



**UNITED INTERNATIONAL UNIVERSITY**

**ACTIVITIES OF GENERAL BANKING AND MARKET  
DEVELOPMENT OF FIRST SECURITY ISLAMI BANK LIMITED  
BANGLADESH**

An Internship Report Presented to the school of Business and Economics for the Partial  
Fulfillment of the Requirements for the Degree of Bachelor of Business Administration (BBA)

**Supervised to**

Sarkar Rafij Ahmed Ratan  
Assistant Professor  
School of Business and Economics

**Submitted by**

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ID # 111 141 336  
Major in Marketing

Date of Submission: October 12, 2019

**UNITED INTERNATIONAL UNIVERSITY**

## Letter of Transmittal

October 12, 2019

Sarker Rafij Ahmed Ratan  
Assistant Professor, Sociology  
United International University-(UIU)

Subject: Submission of Internship Report.

Dear Sir,

As a requirement of the fulfillment of Bachelor of Business Administration (BBA) in the United International University (UIU), I did my internship in First Security Islami Bank Ltd. I want to submit an enclosed copy of the internship report on 'Activities of General Banking and Market Development of First Security Islami Bank Ltd.'

I experienced what I had studied and believed to be the most relevant information to make my report as straight forward and logical as possible.

I have done my stage high-quality to make the report and except for my expectations. The entire enjoy of this document enables me to get an approaching inside the actual lifestyle situation. The expertise I even have achieved in the course of the time of making ready the time period paper will assist me substantially in my career. I even have loved by using doing my internship in First Security Islami Bank Ltd. I wish that the file will meet your anticipations and values.

I request you to accept this report and onward it for similarly assessment.

Yours sincerely,

FAIAZ AHMED  
ID: 111 141 336  
Major: Marketing  
School of Business and Economics  
United International University-(UIU)

### **Letter of Endorsement**

The Internship Report entitled “Activities of General Banking and Market Development of First Security Islami Bank Ltd”. It has been submitted to the Office of School of Business and Economics, in partial fulfillment of the necessities for the degree of Bachelor of Business Administration, with Major in Marketing, October 12, 2019 through Mr. Faiaz Ahmed, ID # 111 141 336.

Best Regards,

Sarker Rafij Ahmed Ratan  
Assistant Professor  
Internship supervisor  
United International University

## Acknowledgments

Although the internship software has to be achieved in my view in a feel completion of the credit hour but it is pretty not possible to do alone without the honest and farthest cooperation of a few individuals. It is a very first-rate pride to me that I have got a chance to thank a few men and women for their help and guide to make the internship successful.

Firstly, I need to thank **Mr. Selim** Sir, Manager of First Security Islami Bank Ltd. Keraniganj Branch, for giving me the opportunity to complete my internship in their financial institution.

I feel proud to express my thanks from the core of my heart to my internship supervisor **Sarker Rafij Ahmed Ratan**, Assistant Professor of United International University, for his stimulating advice, guidance, valuable suggestions, and wholehearted cooperation. I am also very grateful to all other teachers of Marketing, UIU for their valuable suggestions, support, help, advice etc.

I would like to thank my supervisor of First Security Islami Bank Ltd., **Md. Mamun Ur Rashid** for his support and also like to thank all the Head of Departments and all other employees of First Security Islami Bank in Keraniganj Branch for giving me permission to collect sample data from their department and providing me the required data as much as possible.

My heartiest gratitude especially:

- Md. Selim; Branch Manager
- Md. Ahsan; AVP & DEPUTY MANAGER
- ShahtabMasud; JAVP (Foreign Trade)
- NizamUddin; FAVP (Investment)
- MoinulHossain; Executive Officer
- Md. IkramulHossain; Junior Executive Officer
- Rubel Ahmed; Senior Officer
- KamrunnessaNitu; Officer

## **Executive Summary**

Internship students are required to prepare an internship report under the guideline of academic supervisor on the selected subject matter to highlight work experience and to conduct depth analysis on the subject matter. The specific objective of this report is to earn practical knowledge working in the General Banking Department of First Security Islami Bank Ltd.

The report focused on the activities that I am learning through my internship period in First Security Islami Bank Ltd. Finally, as the theoretical knowledge gets complete shape only when it is applied in practical fields so this internship program is, in fact, a great endeavor to make the student familiar with a real business situation.

As a bank of 21 century, the First Security Islami Bank uncompromisingly adopts modern technology at all levels of its operations to improve efficiency and reduce cost per transaction. This report has used data both primary and secondary sources. Primary sources are asking the question to branch manager and other employees of the branch and customer of First Security Islami Bank. As a secondary source, I used 2017 to 2018 annual reports, the website of First Security Islami Bank, and different books and articles regarding general banking functions and their productivity.

First Security Islami Bank Ltd is one of the third generation banks in Bangladesh and has a strong position in the current competitive market. First Security Islami Bank Ltd is trying to develop its reputation among its clients by offering excellent services through General Banking, Credit Division and specially Foreign Exchange Division. They also introduced an online banking service.

After completing the internship program I have come to know banks, bankers and banking activities, especially on General Banking. Visiting the General Banking department I have found it is more wide and sensitive comparing other departments. Any kind of major error could create a great loss for the bank. This General Banking department is one of the major income-generating sectors for the Keraniganj branch. Though it is difficult to explore all activities of General Banking with this short period of time, I tried to explore and gather knowledge.

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# **Chapter 1: Introduction**

# INTRODUCTION

## **1.1 Validation for Selecting the Report**

As an obligatory part of BBA program, all of the students must have a direction underneath an intern assignment in any enterprise to acquire realistic expertise. Academic knowledge isn't sufficient for a business scholar. There is a distance among the instructional know-how and practical expertise. My intern software has been released specifically to bridge the distance. First Security Islami Bank Ltd is one of the famed banks in the banking sector of Bangladesh. The First Security Islami Bank gives business students an appropriate possibility to benefit from the-activity enjoy by means of helping and keep guide me all through my intern program in the commercial enterprise regions. Although as an intern, pupil comes to be aware of organizational culture and find out how to reveal professional excellence to a superb quantity. This know-how helps scholars when they subsequently enter into a sensible area. As a student of BBA, major in marketing, operating with the general banking department of First Security Islami Bank Ltd, exploring my activities and getting to know experience in an easy way.

## **1.2 Background of the Organization**

First Security Islami Bank Limited (FSIBL) is a commercial financial institution. The business banks are the spirit of our economic shape as they have got the potential to co-perform with the Bangladesh Bank to accelerate the cash supply to the country .The forte set industrial banks aside from different economic organization. By lending and making investment cash and via moving cash all over the kingdom, even among nations, they make viable a more entire use of assets of the country. Though banks create no new wealth, their lending, making an investment, and related activities facilitate the economic technique of production, distribution and consumption pattern of the financial system (Annual Report; 2018; Page: 07).

First Security Bank becomes incorporated on twenty-ninth August, 1999 as a Limited Company underneath the Companies Act, 1994 to endure on banking commercial enterprise. It got permission from Bangladesh Bank on twenty-second September, 1999 to operate banking

operation and the primary department of the Bank become opened on twenty-fifth October, 1999, at 23 Dilkusha C/A, Dhaka-1000.

The Bank supplementary one new Branch to its network, elevating the full range of Branches all through 2003 to 2011. First Security Bank Ready Cash Card beneath a settlement with American International (BD) Ltd. By the use of this card, the clients are able to deposit/withdraw money from any branch of the Bank and also from some decided on Branches of Janata Bank. The cardholders pay telephone, water, power, and fuel bills and use it to make purchases from three hundred decided on retail stores. First Security Bank keeps on discharging its social obligations for the more interest of the society. The Bank has usually extended its guide toward advertising of sports, lifestyle, educational programmer, disaster alleviation. Corporate Banking is the unique strength of First Security Islami Bank Ltd. It continues a sturdy dating with all the Bank of us of and all of the clients of Bank.

First Security Islami Bank Ltd is a forward-searching and cutting-edge neighborhood bank if you want to make certain sound live performance. The effort that First Security Islami Bank Ltd is trying to represent the bank as a logo image as very sturdy and successful. The preferred image is that it's far the "Symbol of safety"

In 1999 the sanctioned capital of the bank was BDT 1500 billion and paid-up capital changed into BDT two hundred million. The consent of IPO turned into 4th June 2008. The entered first public imparting (IPO) on July 20th, 2008.

### **1.3 FSIBL at a Glance**

<b>Name of the Company</b>	First Security Islami Bank Ltd.
<b>Chairman</b>	Mr. Mohammad SaifulAlam
<b>Vice Chairman</b>	Mr. Mohammad Abdul Maleque
<b>Managing Director</b>	Mr. Syed Waseque Md. Ali
<b>Company Secretary</b>	Mr. Oli Kamal FCS
<b>Legal Status</b>	Public Limited Company
<b>Date of Incorporation</b>	August 29, 1999
<b>Date of Commencement of Business</b>	August 29, 1999
<b>Date of getting a license from Bangladesh Bank</b>	September 22, 1999
<b>Date of Opening of First Branch</b>	October 25, 1999
<b>Corporate Head Office</b>	House- SW(I) 1/A, Road-8, Gulshan-1, Dhaka-1212, Bangladesh.
<b>Registered Office</b>	23, Dilkusha, Dhaka-1000, Bangladesh
<b>Line of Business</b>	Banking
<b>Authorized Capital</b>	Tk.10,000 Million
<b>Paid up Capital</b>	Tk.7,840.99 Million
<b>Date of consent for IPO</b>	04 June 2008
<b>Phone</b>	88-02-9888446 (Hunting), 8402613-8402625 (ICT Division).
<b>Fax</b>	880-02-9891915
<b>E-mail</b>	<a href="mailto:info@fsiblbd.com">info@fsiblbd.com</a>
<b>SWIFT Code</b>	FSEBBDDH
<b>Auditors</b>	M/S. HodaVasiChowdhury& Co. Chartered Accountants BTMC Bhaban (8 <sup>th</sup> Level) 7-9, Karwan Bazar C/A, Dhaka-1215 Bangladesh
<b>Legal Advisor</b>	The Law Council, Barrister & Advocates, City Heart (7th Floor), Suit No. 8/8, 67, NayaPaltan, Dhaka-1000. Phone: 9349647-8, Fax: 9349866, 9567029, E-mail:

[l.counsel@bdonline.com](mailto:l.counsel@bdonline.com)

**Tax Consultant**

K.M. Hasan FCA, K.M. Hasan & Co. Chartered  
Accountants, Dhaka Office  
Home Tower Apartment (8 th & 9 th Floor), 87, New Eskaton  
Road, Dhaka – 1000, Phone:  
9351457, 9351564, Fax: 9345792-112.

### **1.4 Scope**

As I did an intern in First Security Islami Bank Limited, Keraniganj Branch, the scope of the study is only narrow to this branch. The report covers its General banking sensible function, structure and performance. The report also covers details about First Security Islami Bank Limited. To ensure human resource development to meet the challenges of the time

### **1.5( Strategies:)**

1. Struggle for customers' quality pride and earn their confidence
2. Maintain and operate the Bank inside the simplest manner
3. Identify customers' wishes and test their belief in the direction of meeting those requirements
4. Evaluate and updates regulations, procedures and practices to decorate the capability to increase higher services to the clients
5. To train and increase all personnel and offer them enough assets so that the consumer's needs are sensibly addressed

6. Promote employer's performance through speaking business enterprise plans, rules and strategies overtly to the employees.

7. To cultivate a pleasant operating environment

8. Diversify portfolio each the retail and wholesale markets.

### **1.6 Specific Objective:**

- ✦ To know the issuance produce of various types of security instruments.
- ✦ Understanding the overall account opening procedures.
- ✦ Understanding the legal formalities required in account opening procedures.
- ✦ To identify which documents are needed to open an account.
- ✦ To know what is the requirement to be followed to open an account.
- ✦ To know how FSIBL follows the steps to close the account.
- ✦ To know the conditions to close an account.

### **1.7 Methodology**

The style of the report includes direct observation, oral communication with the employees of all departments of the local branch and Head office, studying files, circulars, etc. and practical experience.

### **1.8 Data collection**

There are two types of data I have collected to prepare this report primary and secondary.

**Primary Sources:** Primary data collection as under-

- Face-to-face conversations with the respective officers and staff.

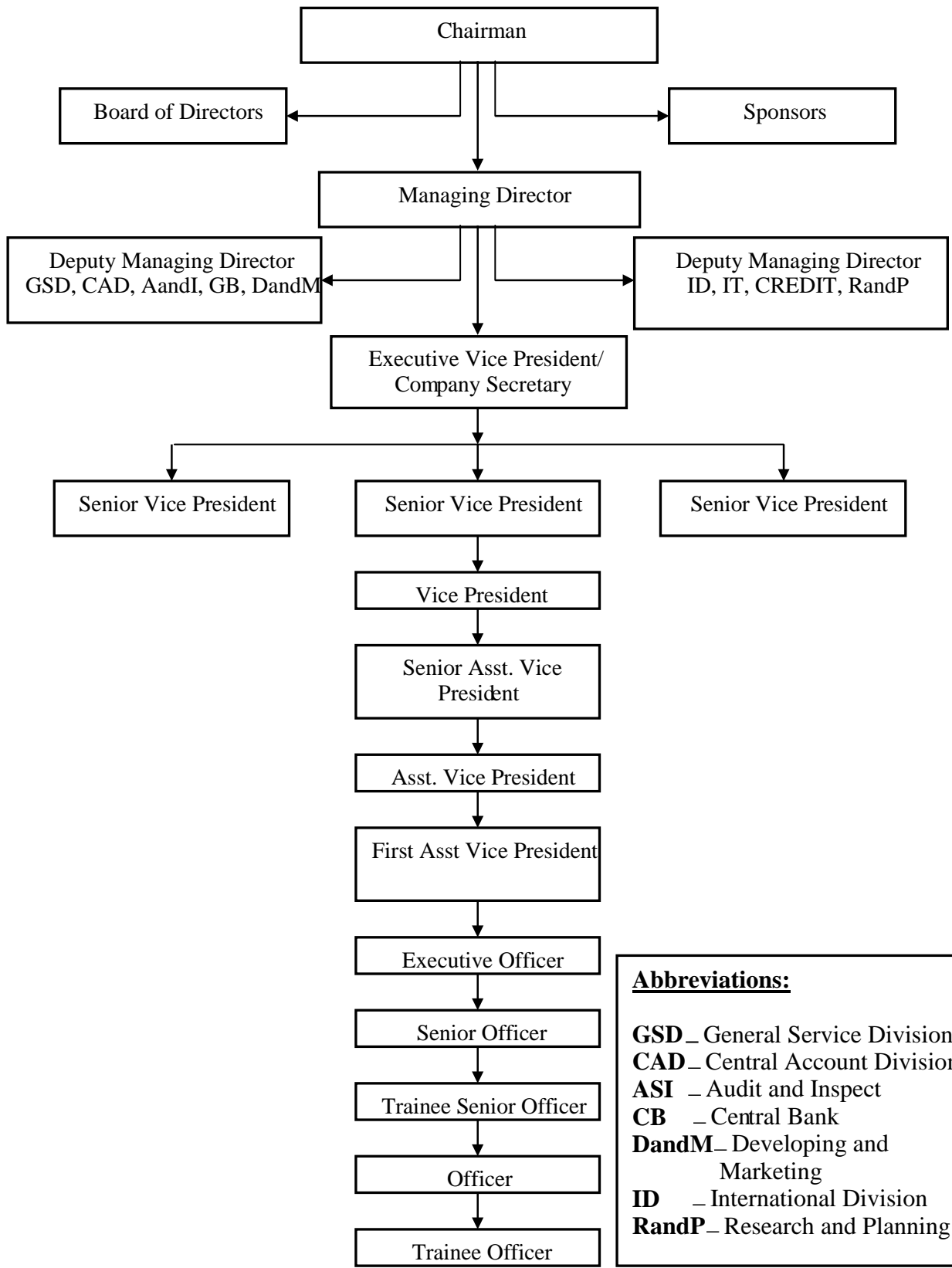
- Sharing the practical knowledge of officials.
- Related files, books study provided by the officers concerned.
- In-depth study of selected cases.

**Secondary sources:**

The secondary sources are-

- Banking related textbooks, relevant books, research papers, newspapers.
- Annual Report, Audit Reports of FSIBL
- Different Files, service rules.
- Web sites
- Bangladesh Bank publication

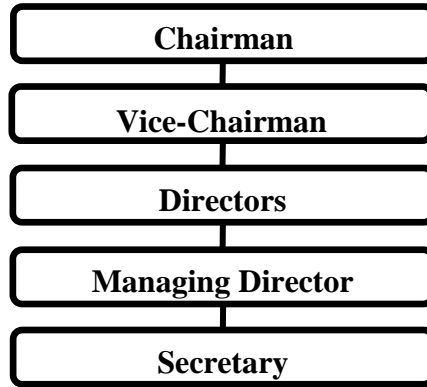
**1.9 Organogram of FSIBL (Annual Report; 2018; Page: 14)**





### **1.9 Organogram of the panel of Directors**

There is a board of Directors of 15 members in the bank. The board of Directors is the apex body of the bank. It appears like this-



The bank is a zone of professional executives with officials having vast knowledge, management, and operation of banking. Within a short span of time, the bank has been introduced with a pretty number of deposit products to increase the resources base and investment products. FSIBL always tries to introduce a wide range of attractive deposit, investment and services what the client requires.

### **1.10 : Products and services of FSIBL**

Bank gathers money from surplus units and operation of funds for the debit unit. Through numerous investment schemes, FSIBL accumulates its fund from the surplus unit through extraordinary types of deposit schemes and deployment of this fund for the debit unit. So the main products of FSIBL are various sorts of deposits and savings schemes.

### **1.11 : Deposit Scheme**

The deposit scheme is the "existence-blood" of a financial institution. Bank has given the most significance in the mobilization of deposits introducing some popular and progressive schemes. The mobilized deposits were taken back in financial sports via profitable and secure investment.

### **1.12: Type of deposit schemes of FSIBL are as follows**

- a) Mudaraba Monthly Income Scheme

- b) Mudaraba Double/Triple Benefit Scheme
- c) Mudaraba Monthly Deposit Scheme
- d) Mudaraba Millionaire Scheme
- e) Mudaraba Hajj Scheme
- f) Mudaraba Housing Deposit Scheme
- g) Mudaraba Cash Waqf Scheme
- h) Mudaraba Lakhapoti Deposit Scheme
- i) Mudaraba Mohor Deposit Scheme
- j) Mudaraba Education Deposit Scheme
- k) Mudaraba Marriage Deposit Scheme

Other than these deposits schemes FSIBL also operate some traditional deposit schemes these are:

- a) Al-Wadia Current Deposit
- b) Mudaraba Saving Deposit
- c) Mudaraba Short Notice Deposit
- d) Mudaraba Term Deposit Receipt
- e) MTDR-Special Scheme
- f) Mudaraba Foreign Currency Deposit

### **1.13 : Investment Schemes**

The appealing feature of the funding policy of FSIBL is to make investments on the idea of profit and loss sharing system according to the tenets and concepts of Islamic Shariah. Not handiest the reason and goal of the bank's funding coverage alternatively emphasize is given in reaching

social exact and in growing employment possibilities but additionally incomes of profit (NizamUddin; FAVP; Investment).

The investment and loan department is a very critical segment of a financial institution because the cash mobilizes from very last surplus units (Investors) are allotted via this branch to the last shortage unit (Borrowers). The success of this department keeps a big effect on the income of a financial institution. Failure of this branch may lead the bank to large losses or even to financial ruin. So, unique care has to accept to this branch. The financial institution entertains true funding clients, having credit worthiness and top song report. The bank has exclusive worthwhile funding projects these are:

#### Mudarabaha

- a) Bi-Muajjal
- b) Hire Purchase and Ijara
- c) Investment Against L/C
- d) Bill Purchase/Discounted
- e) Investment Against Scheme Deposit
- f) Quard
- g) Others

The bank gives a few investment schemes to make financial assistance to comparatively less advantaged group of people; which are:

- a) Household Durable Scheme
- b) The business which is small Investment Scheme
- c) Small size entrepreneur Investment Program
- d) Medium size Entrepreneur Program
- e) Housing and developing Investment Scheme
- f) Rural asset Program
- g) Car Investment Scheme
- h) Woman Entrepreneur Investment Scheme

### **1.14 On-Line Banking**

For providing higher services to the valued clients by the use of the modern-day technology and electronic media hard with different personal banks to set and set up complete programmed, on-line, centralize banking structures interfacing (connecting software) with all transport channels hyperlink, like: ATM (Automated Teller Machine), POS (Point of Sale-Fund Transfer Machine for getting at any keep/provider middle etc.), any department banking, Home banking, Telebanking, and Internet banking etc.

### **1.15: FSIBL VISA Card**

Visa Card is considered as a new top of product resultant from technological improvement in the banking arena. In line with our hyperlink with VISA International for VISA ATMs and POS, VISA Cards that are already added.

### **1.16: SMS / Push and pull Service**

This is a service provided by the bank through a mobile phone. This new technology-based service will help the bank to attract new customers. Through SMS or Pull Push service clients will be eased with a cell phone-based banking service in a fast secured and economical way.

### **1.17: SWIFT**

Worldwide society for Inter-Bank Financial Telecommunication (SWIFT) is a bank of cooperative serving the financial community worldwide. The SWIFT Transport Network (STN) is an enthusiastic global network message between SWIFT Customers. FSIBL has introduced this SWIFT deal entry system firstly in October 2002 and introduced SWIFT deal entrance in October 2003 (ShahtabMasud; JAVP; Foreign Trade)

### **1.18: Objectives of the study**

The primary objective of this report is to get acquainted with the banking business operations of an Islamic bank. The specific objectives of the report are given below:

### **1.19: Individual**

- To associate the theoretical knowledge with practical experience,
- To know about the organizational culture,
- To cope up with the corporate environment,
- To improve individual skills,
- To lift up the efficiency level.
- To submit a report, for the fulfillment of my BBA practicum,
- To focus on Overall Bank Activities Of FSIBL
- To make a study of the facts in order to terminate about overall banking operation,
- To analyze the functions and operations of each level of the organization of FSIBL,
- To acquire a deep understanding of the functions of each department.

### **1.20: Academic**

- Describing the general activities of the Finance and Accounts department,
- Learning about the banking sector of Bangladesh,
- Building the career for the near future,
- To know about the rules and regulations of the bank.

During my internship in FSIBL, I have learned various types of techniques in operational activities. As an Internee student, I was involved in the Finance and Accounts department. I took opportunities to learn every technique was dealing in the department such as work-related activities, organization-wide, and other relevant activities. FSIBL is ready to maintain the highest quality of upgrading banking technology in management and applying a high standard of business ethics through its established promise and heritage

**CHAPTER 2**

**MARKET DEVELOPMENT**

## **Market Development:**

Marketing development is a strategy that makes the target on the new customer in the market with the current product that exists in the market

For market development, FSIBL uses marketing mix which is 8p's that boost them to make a profit and that is-

### **1. Product**

### **2. Price**

### **3. Place**

### **4. Promotion**

### **5. People**

### **6. Process**

### **7. Physical evidence**

### **8. Productivity**

#### **2.1. Product:**

As I mentioned previously that FSIBL offers many kinds of the product by offering customer it makes them huge profits though they offer any kind of products their main product is double scheme MTDR to their customer.

#### **2.2. Price:**

For investing, FSIBL offers many fantastic packages as they can grab their attention to the customer and they also cut very low interest from their customers for using their various investment products.

### **2.3. Place:**

The branch which I worked that is situated in keraniganj near chunkutiachowrasta .it is an ideal market place to do business because there are many markets, hospitals and local rich people are staying.

### **2.4. Promotion:**

For making promotions, FSIBL works heart and soul to retain and make a new customer for their organization.

They use many kinds of the promotional mix, which are –

- a) Advertising
- b) Direct marketing
- c) Internet marketing
- d) Sales promotion
- e) Public relation
- f) Personal selling

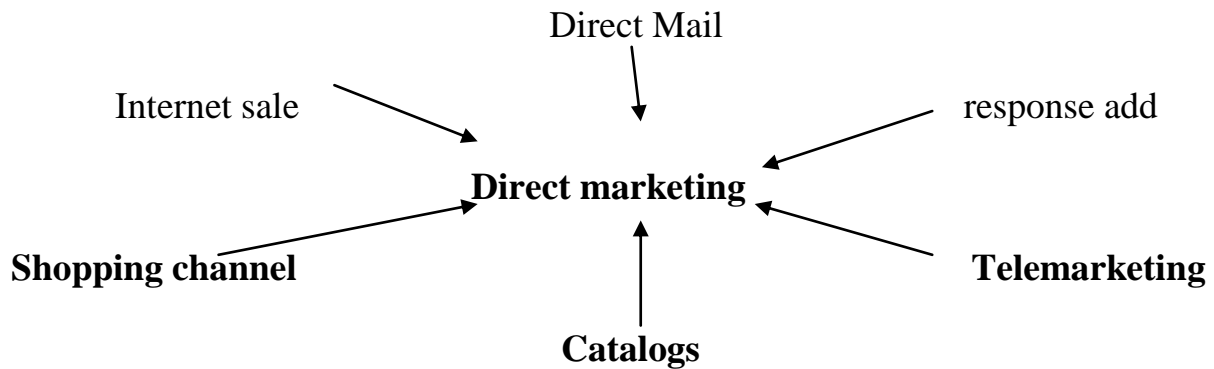
#### **A) Advertising:**

For advertising, FSIBL uses mainly print add about their various product on that they print about deposits schemes, MTDR, double scheme product benefits

#### **B) Direct marketing:**

It is one of the most important promotional mixes in the modern era of FSIBL by using direct marketing company uses these objectives which are given below:





**I) Direct mail and internet sale:**

FSIBL uses their website to know about them by customers and they also pass various information to their customers by mailing individually about customers problem with the solution

**ii) The direct response adds:**

By doing department interview FSIBL makes a direct response from their customer

**iii) Telemarketing:**

FSIBL has a call center and telemarketing specialist persons by which phone calls and customer response happens.

**iv)Catalog**

FSIBL uses their catalogs to their information about their product to their customers

### **v) Shopping Channels:**

As I previously said that this branch is situated in an attractive shopping channel and marketing department employees use these shopping channels to make their promotion

### **vi) Internet marketing:**

FSIBL mainly does content marketing on the internet as a marketing process but they do it in an ethical way

### **c) Sales promotion:**

FSIBL attracts various offers to make sales promotions to their customers to become like a loyal one. For this reason over a period of time they take many actions to fulfill their achievements which are given below:

- i) introduce a new product
- ii) get an existing customer to buy more
- iii) attract new customer
- iv) maintain sell in off season
- v) tie in add and personal selling

### **d) Public Relation:**

FSIBL makes publicity by doing uniqueness and fantastic business with customers. They provide excellent service to their stakeholder that makes them an upper level from other organization

**e) Personal Selling:**

FSIBL makes personal selling by knocking door to door to their customer, Now a days customers come directly to them but previously they do it from door to door

**f) Productivity:**

For increasing productivity, they use the training and development process for their employees so that they can grab more customer satisfaction and that will make more profit for their company.

**g) CSR of FSIBL**

First Security Islami Bank Limited (FSIBL) keeps on discharging in its corporate social duty. As a social entity for the greater subject of the complete state and society. They have usually prolonged their help to the development of the distressed people of Bangladesh. First Security Islami Bank Limited (FSIBL), actively participates in religious events and lifestyle.

# **Chapter 3:**

## **Activities Undertaken As an Intern**

### **3. ACTIVITIES UNDERTAKEN**

#### **3.1 Organization-wide**

Besides regular works, I used to do some other works for the organization like I have learned voucher and have also learned how to set voucher and stitching voucher in accounts every day. I have gained working experience in the clearing department which is under the accounts department. The cheques and bills are exchanged and this is the function of the clearing department. I have a good command over Outward cheque, Inward cheque and EFT (Electronic Fund Transfer). Cheques collection, endorse the cheques, scanning the cheques, credit the amount to the party's account and cheque honor the credit the amount automatically to party's account and if return then debits from party's account is included in the outward cheque. In the same way inward cheques through other's banks, the amount debit from party's account otherwise returns the cheque if anything wrong in the cheque such as insufficient fund, wrong endorse, post or due date cheque etc are included in the inward cheque. Furthermore EFT (Electronic Fund Transfer) it works in transfer mode, it's one kind of foreign remittance, dividend warrant, and funds have been collected. On the other hand, I have learned to open an account especially current account, savings, MTDR, scheme and so on.

#### **3.2 Other relevant activities**

After starting my work here, I was curious about some works like, what is the procedure of financing, foreign trade and general activities of banking, how companies borrow money and what the recovery process. Furthermore, I have sat with many senior officers in the foreign trade and investment department. I was lucky enough to get the opportunity to work with the foreign trade and investment department. I was given work of stress testing and also knowing about the LC (Letter of Credit) therefore I learned the works good practical knowledge. During my intern period, I have done some activities, which were not in my work area. Like I was also doing how time deposits and demand deposits can be formed. All that I can say I have learned many things which were not in my comfort zone but I have enjoyed doing these.

**Chapter 4:**  
**CONSTRAINTS AND PROPOSED COURSE OF  
ACTION FOR IMPROVEMENT**

## **CONSTRAINTS AND PROPOSED COURSE OF ACTION FOR IMPROVEMENT**

### **4.1 Secondary Information**

There was a lacking of proper secondary information on corporate activities. Few supports of books, journals, and other related documents have been found on the topic that has been covered in this report.

### **4.2 Confidentiality**

In order to guard the secrecy of the company, **FSIBL** is not interested to disclose some information required for enhancing the quality of this report.

### **4.3 Experience**

Lacking experience in conducting this kind of analysis also limited the scope and quality of this report.

### **4.4 Depth and strength**

The assigned task was very little in-depth and strength which discourage the report to be rich in terms of quality.

### **4.5 Topic of the report**

The topic of the report itself is a constraint. Corporate activities of Accounts and Finance department are limited while my internship programmers were concentrated on the Accounts and Finance department.

### **4.6 Proposed course of action for improvement**

- The source of secondary information should be more broad and expandable. The student should be encouraged to get access to large secondary information sources in order to improve the quality of the report.
- The student should get the gist out of the confidential sources to use the best sources to complete the report.

- Affiliation report is a new format for the intern students. The student should get more chances to do this type of report to get experience.
- Organizational assignments should be more informative and rich in terms of depth and strength.
- The student should carefully select their intern topic and get sure their topic is more appropriate to conduct their report.

#### **4.7 Academic Preparation**

Actually, as a student marketing, my internship job was very much relevant. Bank transaction, preparing credit voucher, the entrance of inward and outward cheque, and basic knowledge over the foreign trade and knowing about how to open an LC against a client after that the finance of a client or a company etc. all were the regular job of an intern.

My topic of the internship is "General Banking activities and market development of FSIBL" which is a very appropriate topic as an internship report for me. Because I worked during my internship in a general banking department were, I had to work from 10 am to 6 pm and I had no chance to conduct full research for report presentation. Presenting an affiliation report is the best choice for me and I am thankful to my honorable faculty.

When I started my undergraduate program I was very much excited about the internship. During my internship program, I have learned many new things that will help me in the future. It enhanced my business sense, matured my academic knowledge, some different knowledge. All these will support throughout my life.



# **Chapter 5:**

## **Lessons Learned From the Internship**

## **5.0 LESSONS LEARNED FROM THE INTERNSHIP PROGRAM**

### **5.1 Implications to Organization – Based Affiliation**

By gaining knowledge of and enjoyment factor of view, I can say that I surely enjoyed my internship length in First Security Islami Bank Ltd. From the primary day, I am confident that this 12-week internship application will sincerely help me to recognize my self carrier in the process region. Everything isn't always so sufficient to degree and express perfectly inside this brief time of my internship duration. But it turned into an excellent opportunity for me to get used to fashionable banking sports. In the time of the direction of my sensible orientation, I actually have attempted to collect the sensible organizational transaction to narrate it with educational knowledge, the matters what I actually have gathered and going to gather from numerous course. The practice turned into a confined to a few particular variables.

### **5.2 Implications to University's Internship Program**

The internship is a course in the BBA curriculum. University made this course because they want a student to learn academically to implement those in his working life and also gather real practical life experience to prepare themselves for the future as a strong candidate. Here I experienced

- How to maintain accounts related work.
- How to maintain administrative tasks.
- How to maintain management related work.
- How to maintain regulatory body related work.

### **5.3 Others**

Besides those, I would like to share some other experiences also which I gathered during these days.

- How to deal with people both insiders and outsiders of the organization.
- Managing this type of organization.
- Through ideas about the market mechanism.
- Some of the big organization's financial system.
- The current scenario of the NBFIs sector of Bangladesh etc.

# **Chapter 6:**

## **Concluding statements**

## **6. CONCLUDING STATEMENTS**

### **6.1 Conclusion**

Banking Financial Institutions are the most important dimension for Bangladesh's economic growth. Efficient services from these companies can raise industrial growth. Banking products provide the industries a scope to invest beyond their capability.

It was a brilliant satisfaction for me to had sensible experience in First Security Islami Bank Ltd. This internship software is a necessary part of BBA students. The foremost cause of the document became to introduce activities of the advertising branch of First Security Islami Bank Ltd as far as feasible. Within the face of now not having lots of time to study the entire processes, it became supportive to recognize and gather an initial banking control enjoy. The lengthy-term overall performance of any corporation depends on its consumption of certified people and developing them to perform their exceptional as a team as well as individually.

Accounts activities of an institution include both the routine work and assigned activities. These activities ensure the operational and functional circulation for the institution to survive in the battle of existence. The competitive market needs quick response to make deals and maintain clients through financial products and services when the accounts department plays an important role to link up among clients, management and regulatory bodies.

### **6.2 Recommendations for future strategic actions**

FSIBL is a good company for their customer bust as an intern I can say there is something to modify for their action

- i) They have to attract more customer for making FDR and deposit Scheme
- ii) They can give lunch or other additional incentives for doing a good performance
- iii) Every colleague must be friendly with others.

### 6.3 REFERENCES

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