Internship Report
On

Overall Banking Activities of Social Islamic Bank:
A Study on Rampura Branch

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Program: Bachelor of Business Administration (Major in Accounting)
Semester: Fall-2023

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Submitted for the partial fulfillment of the degree of Bachelor of Business Administration



Sonargaon University (SU)

Dhaka-1215

Date of Submission: December 25, 2023

Letter of Transmittal

December 25, 2023
Md. MasudRana
Associate Professor and Head
Sonargaon University (SU)

Subject: Submission of Internship report.

Dear Sir,

With humble honor and respect, I am submitting my internship report on "Over all Banking Activities of Social Islamic Bank". As per partial accomplishment of the Requirements for the BBA degree, I have completed internship from "Social Islami Bank Limited" [As per partial accomplishment of the requirement of the BBA degree, this internship report has been carried out] under the supervision of you.

This report is an integral part of our academic courses in completion of the BBA program which as given me the opportunity to have and insight into the (Customer Satisfaction). I hope this report reflects on the contemporary issues on the (Marketing) that are being practiced by organizations in our country.

In completing the report I tried my best to blend all my knowledge and imparted every available detail and also attempted to avoid unnecessary amplification of the report. I humbly request you to accept this report for your kind evaluation.

Sincerely

Md. JaforIkbalRony
ID: BBA1502005032
Major: Accounting
Department of Business Administration
Sonargaon University (SU)

Certificate of Supervisor

This is to certify that the internship report "Overall Banking Activities of Social Islamic Bank." A Study has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by JaforIkbalRony, bearing ID: 1502005032 under my supervision. The report or the information will not be used for any other purposes.

Md. MasudRana
Associate Professor and Head
Department of Business Administration
Sonargaon University (SU)

Student's Declaration

I am JaforIkbalRony, a student of Bachelor of Business Administration, ID: BBA1502005032 from Sonargaon University Would like to solemnly declare ere that internship report on "Over all Banking Activities of Social Islamic Bank" has been authentically. I am further me. While preparing this report, I didn't breach an copyright act internationally. I am further declaring that, I did not submit this report anywhere for awarding any degree, diploma or certificate.

Sincerely Yours,

Md. JaforIkbalRony
ID: BBA1502005032
Major: Accounting
Semester: Fall-2023

Letter of Authorization

Certified that this internship project report titled “Over all Banking Activities of Social Islamic Bank” is the bon fide work of Student’s name: JaforIkbalrony, who carried out the research under my supervision. Certified further that to the best of my knowledge the work reported herein does not form part of any other project report of dissertation o the basis of which a degree of award was conferred on an carrier occasion on this or any other candidate.

Md. MasudRana
Associate Professor and Head
Department of Business Administration
Sonargaon University (SU)

ACKNOWLEDGEMENT

I wish to extend my gratitude to all the people who helped me accomplish my report title. “Overall Banking Activities of Social Islamic Bank”.At the very beginning. I want to thank my faculty advisor and internship Supervisor Sonargaon University, Md. MasudRana Associate Professor and Head Department of Business Administration who has given me precious guidance from her busy schedule.I am Very grateful for all her advice order to make my internship report more effective.

Secondly. I am grateful to Mss. Nabila Afreen Senior Officer of Social Isami Bank Limited (Gulshan Branch) in marketing department for being my internship supervisor She has shown me how to get things done easily and helped me a lot. I am thankful to Kazi. TowhidulAlam, Department Head (Marketing) of Social Islami Bank Limited for granting my internship in his department.to express my sincere gratitude to Mr. Didar Executive of accounting department for his cordial cooperation and encouragement.

EXECUTIVE SUMMARY

The core objective of the internship is to fulfill the requirement of the BBA program as prescribed by the Sonargaon University. An intern has to prepare project report at the end of the internship period but the main objective of the internship is to get the hands -on experience of the real world organization. The internship was completed with the objective of getting practical knowledge in the Marketing department of **Social Islami Bank Limited**. The first responsibility I was assigned on this eight week of internship period was to assist the trainer for the TTT program. Secondly, I was allotted the work of Medical Insurance Data Sheet Update and SPPS was the last task, I was assigned during my Internship program. As an intern, I realized that I was successful to gather a lot of significant learning experiences which would be helpful in my future career. The Marketing department of Social Islami Bank Limited offered me ample space and opportunities, not only to learn but also to exhibit my skills as a Marketing team member. I could use my theoretical knowledge of Marketing in real practice while participating in many discussions. I was actively involved in the department meetings where I shared my knowledge and views regarding the performance in **Social Islami Bank Limited.**

I also attempted to gather more information on basic job functions of other departments to have better understanding of the relation between them and the Accounting department. It was commendable to see how whole heartedly they welcomed, acknowledged and appreciated new ideas and knowledge. I have provided few recommendations based upon my understanding and knowledge. I successfully completed all the assigned duties and handed them over to the senior supervisor at the end of the internship. I thoroughly enjoyed the challenges that came along every single day. I could also bring some minor improvisations during my internship which were able to leave their marks. These lessons that I have learned will be a valuable one for my future endeavors as well.

LIST OF ACRONYMS

Ace Institute of Management

Bachelor of Business Administration

Train The Trainer

Sonargaon University

Staff Product Purchase Scheme

Organization Behavior

Managerial Communication

Social Islami Bank Limited

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Chapter 1: Introduction

1.1 Background of the study

Social Islami Bank Limited (SIBL) is a private owned bank. SIBL is a second generation Islami bank operating since 22 November, 1995 based on Shariah Principles. Now SIBL has 95 branches all over the country with two subsidiary companies-SIBL securities ltd. And SIBL investment ltd. The bank opened 10 branches in 2013 to bring more people under the coverage of banking service. SIBL is a capitalized new generating Bank with an authorized capital of Taka 10,000,000,000 in 2013 and paid up capital of Taka 7,031,415,640 in 2013 and also taka 6,393,925,700 respectively as of December 2012. For coordinating my internship I have been placed in Social Islami Bank Limited, Mohakhali Branch, Dhaka. There are 03 sections in Mohakhali Branch. They are: 1) General Banking .2) Investment Department 3) Foreign Exchange Department. Accordingly I shall work mainly on general banking sections. I shall devote my utmost effort and attention to learn banker's functions. After completion of the internship, I will render my all knowledge to present the report on Overall banking System of Social Islami Bank Limited- A Special Focus on general banking.. In the organizational part will briefly describe overview of the organizations historical background, functions, business philosophy, ownership pattern, foreign correspondents and overseas operations and benefits provided to customers by the organization. Branch operation part will describe the product and service provided to the customers by a branch

1.2 Origin of the report

As a part of the Bachelor of Business Administration (BBA) course requirement, it is a 12 weeks long internship program to introduce the students with the real life business administration. I took the internship with Social Islami Bank Limited which stands a prominent name in Banking industry. I am proud to work as an internee with SIBL and this experience will surely help me in my future career. This advance working report has been prepared as a part of the Internship Program. Being an intern the main challenge was to translate the theoretical concepts into real life experience. The internship program and the study have following purposes:

- To get and organize detail knowledge on the job responsibility.
- To experience the real business world.
- To compare the real scenario with the lessons learned at BRAC University.
- To fulfill the requirement of BBA Program.

1.3 Scope of the Study:

In my internship period, the scope of the work was as vast as I was assigned to work in every departments of the bank in Mohakhali Branch, I have tried to observe and understand the all banking activities especially General banking activities and other day to day functions perform in this branch. I also tried to understand different topic from the bank personnel.

1.4 Objectives of the Report:

The board objective of this report is to complete my BBA program and to acquire knowledge of banking sector. To achieve the main objectives, I also try to understand some specific objectives. Those objectives are pointed out as follows:

- To gather knowledge about the functions and transactions of different departments of the bank.
- To analysis customer satisfaction on marketing mix of Social Islami Bank Limited.
- To be acquainted with how bank perform its operation.
- To get ideas on the activities of General banking.

- To get ideas of Foreign exchange department
- To understand the difference between previous and present banking system of SIBL.
- To find out the financial performance of the bank
- To know the difference between Islamic banking and conventional banking system.

1.5 Methodology of data

- I have collected the information/data from the following Methodology, which has helped me to make this report. The source is divided into two parts:

- a) Primary Methodology
- b) Secondary Methodology
- The "**Primary Methodology**" are as follows:
- Data collected for the first time is called primary data. The methods used to collect such data include:
- Face-to-face conversation with the respective officers and staffs of the Branch
- Informal conversation with the clients.
- Practical work exposures from the different desks of the departments of the Branch covered.
- The "**Secondary Methodology**" of data and information are:
- The secondary data Methodology are annual reports, manuals, and brochures of Social Islami Bank limited and different publications of Bank. To identify the implementation, supervision, monitoring and repayment practice- interview with the employee and extensive study of the existing files.
- Methods used to collect secondary data include:
- Annual Report of Social Islami Bank Ltd and
- Internet.

1.6 Limitation

It is obvious that every study has some limitations. The study I have made is of great importance and required me huge work. Those limiting factors that hampered my smooth workings in bank and finally in preparing this report are as following:

i. The organization maintains strict confidentiality about their financial and other information. They are afraid of any type of information leakage to their competitors. So there was always difficulty to have appropriate information from them.
ii. Large scale analysis is not possible due to constraints & restrictions posted by the banking authority
iii. Duration of the study was too short to have a sound understanding of the overall banking.
iv. This study completely depended on official records and annual reports
v. Lack of sufficient books, papers and journals etc.
vi. In many cases, up to date information may not be available

Chapter 2: Overview of SIBL

2.1 Introduction

Social Islami Bank Limited(SIBL) was incorporated on 5th July, 1995 as a result of dedicated effort of a group of established Bangladeshi entrepreneurs and internationally important personalities. The bank started commercial operation on 22ndNovember, 1995 with a clear manifesto to demonstrate the operational meaning of particularly economy, banking and financial activities as an integrated part of Islamic code of life. Targeting poverty, SIBL is indeed a concept of 2stCentury participatory several sector banking mode. The formal corporate sector, this Bank would, among others, offer the most up-to date banking services through opening of various types of deposit and investment accounts, financing trade, providing letters of guarantee, opening letters of credit, collection of bills effecting domestic and international transfer, leasing of equipment and consumer durables, hire purchase and installment sale for capital goods, investment in low-cost housing and management of real estates, participatory investment in various industrial, agricultural , transport, educational and health projects and so on. In the Non-formal non-corporate sector, it would, among others, involve in cash Waqf Certificate and development and management of WAQF and MOSQUE properties, and Trust funds.

2.2 History of Bank

Social Islami Bank Limited (SIBL) is a banking company registered under the companies Act 1994 with its head office in 15 Dilkusha C/A, Dhaka-1000. The bank operates as a scheduled bank under a banking license issued by the Bangladesh Bank, Central Bank of the country. The Bank started its operation from 22, November 1995. SIBL is a capitalized new generating Bank with an authorized capital and paid up capital of Taka 585 million in 2007 and also 585 million respectively as of December 2006. Currently the bank has 95 branches in all over the Bangladesh. The bank under takes all types of banking

transaction to support the development of trade and commerce in the country. SIBL services are also available for the entrepreneurs to set up new venture and BMRE of industrial units. To provide clientele services in respect of international trade it has established wide corresponded banking

Relationship with local and foreign bank stride and financial interest home and abroad. Since the very inception, Social Islami Bank Ltd. is working with the philosophy of serving the nationals as an ideal and unique financial house. Every organization has some objectives of its own. The prime objective of Social Islami Bank Ltd. is to earn profit throw undertaking the responsibility of providing financial help for the development of the country's commercial and industrial sector. Year 2012 is envisaged as a golden year of SIBL. Adopting new strategic Business Policy, SIBL will leave no stone unturned to boost business in all areas of operation to achieve its corporate goals.

2.3 Journey with New Logo:

SIBL has changed its brand logo through a colorful function at Cox's Bazar sea beach. Bank has passed a successful year 2011 through generating highest business growth in terms of profit amidst unfavorable market conditions and also set superior service delivery for its customers through implementation of real time on line state of-the-art banking technology. In its journey towards continuous excellence the bank has decided to change its logo, the new logo depicts bird's wing, 9(nine) feathers, to represent its comfortable and safe flying in the economic sky by passing the territorial Boundary. The wings are colored in red in a green background. Red symbolizes the vigor and enthusiasm of youth and the green symbolizes love for the dear motherland, Bangladesh is a country of greenery. Moreover 9(nine) feathers represent- Honesty, Transparency, Efficiency, Accountability, Reliability, Innovation, Flexibility, Security, and technology flying towards continuous excellence. In SIBL journey towards Continuous Excellence it takes pride in their new Logo.

2.4 Overall Operational goals

The key thrusts of the operational goals are as follows:-

Empowering the family of the poor by creating income opportunities as well as strengthening the family of the rich for a better future generation.Achieving sustainable participatory economy, Social Security, and peace for a society.

2.5 Mission of SIBL

High quality financial services with the latest technology.

Fast, accurate and satisfactory customer service.

Balanced & sustainable growth strategy.

Optimum return on shareholders' equity.

Introducing innovative Islamic banking products.

Attract and retain high quality human resource.

Empowering real poor families and create local income opportunities.
Providing support for social benefit organizations-by way of mobilizing funds and social services.

2.6 Vision of SIBL

In SIBL journey towards continuous excellence it is striving to become the Country's leading Islamic Bank offering one-step service of an wide range of value added products and services meeting the needs of its customers; conducting its business ethically in accordance with the laws of Shariah while optimizing best utilization of the most modern state-of-the-art technological solutions through creation of a pro-active organizational culture based on sound team spirit, fairness, mutual understanding and pragmatic leadership always remain open to new ideas and adaptable to the best practices in the market ensuring recognition and quality banking experience to its customers and deliver best value to all its stakeholders as well.

2.7 Objectives of SIBL

The objectives of SIBL can be described as follows:

Objectives

The key objectives are:

- To humanize corporate finance in the formal sector through participatory market mechanism with collateral.

- To monetize voluntary sector through participatory financing mainly on joint ownership basis.

- To integrate these three sectors operational activities of the Bank to various will-conceived and well-planned “Social Assignment and Investment Schemes” or “Social Fund” for making them economically and ethically “transparent” and “revealed” Overall Operational goals The key thrusts of the operational goals are as follows:
- Empowering the family of the poor by creating income opportunities as well as strengthening the family of the rich for a better future generation.
- Achieving sustainable participatory economy, Social Security, and peace for a society.

2.8 Functions of SIBL

- The functions of SIBL are as follows:
- Mobilization of idle resources of the country by accepting Deposits from the general public.
- Granting Loans and Advances to the individual firms and companies for activating and developing trade, commerce and industries and other productive activities in the country.
- To give facilities to the client and shareholders in a systematic way.
- Give encouragement to the people for savings.
- To increase investment.
- To make easy transfer of foreign currency.
- To identify consumer’s demand and fulfill their demand by supplying money.
- To improve economy by borrowing financial facility.
- To assist capital market.

2.9 Products & Services:

- Mudaraba Term Deposit
- Mudaraba Savings Deposit
- Al-Wadia Current Account
- Mudaraba Notice Deposit
- Mudaraba Scheme Deposit
- Mudaraba Hajj Savings Deposit
- Mudaraba Monthly Savings Scheme
- Mudaraba Special Deposit Pension Scheme (5 Years)
- Mudaraba Monthly Profit Deposit Scheme
- Mudaraba Education Deposit Scheme
- Mudaraba Home Saving Scheme
- Mudaraba Millinery Deposit Scheme
- ATM Service
- Locker Service
- Online Banking

2.10 Corporate Structure:

Some people need personal account, some people need business account. Each and every account has different purpose.

Chapter 3: Intern Duties & Responsibility

Intern duties and responsibilities

An Intern's responsibilities and duties vary drastically depending on the industry and company they work for. Some common duties that you can assign to Interns are:

Cheque Requisition

Cheque Delivery

Cheque Issue

Client Account Statement

3.1 Cheque Requisition:

Savings and current account holders need cheque book. Because those account holders deposit and withdraw their money frequently. Without cheque book they cannot withdraw their money. So realistically those account holders need cheque book for their transaction, for business and personal purpose. When they open their account there is a separate form for cheque book requisition. Account holders need to fill out those form for their account activation. Through banking software (Ababil) I give entry cheque requisition.

3.2 Cheque Delivery:

After giving cheque requisition customers need to wait for their cheque book. After cheque requisition normally it takes couple of working days to delivery cheque book to respective customers. After that customers need to collect their cheque book from our branch.

3.3 Cheque Issue:

When customers come to our premises for collecting their cheque book, they need to sign it in a register book. After that I issued their cheque book and give it to them. After issuing cheque book they can use their cheque book at any time when they wish. But it has to be in between transaction hour, which is 9am to 4pm.

3.4 Client Account Statement:

Some customers ask for their bank account statement. According to their demand I gave bank account statement to our customers. We didn't apply any charge for bank account statement.

3.5 Critical observations and recommendations

a. The cash receive and collection booths are fewer in numbers than the clients. Before any festivals the clients need to wait lots of time in line which sometimes create frustrations among clients.

b. The officers in charge remain always busy with their works for this they don't have enough time to provide information even to clients or interns even if they have the intension to do so.

c. Slow internet connection often creates problems because the local broad band connection they use is not always speedy to perform tasks effectively.

Managing Director
Additional Managing Director
Deputy Managing Director
Executive Vice Presidents
Senior Vice Presidents
Vice Presidents
Senior Assistance Vice Presidents
first Assistant Vice President
Senior Executive Officers
Executive Officers
Residency Officers
Senior Officers
Officers
Junior Officers
Assistant Officers

Chapter 4: Marketing mix and SWOT analysis

4.1 Marketing Mix:

Product:

Product means customer solution. SIBL introduces some products for their respective customers

Price:

Pricemeans customer cost for the products. SIBL's pricing system is also satisfactory.

Place:

Place means convenience. Its channels, coverage's is also satisfactory.

Promotion:

Promotion refers to communication. There is a lacking for the advertisement activities.

Weakness:

Weakness means the negative internal factors that inhibit or restrict the accomplishment of company's mission goal & objectives. They might include:

- Market share
- Shortage of skill work force.
- SIBL has lack of ATM booth.

Opportunity:

Opportunity: Opportunities are the external option that a firm can exploit to accomplish its mission. They might include:

- Sales force effectiveness
- Customer retention
- Innovation effectiveness

Threat:

Threats are negative external forces that restrict a company's ability to achieve its mission, goal, & objectives. Threat to the business can take variety type of forms such as:

- Promotion effectiveness
- Competitors entering the market.
- Economic recession
- Technological advantages

4.2 SIBL SWOT Analysis:

Strength: Strength means the positive internal factor that a company can use to accomplish it mission, goals,& objectives. They might include:

- Customer satisfaction
- Service quality
- Pricing effectiveness
- Special skill & knowledge
- Positive public image.

4.3 Customer Satisfaction:

Customer satisfaction is the extent to which a product or service's perceived performance matches a buyer's expectations. If the product or service's performance falls short of expectations, the buyer is dissatisfied. If performance matches or exceeds expectations, the buyer is satisfied or delighted. Expectations are based on customers past buying experiences, the opinion of friends and associates, and marketer and competitor information and promises. Marketer must be careful to set the right level of expectations. If they set expectations too low, they may satisfy those who buy but fail to attract enough buyers. In contrast, if they raise expectations too high buyers are likely to be disappointed. Dissatisfaction can arise either from a decrease in

productand service quality or from an increase in customer expectations. In either case, it presents an opportunity for companies that can deliver superior customer value and satisfaction. Today's most successful companies are rising expectations—and delivering quality product. Such companies track their customers' expectations, perceived company performance, and customer satisfaction. Highly satisfied customers produce several benefits for the company. Satisfied customers are fewer prices sensitive, remain customers for a longer period, and talk favorably to others about the company and its products & services.

4.4 Target Customers:

The bank has a clear idea about the customers it wants to serve. Without fulfill their needs the bank has no functions. So to collect the target customer's banks can run properly. Market Segmentation- the process of dividing a market into distinct groups of buyers with different needs, characteristics or behavior.Target Marketing- the process of evaluating each market segments, attractiveness and selecting one or more segments to enter. Market Positioning- Occupying a clear, distinctive and desirable place relative to competing products in the minds of target customers.

Chapter 5 : GENARAL BANKING

5.1 General Banking Area

General banking is the starting point of all the banking operations. It is the department, which provides day-to-day services to the customers. It opens new accounts, remit funds, issue bank drafts and pay orders etc. Provide customer through quick and sincere services is the goal of the general banking department. It provides those customers who come frequently and those customers who come one time in banking for enjoying ancillary services. In some general banking activities, there is no relation between banker and customers who will take only one service form bank. On the other hand, there are some customers with who banks are doing its business frequently. SIBL General banking is divided into six sections. 1. Account opening section.2. Bills and clearing section. 3. Remittance section. 4. Cash section. 5. Locker Service.6. Closing of an account.

5.2. Account Opening Section

Banker-customer relationship begins with the opening of an account by the customer. Opening of an account binds the same into a contractual relationship. But the selection of customer is very crucial. In fact, fraud and forgery of all kinds start by opening of an account by the customer (s). So, the bank takes extra care in its selection. SIBL officer opens different types of accounts on the request of clients. The procedure of opening account is given below.

Procedure and rules to open a new account

Mudaraba Saving Account (Code No: 134) (Bank Branch Code: 070)Before opening of a savings Bank Account the following formalities must the

Completed by the customers

a.Account opening From: To be filled in and signed by each account holder.

b. Latest passport size photograph (2 copies) for each account holder attested by the introducer.

c. Account payee cheque in favor of the account holder or cash deposit.

d. Copy of Voter identity card/Ward Commissioner Certificate.

e. Introduction of account holder (Mandatory): To be signed by introducer with ID and account number.

f. 1 (One) copy of nominee's photograph (attested by the account holder).

g.Copy of voter identity card (nominee).

h. Initial deposit TK. 1000 (One thousand taka only) After fulfilling above formalities, open an account for the client and provide the customer with a deposit book and a checkbook.

Al-Wadiah Current account (Individual) – (Code No: 133) (Bank Branch Code: 070)

a. Account opening From: To be filled in and signed by each account holder.

b. Latest passport size photograph (2 copies) for each account holder attested by the introducer.

c. Attested copy of valid Trade license.

d. Attested copy of passport of the proprietor.

e. Company seal and TIN (Tax identification Number) Certificate.

f. Copy of Voter identity card.

g. Introduction of account holder (Mandatory): To be signed by introducer with ID and account number.

h. One copy of nominee's photograph (attested by the account holder).

Mudaraba Special Notice Account (Code No: 136) (Bank Branch Code: 070)

a. Any company, business entity, debt of the govt. organization and trust or any person can open this account.

b. This account is operated under Mudaraba principle.

c. Any amount can be withdrawn or transferred to al Wadiah current account or any other accounts after placing a notice of seven days.



SIBL Social Islami Bank Limited

হিসাব খোলার আবেদন ফরম

ব্যক্তি হিসাব

তারিখ : .....

হিসাব নম্বর :

গ্রাহক আই ডি নং :

ব্যবস্থাপক
সোস্যাল ইসলামী ব্যাংক লিমিটেড
..... শাখা

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 ☐ এডভান্টেজ ☐ এফএনডি ☐ এমটিডি ☐ FC ☐ RFCD ☐ NFCD ☐ অন্যান্য.....

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

৪. হিসাব পরিচালনা সংক্রান্ত ঘোষনা (টিক দিন) : ☐ একক্ভাবে ☐ যৌথভাবে ☐ যে কোন একজন ☐ অন্যান্য.....

৫. গ্রাহকের অন্যান্য ব্যাংক হিসাব (যদি থাকে):

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক চিহ্ন দিন)
ক	ক	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ অন্যান্য.....
খ	খ	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ অন্যান্য.....
গ	গ	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ অন্যান্য.....

৬. পরিচালনাকারীর তথ্য : .....
ক. নাম : ..... পেশা : .....
খ. হিসাব নং : .....
গ. শাখার নাম : .....
ঘ. স্বাক্ষর (তারিখসহ) : .....

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

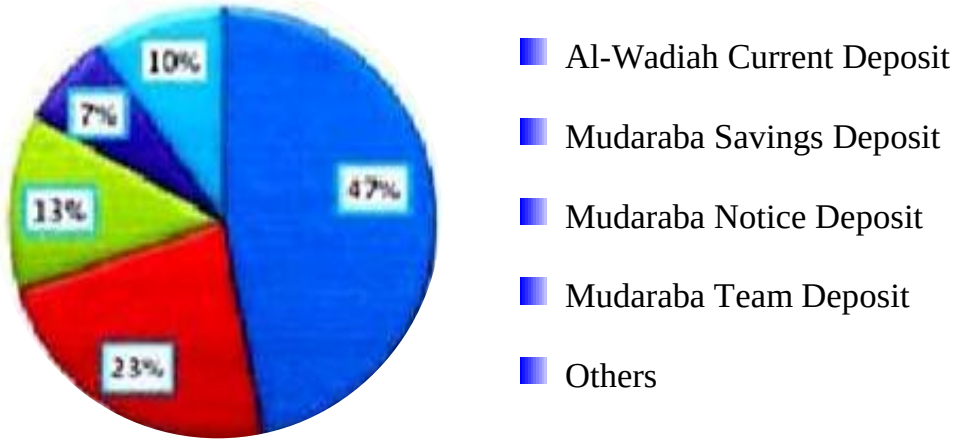
৮. এমটিডিআর/এমএমপিডিআর/শিক্ষা : পরিমান (অংকে) ..... (কথায়) : .....
..... মুদ্রা : .....
মেয়াদকাল : ..... বছর ..... মাস ..... দিন। মেয়াদপূর্তির তারিখ:
নবায়নের ক্ষেত্রে : ☐ আসল এবং মুনাফা নবায়ন করুন ☐ শুধুমাত্র আসল নবায়ন করুন
☐ শুধুমাত্র আসল নবায়ন করুন, মুনাফা ..... নম্বর সঞ্চয়ী হিসাবে জমা করুন ☐ প্রযোজ্য নহে।

৯. বিশেষ স্কীম সংক্রান্ত তথ্য :
স্কীমের নাম : ..... স্কীমের মেয়াদ : .....
একককালীন জমা/কিস্তির পরিমানঃ ..... কিস্তির সংখ্যা (বার্ষিক) : .....
মেয়াদান্তে প্রদেয় মুনাফা (প্রাক্কলিত) : ..... মাসিক প্রদেয় মুনাফা (প্রাক্কলিত) : .....

www.siblbd.com

Deposits Account by SIBL:Mudaraba Saving Deposits (MSD) (Code No: 134) (Bank Branch Code: 070)

Account Holders



These are profit bearing deposit account. The drawings are restricted in respect of both the amount of withdrawal and the frequency there of so the payment of interest does not become any compensating for the banker. Sometime the restrictions are ignored against the depositor's written confirmation to forgo his claim for interest on the total balance for the whole month of withdrawal.

Some Special Saving Scheme

a.Mudaraba Hajj Saving Scheme

b.Mudaraba Education Scheme

c.Mudaraba Millionaire Scheme People of Bangladesh are the followers of Islam. They are mostly interested to make interest free deposits. Taking these facts into consideration SIBL a joint venture Islami bank introduced a monthly installment based "Mudaraba Millionaire Scheme"

Mudaraba Monthly Profit Deposit Scheme

The features of this scheme are as follows: Tk. 1, 00,000, 1,10,000, 1,20,000 or 1,25,000 or any amount multiple can be deposited under this scheme.

a.The duration of the amount should be for Five years.

b.Profits shall be distributed under this scheme as follows:

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

c.The payable profit will become due after 1 month of deposit. But the amount will be deposited to account in the last week of the month.

d.Generally, a depositor cannot withdraw the amount before 5 years. But in unavoidable circumstance the depositor can withdraw the amount and in that case the depositor will have to submit the duly filled application form of the scheme.

Mudaraba Term Deposit

The term and condition Mudarabah is same as general Mudarabah excepting one that under this arrangement the owner of the fund agrees keep the deposit remain with the Islami bank for a particular time period (3 months/6 months/one year/two year/three year). The Interest rate followed by

Al-Wadiah Current Deposit (Code No: 133) (Bank Branch Code: 070)

I. AL WADIAH Current Deposit A/c's are opened proper introduction with minimum initial deposit fixed by the Bank. II. AL WADIAH Deposit is accepted on AL WADIAH principles which mean al Amanat with permission to use. According to this principle Bank can use the fund of the account along with other funds as per Shariah at bank's own risk. Account holders will not share any profit/loss.

II. The Law and regulation of Bangladesh, usual customs and procedures common to banks in Bangladesh including Islamic Banking Principles shall apply to and govern the conduct of account opened with the Bank.

Young Star Account

Today's youngsters are going to be the future business personalities of the country. That's why SIBL Young Star account has been introduced with a view to raising savings tendency among school-going children from childhood.

- The beneficiaries are entitled to daily profit on daily balance, which directly adds to the account.
- There is no need to keep minimum balance to run the scheme.
- The scheme holders shall be provided annual charge free Debit card and Credit card of the bank

- The account holders shall be given attractive gift hampers at the time of opening the account.
- With the help of school authority and the bank, the students can save money at the institutions in presence of bank's executives.
- After opening Young Star account, the students can pay school-fees through balance transferring from their account.
- SIBL Young Star account holders desiring to achieve higher education in future would get investment facility from the bank.

Cash Waqf Certificate

i. In this case the waqf concept of Islam has been borrowed by the Islami bank for deposit mobilization purpose

ii. The nature of account is donation type.

iii. The accountholder operate the account for benevolent purposes.

iv. He can withdraw any amount from the account for personal use or consumption

v. Highest weight age is given to this account in distributing profit.

5.3 Bills and Clearing Section

SIBL Local Office branch performs the bill clearing function through Local office. SIBL Local office acts as the agent of all SIBL branches for the clearing house of the Bangladesh Bank. There are two types of cheque which are-Inward clearing cheque Outward clearing cheque

F-5

SIBL Social Islami Bank Limited

.....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

Counted the leaves, found in order and received.

Full Name : .....

Address : .....

: .....

Signature Page 39 Authorised Signature

A. Inward Cheque

Inward cheques are those ones drawn the respective branch which have been presented on other banks and will be cleared/honored through the clearing house of Bangladesh Bank. For example the cheque drawn on SIBL Local Office Branch then the cheque is called inward cheque of SIBL Local Office Branch.

Account treatment:
Dr.

SL NO.	Particular	Amount	SL. NO.	Particular	Amount
01	SIBL General A/C	***	01	Customer's A/C	***

Account Treatment:
Dr.

SL NO.	Particular	Amount	SL. NO.	Particular	Amount
01	SIBL General A/C	***	01	Customer's A/C	***

SL NO.	Particular	Amount	SL. NO.	Particular	Amount
01	SIBL General A/C	***	01	Customer's A/C	***

E. Receiving Cheques for Collection:

In SIBL, cheques of its customers are received for collection from other banks. In case of receiving cheques, following points should be checked very carefully.

- The cheques should not carry a date older than the receiving date for more than 6 months. In that case it will be a 'stale cheque' and it will not be allowed for collection. Again the date of the cheque should not be more than 1 day's forward than the receiving date.
- The amount in figures and words in both sides of the pay-in-slip should be same and it should also be same with the amount mentioned in figures and words in the cheque.
- The name mentioned in the cheque should be some in both slides of the pay-in-slip and it should be the same with the name mentioned in the cheque.
- The cheque must be crossed.

F. Cheque and Crossing

A "Cheque" is a bill of exchange drawn on a specified banker and not expressed to be payable otherwise than on demand. (According to section-6, Negotiable Instrument Act, 1881). A cheque may be classified into:

I. An open cheque which can be presented for payment by the holder at the counter of the drawer's bank.

II. A crossed cheque which cannot be paid only through a collection banker.

Crossing cheque:

A cheque is said to be crossed when two transverse parallel lines with or without any words are drawn across the face. Crossing may be general, special or restrictive.

5.4 Remittance of Funds

Remittance of funds is ancillary services of SIBL. It aids to remit fund from one place to another place on behalf of its customers as well as non-customers of bank .SIBL has its branches in the major cities of the country and therefore, it serves as one of the best mediums for remittance of funds from one place to another. The main instruments used by SIBL, Local Office Branch for remittance of funds.

I. Pay Order/ Banker's check.
II. Demand Draft.
III. Telegraphic Transfer.

Pay Order/ Banker's check

The pay order is an instrument issued by bank, instructing itself a certain amount of money mentioned in the instrument taking amount of money and commission when it is presented in bank. Only the branch of the bank that has issued it will make the payment of pay order. The banker's cheque must come to the branch for payment wherever it is presented.

Issuing of Pay Order

The procedures for issuing a Pay Order are as follows:

1. Deposit money by the customer along with application form.
2. Give necessary entry in the bills payable (Pay Order) register where payee's name, date, Po no, etc is mentioned.
3. Prepared the instrument.
4. After scrutinizing and approval of the instrument by the authority, it is delivered to customer. Signature of customer is taken on the counterpart.

Cancellation of a Pay Order:

If a buyer wants to cancel it, he should submit a letter of instrument in this regard and also return the instrument.

Bank Draft:

The person intending to remit the money through a pay order has to deposit the money to be remitted with the commission which the banker charges for its services. The amount of commission depends on the amount to be remitted. On issue of the pay order, the remitter does not remain a party to the instrument

a. Drawer branch

b.Drawer branch

c. Payee. This is treated as the current liability of the bank as the banker on the presentation of the instrument should pay the money. The banker event on receiving instructions from the remitter cannot stop the payment of the instrument. Stop payment can be done in the following cases:

a) Loss of draft before endorsement in this case, “Draft reported to be lost payee’s endorsement requires verification” is marked.

b) Loss of draft after endorsement: In this case, the branch first satisfies itself about the claimant and the endorsement in his favor.

Charges:

A commission of 0.15% is taken on the draft value & Tk.50 is taken as postal charge.

5.5Cash Section

The cash section of any branch plays very significant role in general banking department. Because, it deals with most liquid assets the SIBL Local Office Branch has an equipped cash section. This section receives cash from depositors and pay cash against cheque, draft, PO and pay in slip over the counter.

Receiving Cash:

Any people who want to deposit money will fill up the deposit slip and give the form along with the money to the cash officer over the counter. The cash officer counts the cash and compares with the figure writer in the deposit slip. Then he put his signature on the slip along with the 'cash received' seal and records in the cash receive register book against A/C number. At the end of the procedure, the cash officer passes the deposit slip to the counter section for posting purpose and delivers the duplicate slip to the clients.

Account treatment

Dr.

SL NO.	Particular	Amount	SL. NO.	Particular	Amount
01	SIBL General A/C	***	01	Customer's A/C	***

Disbursing Cash

The drawn who wants' to receive money against cheque to the payment counter and presents his cheque to the officer. He verifies the following information:-

I. Date of the cheque.

II. Signature of the A/C hold

III. Material alteration

IV. Whether the cheque is crossed or not

V. Whether the cheque is endorsed or not

VI. Whether the amount in figure and in word correspondent or not Then he checks the cheque from computer for further verification. Here the following information is checked.

I. Whether there is sufficient balance or not

II. Whether there is stop payment instruction or not

III. Whether there is any legal obstruction (Garnishee Order) or not after checking everything, if all are in order the cash officer gives amount to the hold and records in the paid register.

5.6 Locker Service

SIBL Local Office Br is providing facility of locker service for the purpose of safeguarding the valuable property of customers. The person or the organization that has any account in bank branch can enjoy this service. They can keep their valuable assets in banker's custody. Customers have right to look after with a key of their individual locker provided by bank. SIBL maintains the following types of lockers:

a.Large locker

b. Medium locker.

c. Small locker. For enjoying this service, clients have to give charge yearly Tk. 1500, Tk. 1250 and Tk.700 for large, medium and small locker respectively.

5.7 Closing of an Account

For two reasons, one can be closed. One is by banker and other is by the customer.

By banker:

If any customer doesn't maintain any transaction within six years and the A/C balance becomes lower than the minimum balance, banker has the right to close an A/C.

By customer:

If the customer wants to close his A/C, he writes an application to the manager urging him to close his A/C. Different procedures are followed in cash of different types of A/C to close. Fixed deposit A/C is closed after the termination of the period. Closing process for current & savings A/C:

i. After receiving customer's application the officer verifies the balance of the A/C.

ii. He then calculates interest and other charges accumulated on the A/C.

iii. If it bears a credit balance, the officer writes advice voucher. He gives necessary accounting entries post to accounts section.

iv. The balance is returned to the customer. And lastly the A/C is closed. But in practice, normally the customers don't close A/C willingly. At times, customers don't maintain any transaction for long time. Is this situation at first, the A/C becomes dormant and ultimately it is closed by the bank.

Chapter 6 : FOREIGN EXCHANGE BANKING

6.1 Foreign Exchange Foreign trade

Foreign trade constitutes a sizable portion of international transactions of a country. Payment received for exports and made for imports form a substantial part of its remittances from and to other countries. In our country a major share of the current balance of payments is made up of exports and imports of merchandise on private and government account. Thus, trade is the most important factor giving rise to payments between countries. Foreign trade is a type of specialization, which like other forms of specialization increases productive efficiency and standard of living of the people of the country concerned.

6.2 Need for foreign trade

Foreign trade enables a country to have a much larger flow and much more diversified form of wealth than what is possible without it. The residents of a country are able to enjoy the use of commodities which otherwise may not be available to them at all. There is a wide difference in respect of the material and human resources, stage of technical and scientific progress, and possession of capital equipment in different countries. No country is in a position to produce everything in quantities large enough to provide its people a reasonably high standard of living. A country, therefore, enters into trade relations with other countries on account of certain basic differences due to topographical reasons in its economy from theirs. Commodities are imported because either they cannot be produced in the country at all or can be produced at a very high cost. Import of such commodities is a convenient and cheaper way of getting them. In exchange for imports, a country has to export certain articles because normally imports can be paid for only by exports. A country's exports usually comprise commodities the cost of production of which is less than the cost of importing them. Thus the need of the people of a country for its scarce resources and in exchange the surplus of some of their resources constitute the import and export stimulate the foreign trade which is intern mobilized by foreign exchange proceedings.

6.3 Types of Foreign trades Dealt in Banks

Foreign trades are mainly of two types. These two are: Import Trade & Export Trade. The import and export trade of Bangladeshis is controlled under the Import and Export Control Act, 1950. In normal sense the imports involve outward remittances and the export involves inward remittances. The terms and conditions of contracts between the importers and the exporters and the eventual remittances in foreign countries are subject to such restrictions and formalities as are laid down from time to time by the Import and Export Control and Exchange control in their respective jurisdiction which the importers and exporters must comply with.

6.4 Import Trade

When a particular country wishes and does bring in some goods and services from another country, trade occurring between these two countries is called import trade. Import trade means procurement and purchase of goods and services from another country or countries. Therefore, purchasing function of international trade is called import trade.

6.5 Export Trade

Selling of goods and services or other sales related function for the transfer of surplus goods or services for a value or just to merchandise them abroad trade occur between countries. Thus export or sale of additional goods and services or surplus goods and services is called export trade. There is another peculiar type of export trade named Re-Export Trade.

Chapter 7: Investment

Investment banking:

7.1 PRODUCT &SERVICE:

Bai-Muajjal is a contract between Buyer and Seller under which the seller sells certain specific goods (permissible under Shariah and Law of the country), to the Buyer at an agreed fixed price payable at a certain fixed future date in lump sum or within a fixed period by fixed installments. The seller may also sell the goods purchased by him as per order and specification of the Buyer. In Bank's perspective, Bai-Muajjal is treated as a contract between the Bank and the Client under which the bank sells to the Client certain specified goods, purchased as per order and specification of the Client at an agreed price payable within a fixed future date in lump sum or by fixed installments.

7.2 HPSM- Hire Purchase under ShirkatulMelk

Hire Purchase (participatory ownership) mode both the Bank and the client supply equity in equal or unequal proportion for purchase of an asset like land, building, machinery, transport etc. Purchase the asset with that equity money, own the same jointly; share the benefit as per agreement and bear the loss in proportion to their respective equity. The share, part or portion of the asset owned by the Bank is hired out to the client partner for a fixed rent per unit of time for a fixed period. Lastly the Bank sells and transfers the ownership of its share / part / portion to the client against payment of price fixed for that part either gradually part by part or in lump sum within the hired period after the expiry of the hire agreement.

7.3 Murabaha

Bai-Murabaha is a contract between a Buyer and Seller under which the Seller sells certain specific goods permissible under Islamic Shariah and Law of the land to the Buyer at a cost plus agreed profit payable in cash on any fixed future date in lump sum or by installments. The profit marked-up may be fixed in lump-sum or in percentage of the cost price of the goods. In case of Bai-Murabaha Banks procure the

goods as per indent of the customer, retain it in its custody and sell the same part by part or at a time to the client who gave indent for the goods.

7.4 Musharaka

Musharaka means partnership business. Every partner has to provide more or less equity funds in this partnership business. Both the Bank and the investment client reserve the right to share in the management of the business. But the Bank may opt to permit the investment client to operate the whole business. In practice, the investment client normally conducts the business. The profit is divided between the bank and the investment client at a predetermined ratio. Loss, if any, is to be borne by the bank and the investment client according to capital ratio.

7.5 HPSM- Ijara

The mode under which any asset owned by the bank, by creation, acquirement or building-up is rented out is called HPSM (Ijara). In this mode, the client pays the Bank rents at a determined rate for using the assets/properties and returns the same to the Bank at the expiry of the agreement. The Bank retains absolute ownership of the assets/properties in such a case. However, at the end of the period of HPSM (Ijara), the asset may be sold to the client at an agreed price.

7.6 Bill Purchase

Bill Purchase, in trade finance, allows a seller to obtain financing and receive immediate funds in exchange for a sales document not drawn under a letter of credit. The bank will send the sales documents to the buyers bank on behalf of the seller.

Chapter 8: ONLINE BANKING

8.1 What is Online Banking

Online banking allows you to conduct financial transactions via the Internet. Online banking is also known as Internet banking or web banking.Online banking offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. Virtually every banking institution has some form of online banking you can access through a computer or app.

8.2 Origin of Online Banking

Online banking, also known as internet banking, virtual banking, web banking or home banking, is a system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website or mobile app. Since the early 2000s this has become the most common way that customers access their bank accounts.

The online banking system will typically connect to or be part of the core banking system operated by a bank to provide customers access to banking services in addition to or in place of historic branch banking. Online banking significantly reduces the banks' operating cost by reducing reliance on a branch network and offers convenience to some customers by lessening the need to visit a branch bank as well as being able to perform banking transactions even when branches are closed.

Internet banking provides personal and corporate banking services offering features such as making electronic payments, viewing account balances, obtaining statements, checking recent transactions and transferring money between accounts.

Some banks operate as a "direct bank" or "New Bank" that operate entirely via the internet or internet and telephone without having any physical branches relying completely on their online banking facilities.

8.3 Brick-to-Click Banks

Today, most large national banks, many regional banks and even smaller banks and credit unions offer some form of online banking, variously known as PC banking, home banking, electronic banking or Internet banking. Those that do are sometimes referred to as "brick-to-click" banks, both to distinguish them from brick-and-mortar banks that have yet to offer online banking, as well as from online or "virtual" banks that have no physical branches or tellers whatsoever. The challenge for the banking industry has been to design this new service channel in such a way that its customers will readily learn to use and trust it. After all, banks have spent generations earning our trust; they aren't about to risk that on a Web site that is frustrating, confusing or less than secure. Most of the large banks now offer fully secure, fully functional online banking for free or for a small fee. Some smaller banks offer limited access or functionality; for instance, you may be able to view your account balance and history but not initiate transactions online. As more banks succeed online and more customers use their sites, fully functional online banking likely will become as commonplace as automated teller machines.

8.4 Virtual Banks

If anybody don't mind foregoing the teller window, lobby cookie and kindly bank president, a "virtual" or e-bank may save very real money. Virtual banks are banks without bricks; from the customer's perspective, they exist entirely on the Internet, where they offer pretty much the same range of services and adhere to the same federal regulations as corner bank. Virtual banks pass the money they save on overhead like buildings and tellers along to you in the form of higher yields, lower fees and more generous account thresholds.

8.5 SIBL will get Advantage from Online Banking

- Convenience: Unlike a corner bank, online banking sites never close; they're available 24 hours a day, seven days a week and they're only a mouse click away.
- Ubiquity: If anybody out of state or even out of the country when a money problem arises, he can log on instantly to his online bank and take care of business, 24/7.
- Transaction speed: Online bank sites generally execute and confirm transactions at or quicker than ATM processing speeds.
- Efficiency: One can access and manage all of his bank accounts, including IRAs, CDs, even securities, from one secure site.
- Effectiveness: Many online banking sites now offer sophisticated tools, including account aggregation, stock quotes, rate alerts and portfolio managing programs helps to manage all of the assets more effectively. Most are also compatible with money managing programs such as Quicken.

8.6 Feature that can be gives in SIBL Online Banking

- Making payments
- Tracking payments
- Stop payments by block cherub
- Review personal account details, including balances and transactions
- Pay bills online with the optional Online Bill Payment service
- View images (front and back) of cleared checks and deposit slips
- Receive e-mail notifications to alert to selected account activity
- Schedule single one-time transfers or multiple transfer
- Set up email notifications to be sent for balance amounts, specific checks cleared or maturity dates
- Transfer money
- Open Accounts
- Apply for loans
- Make loan payments

Chapter 9: Finding, Recommendation, Conclusion

9.1 FINDINGS

Bank is a financial institution. The service of a bank is considered as its product. Bank is financial intermediary dealing in accepting surplus savings as deposits and extending funds to those who can approach the bank with bankable projects. Amount of funds can be increased or decreased depending on the professional skill of the bank executives. Efficiency of customer service is related with progression of operation. Social Islam Bank Ltd operations are increasing gradually. Each year deposits and investment growth indicates SIBL better movement in the banking field, which is satisfying clients. As a result, clients are increasing and ultimately equity is increasing. Gradually bank's operation is increasing. Investment is rising rapidly and a good response is getting from the clients is different investment scheme. SIBL rising movement is generating increasing profit. Client's satisfaction depends on the efficacy of customer service. All operational improvement with profit leads us to say that value of customer service of SIBL is in the positive situation.

9.1.1 General Banking Department

- In general banking department they follow the computerized banking system.
- They are using Data Base Networking in Information Technology (IT)Department. So they can transfer data from branch to branch and branch to head office by using one line.

9.1.2 Loans and Advance Departments

- Political influence is one of the major problems in Bangladesh. Due to political involvement the bank becomes bound to provide loans in some of the cases, which are rarely recovered. Bank has to face this in convenience situation almost every year and the percentage of such loans is about 20%
- The loans and advance department takes a short time to process a loan because the process of sanctioning loan is done by computerized system. If is in average 10 working days.
- CIB report is not readily available from Bangladesh Bank.

9.1.3 Foreign Exchange Department

- In foreign exchange department, it is required to communicate with foreign banks frequently and quickly. To make the process easily, Telecommunication Network is established in all branches.
- A scheme is operating in the name of Instant Cash Scheme. Through this scheme, on Residence Bangladeshi can send money from any parts of the world.

Appendix



SIBL Social Islami Bank Limited

হিসাব খোলার আবেদন ফরম

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 ☐ এভরিডেসিটি ☐ এমএনডি ☐ এমটিডি ☐ FC ☐ RFCD ☐ NFCD ☐ অন্যান্য.....

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

৪. হিসাব পরিচালনা সংক্রান্ত ঘোষনা (টিক দিন) ঃ ☐ এককভাবে ☐ যৌথভাবে ☐ যে কোন একজন ☐ অন্যান্য.....

৫. গ্রাহকের অন্যান্য ব্যাংকে হিসাব (যদি থাকে)ঃ

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক চিহ্ন দিন)
ক.....	ক.....	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ অন্যান্য.....
খ.....	খ.....	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ অন্যান্য.....
গ.....	গ.....	☐ জমা হিসাব ☐ বিনিয়োগ হিসাব ☐ 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/সিডা ঃ পরিমান (অংকে) ..... (কথায়) ঃ .....

..... মুদ্রা ঃ .....

মেয়াদকাল ঃ ..... বছর ..... মাস ..... দিন। মেয়াদপূর্তির তারিখঃ .....

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 সংক্রান্ত তথ্য ঃ

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

একতালীন জমা/কিস্তির পরিমানঃ ..... কিস্তির সংখ্যা (বার্ষিক) ঃ .....

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

www.siblbd.com

F-01

সোস্যাল ইসলামী ব্যাংক লিমিটেড
SOCIAL ISLAMI BANK LIMITED

ব্যবস্থাপক
সোস্যাল ইসলামী ব্যাংক লিমিটেড
Social Islami Bank Limited
Purana Paltan Branch
141-143, Motijheel C/A, Dhaka.
শাখা

তারিখ ঃ .....

হিসাব নং ঃ

গ্রাহক আই ডি নং ঃ

বিষয় ঃ অ-ব্যক্তিক হিসাব খোলার আবেদন ফরম।

জনাব,

আমি/আমরা আপনার শাখায় নিম্নরূপ একটি হিসাব খোলা জন্য আবেদন করছি। আমার/আমাদের বিস্তারিত তথ্য নিম্নে প্রদান করলাম ঃ

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

২. প্রতিষ্ঠানের ধরণ (টিক দিন)ঃ ☐ প্রাইভেট/পাবলিক লিঃ ☐ অংশীদারী ☐ যৌথ উদ্যোগ ☐ একক মালিকানা
☐ সরকারী ☐ এনজিও ☐ ক্লাব/সোসাইটি ☐ অন্যান্য (লিখুন).....

৩. হিসাবের প্রকার (টিক দিন)ঃ ☐ এমএসডি ☐ এভরিডেসিডি ☐ এম. এন. ডি ☐ এম টি ডি ☐ বৈদেশিক মুদ্রা ☐ অন্যান্য.....

৪. মুদ্রা (টিক দিন)ঃ ☐ টাকা ☐ ডলার ☐ ইউরো ☐ পাউন্ড ☐ অন্যান্য.....

৫. প্রতিষ্ঠানের ঠিকানা ঃ

ক. রেজিষ্টার্ড ঠিকানা ঃ .....

খ. ব্যবসাস্থল/অফিসের ঠিকানা ঃ .....

গ. কারখানা/শিল্প প্রতিষ্ঠানের ঠিকানা ঃ .....

৬. ট্রেড লাইসেন্স নম্বর ঃ ..... তারিখ ঃ .....

ইস্যুকারী কর্তৃপক্ষ ঃ .....

৭. নিবন্ধন কর্তৃপক্ষ ও দেশ ঃ .....
(দেশী/বিদেশী উভয় ধরনের জন্য)

৮. নিবন্ধন নম্বর ঃ ..... তারিখ ঃ .....

৯. ট্যাক্স আইডি নম্বর (TIN) ঃ .....

১০. ভ্যাট রেজিঃ নম্বর (যদি থাকে) ঃ .....

১১.ব্যবসায়ের প্রকৃতি (বিস্তারিত) ঃ .....

১২. গ্রাহকের অন্যান্য ব্যাংক হিসাব (যদি থাকে)ঃ

ব্যাংকের নাম	শাখা	পরিচালনাকৃত হিসাবের প্রকৃতি (টিক চিহ্ন দিন)		
ক	ক	☐ জমা হিসাব	☐ বিনিয়োগ হিসাব	☐ অন্যান্য
খ	খ	☐ জমা হিসাব	☐ বিনিয়োগ হিসাব	☐ অন্যান্য
গ	গ	☐ জমা হিসাব	☐ বিনিয়োগ হিসাব	☐ অন্যান্য

১৩. পরিচয়দানকারীর তথ্যঃ

ক. নাম ঃ .....

খ. হিসাব নং ঃ .....

গ. শাখার নাম ঃ .....

ঘ. স্বাক্ষর (তারিখসহ) ঃ .....

১৪. প্রাথমিক জমা ঃ পরিমান ঃ ..... (কথায়)ঃ .....

১৫. এমটিডি অর্থ সংক্রান্ত তথ্যঃ পরিমানঃ ..... মুদ্রা ঃ .....

মেয়াদকাল ঃ ____ বছর ____ মাস ____ দিন মেয়াদপূর্তির তারিখঃ .....

নবায়নের ক্ষেত্রে ঃ ☐ আসল এবং মুনাফা নবায়ন করুন ☐ শুধমাত্র আসল নবায়ন করুন
☐ শুধুমাত্র আসল নবায়ন করুন, মুনাফা ..... নম্বর হিসাবে জমা করুন
☐ প্রযোজ্য নহে।

১৬. বিশেষ স্কীম সংক্রান্ত তথ্যঃ

স্কীমের নাম ঃ .....

স্কীমের মেয়াদ ঃ ..... এককালীন জমা/বিনিয়োগ পরিমানঃ ..... কিস্তির সংখ্যা (মাসিক) ঃ .....

মেয়াদান্তে প্রদেয় ঃ (এককালিক) ..... মাসিক প্রদেয়ঃ (এককালিক) .....

১৭. অর্থের উৎস ঃ .....

১৮. হিসাব পরিচালনাকারী সংক্রান্ত ঘোষনা ও স্বাক্ষরঃ

আমি/আমরা এই মর্মে নিশ্চয়তা প্রদান করছি যে, আমি/আমরা হিসাব সংক্রান্ত যাবতীয় নিয়মাবলী/শর্তাবলী পড়েছি এবং উক্ত নিয়মাবলী/শর্তাবলী মেনে চলতে বাধ্য থাকব। আমি/আমরা সজ্ঞানে ঘোষনা করছি যে, উপরোল্লিখিত তথ্যাদি সত্য। আপনার চাহিদা মোতাবেক প্রদত্ত তথ্যের অতিরিক্ত সংশ্লিষ্ট যে কোন প্রয়োজনীয় তথ্যাদি/দলিলাদি সরবরাহ করব।

গ্রাহকের স্বাক্ষর, নাম, পদবী ও তারিখ

9.1.4 Recommendations

The banks are actually service organizations. The main objectives of the world famous andsuccessful banking organizations are to make profit through addressing the clients time to timewith new pieces of service instruments. However my little experience earned through thisinternship program took me to customers' varying demands. I had several frank discussions withthe clients and officials, which have helped me to know about the aforesaid findings and drawthe following recommendation:

As one of leading Banks in Bangladesh, SIBL Bank should provide equal emphasis ineach department of banking service. SIBL may also indulge in Tele Marketing. This will smooth the progress of them toexpand their sales. SIBL should pursue an aggressive marketing to come up into limelight. Campaign in order to build up a strong image reputation among the potential customers.Campaign such as ad in the newspaper & magazine, billboard, neon signs, publicity message. SIBLcan pursue promotion campaign with its customers particularly the corporate clients to build up a strong report. TV ad is also a major method for attracting the potentialcu stomers. As it is an old bank, a strategy of exposing the bank to the public must betaken so that general people will aware about the emergence and growth of the bank.SIBL should differentiate its services adopting the modern facilities and diversify products.To achieve the goal, a bank must establish and adhere to adequate policies,practices and procedures for evaluating the quality of asset and the adequacy of loan provision and reserve.

9.1.5 Conclusion

Now a day banking organizations are one of most vital parts of an economy. Now banks providevarious services for individual, different firms, companies even for cultivation. Banks offer agreat accumulation of loans for personal and industrial purposes. SIBL is running successfullyand for its good deposit performance the bank occupies 2nd positioning the Islamic BankingSector. Taken all in all, it can be safely said that SIBL action program is directed towardsdevelopment of an authentic participatory Economy beyond Market Economy. The familyempowerment credit

program of Social Islami Bank is gaining ground at the grass root field levelin Bangladesh. Family Empowerment microcredit and micro enterprises program must bedesigned in a manner so as to make a) finance, b) production, c) marketing, d) trading, e) localspecific survey and research as well as moral integrity in one package. In SIBL approach, credit conveys the totality in life and clearly linked to social context and cultural setting in conformity withShariah. There is a better chance in provision for social subsidy. De-secularizing credit may lead to re-writing new economics. It is thus felt that the linking credit to social goals andassignments will have far-reaching theoretical implications for development of an alternative concept of new theories of income, output and employment. This bank expresses its sincerethanks to the government of the People's Republic of Bangladesh and Bangladesh Bank for theirco-operation and valuable guidance to the bank. SIBL also takes this opportunity to their valued clients, patrons, well-wishers, correspondents and the shareholders for their support and patronization extended during the year under review. SIBL also records its appreciation for theservices rendered by the executives and the members of the staff for the stability and growth ofthe bank. SIB needs further active support and continued cooperation of Bangladesh Bank,ministry of finance and other government agencies, executives and employees of the bank,valued partners, clients and the community at large in accomplishing difficult tasks ahead of it.

References

1. http://www.siblbd.com/home.www.bannladesh-bank.org

2. SIBL Annual report 2021-2022

3. https://www.facebook.com/SIBLDHAKA

4. Different Study materials from BIBM.

5. www.google.com

6. Operational manual

7. Other Reference

- Daily Statement of SIBL
- Monthly Report
- Schedule Bank Statistics
- Related Journals & Report
- General Banking Manuals
- Guideline for General Banking Activities
- Practical Participation of SIBL
- Bangladesh Bank Circular guidelines- BRPD

Social Islami Bank Limited

Date: 25 December 2023

The Manager
Social Islami Bank Limited
foreign Exchange Branch
141-14 Motijheel C/A, DIWTA Bhaban
Dhaka-1000.

Subject: Issuance of SiblAtmBeit / 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 **:**

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