

Sonargaon University

Internship Report

On

"Credit Risk Management And Financial Performance Analysis of Social Islami Bank Limited"

Submitted by

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ID:BBA1903018059
Program: BBA (Major in Accounting)
Semester: Fall-2023

Submitted to

Department of Business Administration
Sonargaon University (SU)
Dhaka-1215

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

Date of Submission: 5th January 2024

Sonargaon University

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Supervised by

Mst.Marium Akter
Lecturer
Department of Business Administration
Sonargaon University (SU)

Submitted by

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LETTER OF TRANSMITTAL

5th January 2024

To,

Mst.Marium Akter

Lecturer

Department of Business Administration

Sonargaon University.

Subject: An Internship Report on "Credit Risk Management And Financial Performance Analysis of Social Islami Bank Limited"

Dear Madam,

Assalamu Aliakum

My name Mohammad Iqbal Hossain and I am a student of your university. I am a student of the Department of Business Administration and my major is in Accounting. Recently I had completed my Internship program. My supervisor had assigned me to submit an internship project on ''Credit Risk Management of Social Islami Bank Limited''. I am very much happy to inform you that I have completed the report. During the preparation of this project, I had experience and learnt a great deal about the practical procedures and transaction that are involved in bank.

I sincerely hope that this report will help you to evaluate me. I will be obliged to clarify any matter or provide any further information regarding this report.

Sincerely yours,

Mohammad Iqbal Hossain

ID: BBA1903018059

Major: Accounting

Department of Business Administration

Sonargaon University (SU)

CERTIFICATE OF SUPERVISOR

This is to certify that the Internship report **"Credit Risk Management And Financial Performance Analysis of Social Islami Bank Limited'** has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by Mohammad Iqbal Hossain,bearing ID:BBA1903018059 under my supervision. The Internship report or the information will not be used for any other purposes.

Mohammad Iqbal Hossain bears a strong moral character and a very pleasing responsibility. It has indeed been a great pleasure working with him. I wish him all success in life.

.....

Mst.Marium Akter

Lecturer

Department of Business Administration

Sonargaon University (SU)

Acknowledgement

At first I would thank to Allah for providing me with the strength to perform my internship report obligations and responsibilities as well as to complete the study and report within the time frame**.**

After that, I would like to convey my heartfelt appreciation to my course supervisor, **Mst.Marium Akter, Lecturer**, Department of Business Administration, Sonargaon University for his constructive guidance and valuable support. It's true that without his invaluable guidance, assistance, and participation throughout the process, I would not have been able to complete the report on time and accurately. I'm thrilled to be working on my internship report under his guidance, and I'm grateful for the chance.

I am also very grateful to the honorable Senior Vice President (SVP) and In-Charge of Branch, Md.Abdul Halim, Head of Inventment Department,Mr.Md.Aminur Rahman ,Vice President (VP) of Social Islami Bank Limited (Bashundhara Branch) for their priceless advice and kind effort, which help me a lot to collect information and data about credit Risk Management and Financial Performance Analysis of Social islami Islami Bank

Finally, I would like to thank all the bank staff for providing additional information and supplies and I would like to thank my friends who helped me complete the final form**.**

EXECUTIVE SUMMARY

A Bank is an economic institution whose main aim is to earn profit through exchange of money & credit instruments. It is a service oriented as well as profits oriented organization.

The work of the charter is focused on the "differences between Islamic banks and banking institutions". According to Social Islami Bank (SIBL) is an Islamic bank. Hence, it is easy for me to see the difference between an Islamic financial institution and a bank.

SIBL was launched in Bangladesh on November 22, 1995 as a traditional bank. As in Islam, interest is limited, which is why Shariah law requires sharing of money. The essence of Islamic banking is the sharing of money and profits. The main focus of Islamic financial institutions is the same with profitable corporate finance. Following the sharia operation, Islamic banks adhered to certain conditions: Mudharabah, Wadiah, Musharakah, Murabahah, Ijar.

The last part consists of electronic recommendations, conclusions and references‖, which includes recommendations and conclusions. Suggestions can be given to overcome the problems of Social Islami Bank Limited. In a general sense, this study finds a very promising and positive tone of credit risk management for Islami Social Bank Limited.

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