Percentage of Return on absolute resource is so poor.

### *Strategy*

Strategy portrays the way wherein information is gathered, broke down and deciphered. Gathered data from the accompanying accesses which has assisted me with making this report. The source is separated into two sections:

- a) Primary Source
- b) Secondary Source.

One is the Organization Part and the other is the Performance Appraisal Part. The parts are

### **"Primary Sources" of information:**

Information gathered interestingly is called essential information. The strategies used to gather such information include:

- i. Physically meeting for discussion with the separate officials and employees of the Branch.
- ii. Informal discussion with the customers.
- iii. Hand work openings from the various work areas of the divisions of the Branch covered.

### **"Secondary Sources" of information**

The optional particular data and details sources are yearly proceeding records, manuals, and handouts of Social Islami Bank restricted and various distributions of Bank. Recognizing execution, oversight, checking and reimbursement practice-meet with the worker and broad investigation of the publishing documents. Strategies used to gather auxiliary information include:

- i. Reports of SIBL(Annually)
- ii. Official site of SIBL
- iii. Some handouts and related articles of SIBL Ltd.

### **3.3-Constraints**

Clearly every investigation has a few restrictions. The examination I have made is critical also, required me expansive work. Those restricting elements that was a big reason and problem to my smooth activities in bank lastly in complete and ready this report are as following:

- The association keeps up exacting classification about their monetary and other data. They fear any kind of data spillage to their rivals. So there was consistently trouble to have fitting data from them.
- Large scope examination is absurd because of requirements and limitations posted by the Authority
- Duration of the investigation was too short to even consider having a sound comprehension of the general banking.
- This investigation totally relied upon true records and yearly reports.
- Lack of adequate stationary , books and so on
- In numerous cases, cutting-edge data may not be accessible

# Chapter 4: Conclusion



#### 4.1-Findings

This organization is a monetary establishment. The assistance of a bank is considered as its item. This is monetary mediator managing in tolerating surplus reserve funds as stores and stretching

out assets to the individuals who can move toward the keep money with bankable activities. Measure of assets can be expanded or diminished relying upon the expert ability of the bank chiefs. Productivity of client administration is connected with movement of activity. Social Islami Bank Ltd tasks are expanding bit by bit. Every year stores and venture development demonstrates SIBL better development in the banking field, which is fulfilling customers. Accordingly, customers are expanding and at last value is expanding. Slowly bank's activity is expanding. Venture is rising quickly and a decent reaction is getting from the customers is distinctive speculation plot. SIBL rising development is producing expanding benefit. Customer's fulfillment relies upon the viability of client assistance. All kind of functional improvement with benefit drives us to say that worth of client care of the organization is in the constructive circumstance.

#### 4.2-Recommendations

The banks are really administration associations. The fundamental goals of the world celebrated and fruitful financial associations are to make benefit through addressing the customers on occasions with new bits of administration. Anyway my short time experience procured through this temporary position program took me to clients' differing requests. I had a few candid conversations with the customers and authorities, which have assisted me with thinking about the previously mentioned discoveries and draw the accompanying proposal:

- Bangladesh driving one of the bank, SIBL Bank ought to give equivalent accentuation in branches of banking administration
- Giving better client assistance, full automated of all exercises, supply of new PC's in spot of old one, adequate quantities of PC required for legitimate working.
- SIBL should seek after a forceful advertising to come up into spotlight.
- Mission in request to develop a solid picture notoriety among the likely clients.
- Mission like advertisement in the newspaper and supplement, board, exposure message.
- SIBL look forward to seek after advancement crusade with its client (corporate customers)
- Create a strong report. Promotional plans including television advertisement is a significant strategy for drawing in the potential clients.
- The administration take care more accentuation on the promotion of the org. about their tasks.
- Observing and collecting review of the present situation of all the division for excluding there lacking.
- SIBL ought to name client support officials in all branches. They tackle clients' issue, answer request of clients and so on
- SIBL ought to separate its administrations embracing the advanced offices and enhance items.
- To accomplish the objective, a bank should build up and cling to sufficient approaches, rehearses and techniques for assessing the nature of resource and the ampleness of credit arrangement and save.

- To improve the picture of the bank and to accept social accountability, the bank ought to connect with itself to different social projects like grant to poor however worthy understudies, Strengthening of the youngsters in degraded destitution, Campaign against endowment and other social evil and so forth
- They ought to improve the coordination among the branches and Head Office.
- They should expand the branch organization. The spread out instrument of the bank ought to be quicker and reformist

### 4.3-Conclusion

Presently a working day banking associations are one of most essential pieces of an economy. Presently banks give different administrations for individual, various firms, and organizations in any event, for development. Banks offer an extraordinary collection of credits for individual and modern purposes. SIBL is running effectively furthermore, for its great store execution the bank possesses second situating the Islamic Banking Area. Taken with everything taken into account, it very well may be securely told that banking activity program is coordinated towards advancement of a valid participatory Economy past Market Economy. The family strengthening credit program of Social Islami Bank is making progress at the grass root field level in Bangladesh. Family Empowerment microcredit and miniature ventures program should be planned in a way in order to make a) account, b) creation, c) showcasing, d) exchanging, e) nearby explicit study and exploration just as good respectability in one bundle. In SIBL approach, credit passes on the entirety throughout everyday life and plainly connected to social setting and social setting in similarity with Shariah. There is a superior possibility in arrangement for social sponsorship. De-secularizing credit may lead to re-composing new financial aspects. It is in this manner felt that the connecting credit to social objectives and tasks will have broad hypothetical ramifications for improvement of another option idea of new hypotheses of pay, yield and business. SIBL offers types of assistance custom-made to the particular necessities of the clients in the space of exchange, comers and industry, other than the homegrown organization. While administrations like Debit Cards, ATMs and SWIFT installment frameworks are effectively set up, the bank intends to present Real Time Online Integrated Banking System with all cutting edge conveyance directs later on. This bank communicates its genuine gratitude to the legislature of the Bangladesh and central Bank for their co-activity what's more, important direction to the bank. SIBL additionally accepts this open door to their esteemed customers, benefactors, benefactors, reporters and the investors for their help and embrace reached out at the time of the year under audit. SIBL likewise collecting history's its appreciation for the administrations delivered by their leaders and the individuals from the staff for the strength and development of organizations.

SIBL needs to do dynamic help and proceeded with collaboration of Central Bank, service of account and others Govt. organizations, chiefs and workers of the organizations, esteemed accomplices, customers along with local area everywhere in achieving troublesome errands in front of it.

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