

Internship Report On: “Investment Operations of Islami Bank Limited: A Business Analytics Perspective”

Abdullah Al Benyamin Shikder

This report is submitted to the school of Business and Economics, United International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration

An Internship Report On: “Investment Operations of Islami Bank Limited: A Business Analytics Perspective”

Submitted to:

Name: Mr. Ahmed Imran Kabir

Designation: Assistant Professor, School of Business & Economics (SoBE)

Major: Business Analytics

Submitted by:

Name: Abdullah Al Benyamin Shikder

Id: 111 221 076

Major: Business Analytics



School of business and economics
United International University

Date of submission: March 11, 2026

Letter of transmittal

Date: March 11, 2026

Mr. Ahmed Imran Kabir

Assistant Professor

School of Business & Economics

United International University

Subject: Submission of Internship Report on “An Internship Report on Investment Operations of Islami Bank Limited: A Business Analytics Perspective”

Dear Sir,

With due respect, I am pleased to submit my internship report titled “**An Internship Report on Investment Operations of Islami Bank Limited: A Business Analytics Perspective.**” I completed my three-month internship in the Investment Department of Islami Bank Limited as a partial requirement for the BBA program at United International University.

I have followed your instructions while preparing this report and sincerely tried to present my practical experience along with relevant academic knowledge. This internship has greatly enhanced my understanding of investment operations and analytical applications in banking.

I would be grateful if you kindly accept this report and provide your valuable feedback.

Sincerely yours,

Abdullah Al Benyamin Shikder

ID: 111221076

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Declaration of the Student

I am Abdullah Al Benyamin Shikder, a student of BBA in Business Analytics at United International University declare that this internship report on **Islami Bank Limited** has been prepared by me. I have not committed any copyright act infringement purposefully while making this report and that I also declare that I will not submit this internship report to other establishments for other distinctions or any degree of certificate.

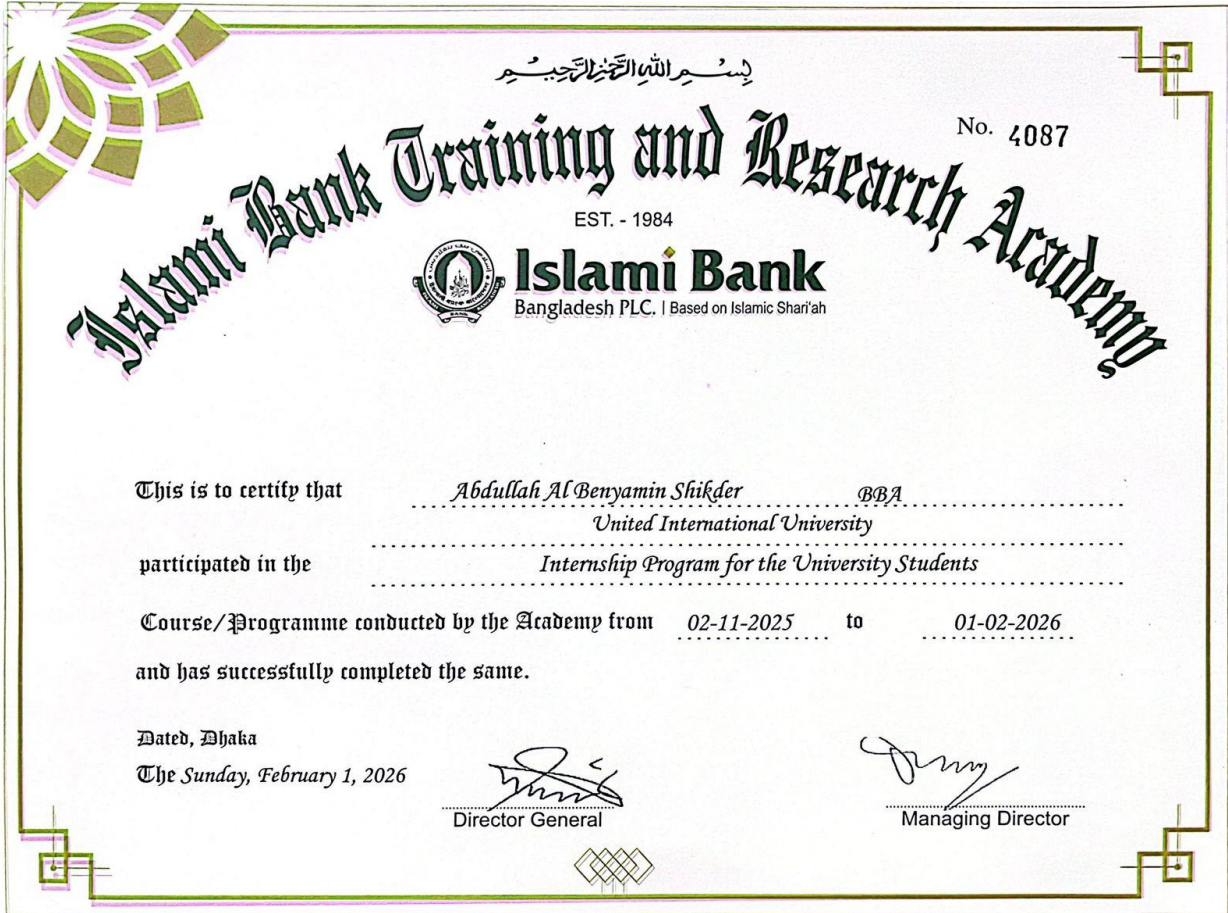
Name: Abdullah Al Benyamin Shikder

ID:111221076

Major: Business Analytics

Corporate Evidence

The following documents confirms the successful completion of the internship program at Islami Bank Limited.



Acknowledgment

At the very beginning, I would like to express my sincere gratitude to Almighty Allah for granting me the strength and opportunity to successfully complete my internship program and prepare this report.

I would like to convey my heartfelt thanks to Mr. Ahmed Imran Kabir, Assistant Professor, School of Business & Economics, United International University, for his valuable guidance, constructive suggestions, and continuous support throughout the preparation of this report. His directions and encouragement greatly assisted me in completing this study successfully.

I would also like to thank management and the employees of Islami Bank Limited, especially the officers in the Investment Department, for their cooperation, supervision, and practical direction throughout my three-month internship. Their assistance allowed me to gain valuable, hands-on experience in the area of investment operations within Islamic banking.

Finally, I would like to thank everyone who assisted me in completing the internship report successfully; without your collective efforts I would not have had the opportunity to receive a valuable learning experience through my internship.

Executive Summary

The report, titled "An Internship Report on the Investment Operations of Islami Bank Limited: A Business Analytics Perspective," is a necessary requirement for earning a Bachelor of Business Administration (BBA) degree from United International University. I worked in the Investment Department of Islami Bank Limited for three months as part of an internship.

The objective of this report is to analyze the Investment Operations of Islami Bank Limited from a Business Analyst perspective and to compare and contrast their results with what I have learned in my formal education relating to Business Analytics. It is worth noting that because Islamic Banking is based on the principles of Shariah Law, Islamic Banks use alternative methods of financing investment than traditional banks do.

During my internship, I acquired practical experience in documentation, as well as processing and monitoring investment files. I learned how applying analytical skills, documenting data and creating reports contribute to making sound investments and increased operational effectiveness.

The report also highlights operational challenges such as the complexity of documentation, delays in processing and limited technology capabilities. The findings from this study led to proposed recommendations for improving efficiency and utilizing analytical methods in Investment Operations.

Ultimately the internship helped to build on my skills and practical knowledge of Islamic banking and how investments are made in Islamic banks. In conclusion, utilizing Business Analytics methods would enhance the current practices of Investment Management at Islami Bank Limited.

Contents

Letter of transmittal.....	iii
Certification of Similarity index.....	iv
Declaration of the Student.....	vi
Corporate Evidence	vii
Acknowledgment.....	viii
Executive Summary	ix
List of Figures	xii
List of Acronyms & Abbreviations.....	xiii
CHAPTER 1: INTRODUCTION	1
1.1 Background of the Study	1
1.2 Objectives of the Report	2
1.3 Rationale of the Study.....	2
1.4 Scope and Limitations of the Report	3
1.5 Definition of Key Terms	4
CHAPTER 2: COMPANY AND INDUSTRY PROFILE.....	5
2.1 Company Analysis	5
2.1.1 Overview and History.....	5
2.1.2 Trend and Growth	6
2.1.3 Product / Service / Customer Mix.....	6
2.1.4 Company Operations / Activity	7
2.1.5 SWOT Analysis.....	8
2.2 Industry Analysis.....	9
2.2.1 Specification of the Industry	9
2.2.2 Size, Trend, and Maturity of the Industry	9
2.2.3 Industry SWOT Analysis.....	10

CHAPTER 3: INTERNSHIP EXPERIENCE	12
3.1 Position, Duties, and Responsibilities	12
3.2 Training & Development	12
3.3 Contribution to Organization / Operations	13
3.4 Evaluation	13
3.5 Skills Applied.....	14
CHAPTER 4: CONCLUSIONS AND KEY FACTS.....	15
4.1 Recommendations	15
4.2 Key Understanding.....	16
4.3 Conclusion.....	17
References.....	18
Appendix.....	19

List of Figures

Figure 1 - IBBPLC Logo	5
Figure 2 - Industry Share.....	9

List of Acronyms & Abbreviations

IBBPLC– Islami Bank Bangladesh PLC

SME – Small and Medium Enterprise

HPSM – Hire Purchase under Shirkatul Melk

SWOT – Strengths, Weaknesses, Opportunities, Threats

CHAPTER 1: INTRODUCTION

1.1 Background of the Study

The United International University, Bachelor of Business Administration (BBA) degree program offers a concentration in Business Analytics and requires students to complete an internship before receiving their degree. This internship is important because it provides students with practical experience of working in an organizational environment and helps improve their professional skill set by applying what they learned in the classroom to real-world scenarios.

The banking industry is one of the most important industries in the overall economic development of Bangladesh. Through the process of financial intermediation (collecting deposits and then lending out those same funds), banks support the development of businesses by providing them with a way to fund their operations. Islamic banks are unique within this industry, since they operate according to Shariah law, which prohibits charging or paying interest (Riba). As opposed to relying on charging or paying interest to generate income, Islamic banks rely on providing investment and profitability through partnerships based on ethical investing, sharing risk, and social responsibility.

Islami Bank Limited is an example of an Islamic bank in Bangladesh that is highly focused on investment financing; therefore, the purpose of this report is to present the findings of my investment department research conducted while I participated in a three-month internship with Islami Bank Limited. My focus was on the bank's investment operations and whether or not business analytics can play a significant role in supporting business operations, improving decision-making, and increasing operational efficiency and effectiveness across the entire Islamic banking sector.

1.2 Objectives of the Report

The objective of this report is to examine the investment operations of Islami Bank Limited from a business analytics perspective based on practical internship experience. Specific Objectives for this report,

- To comprehend Islami Bank Limited's global investment activities.
- To discover the different investment types that are considered permissible under Islamic law and follow these practices by Islami Bank Limited.
- To analyze how the Investment Division of Islami Bank Limited is key to Islamic banking practices.
- To connect what was learned in coursework involving Business Analytics to real-world Investing at Islami Bank Limited.
- To identify issues within the operations of investment processing.
- To suggest improvements analytically for the investment operation.

1.3 Rationale of the Study

The purpose of creating this report is to satisfy the educational requirement for the BBA program, while also obtaining firsthand knowledge of the processes involved in Islamic banking.

I learned a great deal in terms of academic courses such as finance management, evaluating finance, evaluating risk, operational management, and business analytics; however, while the theory has some relevance, it is not sufficient to fully understand how banks operate within the real-world confines of their operations; so therefore, actual experience is needed to understand how to see what evaluations are performed in policies and procedures as well as compliance and in terms of finance.

The significance of this report is its evaluation of the differences between Islamic and conventional banking. While conventional banks earn income through interest, Islamic banks generate income through trade-based and asset-backed transactions. Understanding the mechanics of these transactions gives insight into ethical finance, and risk-sharing as an essential element of banking.

Additionally, as it relates to today's banking environment, one must evaluate how much of a role data and analytics will play in the future of investment decision-making. Understanding how business analytics can support investment operations will enhance the practical value of this study.

In summary, this report serves both academic and practical purposes by analyzing different practical aspects of investments while identifying potential improvements to the analysis available through the use of business analytics.

1.4 Scope and Limitations of the Report

Scope: This report covers the activities and observations made over three months during an internship in the Investment Department of Islami Bank Limited (IBL). The focus of this report is on procedures for making investments, processing transactions associated with those investments and the analytical issues related to making investments without evaluating the financial performance of the bank. Due to the organization keeping all of its data and reports pertaining to the investments as confidential, access to this information was restricted.

Limitations: Despite sincere efforts to prepare a comprehensive report, the study has certain limitations. Internship duration was very limited which restricted in-depth analysis, restricted access to confidential investment-related data, dependence on observational learning rather than hands-on decision-making, and time constraints due to regular internship responsibilities

These limitations, however, did not significantly affect the learning outcomes or the overall objectives of the report.

1.5 Definition of Key Terms

This Report provides definitions for the following key terms which may help get a better understanding of this report:

Islamic Banking: A Type of banking that adheres to Islamic Shariah law, which prohibits charging/collecting interest and provides for profit sharing and ethically responsible investments.

Islamic Shariah: The Way in which all Muslims should live according to the Qur'an and Sunnah (the teachings of the Prophet Muhammad).

Islamic Banking Context- Investment: As opposed to the traditional method of providing investment to businesses through charging/collecting interest, Islamic banks may that financial institutions provide to businesses via the use of trade or partnership contracts.

Business Analytics: A process of analyzing data utilizing multiple statistical and analytical techniques to assist an organization in making informed decisions and maximizing efficiency by utilizing better business practices.

CHAPTER 2: COMPANY AND INDUSTRY PROFILE

2.1 Company Analysis

2.1.1 Overview and History

One of the top Islamic banks in Bangladesh, Islami Bank Ltd., has operated since 1983 according to Shariah principles. This was the first bank in Bangladesh to be based exclusively on Islamic services and created primarily for the purpose of promoting ethical banking and supporting the country's socio-economic development.

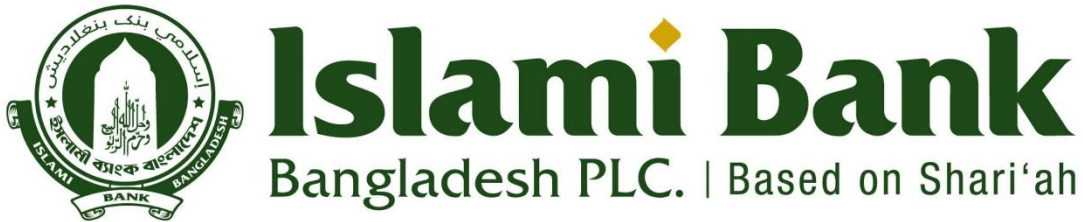


Figure 1 - IBBPLC Logo

The bank has a comprehensive main branch and many other branches throughout the country, where it provides banking services to individuals, businesses, and corporations. All banking services provided by Islami Bank adhere to Islamic banking principles which do not allow for payment of interest (Riba) but rather use profit-sharing, risk-sharing and asset-backed financing as their methods of transactions.

Islami Bank is widely known by the public for its long-standing business stability and reliability as well as for its adherence to all Islamic Shariah laws as prescribed by the Qur'an.

2.1.2 Trend and Growth

For many years now, and with the ever-growing number of people who know about the principles related to Islamic banking, Islami Bank limited has steadily continued to demonstrate an increase in deposits, investments, and expansion of branches.

Islami Bank Limited's Significant Development Trends are, expanding branch networks across both urban and rural communities, big growth in the SME and retail investment portfolios, increase of digital banking services, more customers prefers to do business with a Shariah-compliant bank.

In addition to these factors, the bank has kept pace with technology by offering online banking, mobile banking, and other automated systems to enhance operational efficiencies.

2.1.3 Product / Service / Customer Mix

A broad selection of Shari'ah-compliant financial products exists from Islami Bank Limited.

Deposit products:

- Al-Wadiah Current Account
- Mudaraba Saving Accounts
- Mudaraba Term Deposit, and others

Investment products:

- Bai-Murabaha
- Bai-Muajjal
- Bai-Istijrar
- Bai-Salam
- Bai-Istisna'
- Bai-As-Sarf
- Hire Purchase Using Shirkatul Melk (HPSM)
- Mudaraba
- Musharaka

Other Banking Functions:

- Foreign Exchange
- Online Banking
- ATM/CARD
- Wire Transfers

Islami Bank serves the following segments of clientele:

- Individual consumers
- Small/medium size businesses
- Corporate clients
- Traders/business persons
- Remittance clients

The Islamic banks have a diversified portfolio of investments among these various sectors: trade, agriculture, industry, and small business.

2.1.4 Company Operations / Activity

Islami Bank Limited organizes its operational activities into four primary functional areas:

1. General Banking
2. Investment Management
3. Foreign Exchange
4. Accounts and Finance

The Investment Management area of the bank has responsibilities that include:

- Evaluating investment proposals
- Performing financial/risk assessments
- Creating and approving documents associated with an investment
- Approving and disbursing funds once a project is approved.
- Monitoring repayments and compliance for investments.

The bank's operational processes are well defined within a set of compliance mechanisms and approvals to ensure adherence to Shariah law while ensuring risk management is maintained at all levels of the institution.

2.1.5 SWOT Analysis

Strengths:

- Satisfactory Market Image for Islamic Banking
- Many Locations
- Financial Products are Shariah Compliant
- Large, Steady Group of Regular Clients

Weaknesses:

- Relying Too Much on Paper Retention
- Limited Use of Advanced Techniques to Analyze
- Delays Because of Approval Levels

Opportunities:

- Increased Desire for Islamic Banking
- Digital Changes in Banking
- Increased Growth of SMEs Finance
- Business Analysis for Risk Management

Threats:

- Higher Competition from Traditional Banks
- Changes in Regulation
- Changes in the Market

2.2 Industry Analysis

2.2.1 Specification of the Industry

Within Bangladesh, Islamic banks operate according to Islamic laws and are overseen by the central bank. They do not charge interest on loans or offer any other financial products that conflict with Sharia.

Bangladesh has both complete industries of Islamic banking (full-service Islamic banks) as well as branches or divisions of traditional banks that provide Islamic banking services (Islamic banking windows). The Islamic banking sector is important because it encourages savings deposits from the community to be put towards profit-sharing and asset-backed finance options available through Islamic banking institutions.

2.2.2 Size, Trend, and Maturity of the Industry

In Bangladesh, the Islamic banking sector has grown steadily in the past 10 years. A major percentage of all deposits and investments in the country's banks are with Islamic banks. Data from Bangladesh Bank shows that the Islamic banking system has produced a year-on-year increase in total deposits (9.34% increase) and in total investment activity (11.11%).

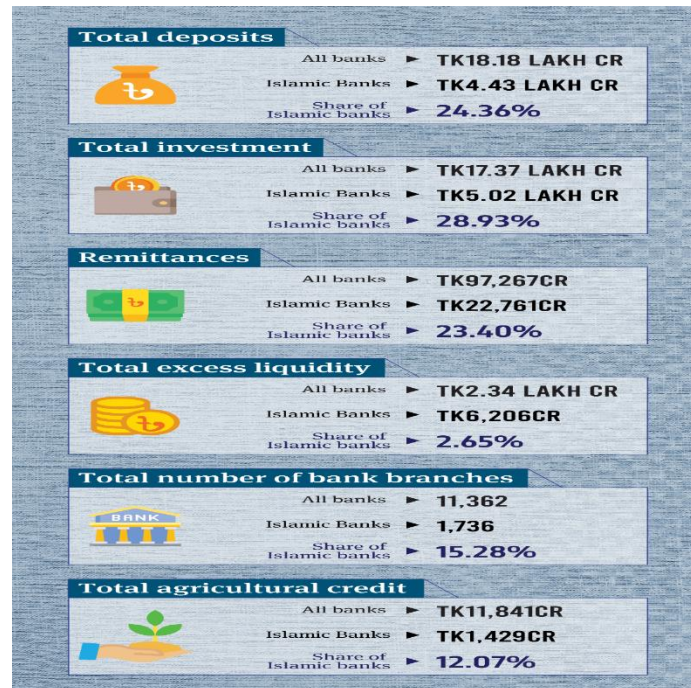


Figure 2 - Industry Share

Industry Size

One fourth of the banking system in Bangladesh is Islamic banking system. And it is growing day by day. National coverage of the Islamic bank and their branches are also increasing.

Industry Trend

We can see big Growth in demand for Shariah-compliant products, changes in how banks use mobile and online banking, also increased regulatory oversight, and development of a more formalized risk management framework

Industry Maturity

Compared to other industries, the Islamic banking sector in Bangladesh is entering the stage of growth to maturation. Although it has been around long enough to provide adequate operational procedures, ongoing improvements in both digital banking and analytics are necessary for Islamic banks to compete against traditional banking institutions.

2.2.3 Industry SWOT Analysis

Strengths:

- Regulatory framework has been defined through laws passed by Bangladesh Bank
- Ongoing increase in public acceptance of Islamic banking at all levels
- Large population of unbanked residents living in rural areas (opportunity for growth)
- Expansion of SME sector and retail banking.

Weaknesses:

- Relatively high levels of non-performing loans by some banks
- Dependence on overall macroeconomic stability factors.
- Limited innovation in product offerings by some banks.
- Difficulty in understanding documentation of transactions.

Opportunities:

- Digital transformation of banking through mobile and internet banking systems
- Middle class population is growing larger.
- Government infrastructure is developing and re-establishing support to build new projects.
- Expansion of Islamic finance will occur globally.
- Technological advances have improved banking efficiencies.

Threats:

- Banks are directly affected in their profitability and investment risk by inflation, fluctuations in the currency, political instability, and global economic shock.
- Cyber security threats, competition from fintech companies, and rapid changes in technology require continual re-investments in Information Technology (IT) infrastructure.
- Many barriers to entry exist due to high capital requirements, rigid regulatory approval processes, and licensing requirements imposed on newly created banks; however, companies working in the fintech space are reducing many of these barriers to entry.
- Micro finance institutions, fintech companies, mobile financial services, and informal lending systems can provide substitute services.
- A large number of both private banks and Islamic banks compete for savings from deposits and investments, so banks are providing high customer service levels with competitive profit-sharing rates.

CHAPTER 3: INTERNSHIP EXPERIENCE

3.1 Position, Duties, and Responsibilities

During my 3-month internship in investment department at Islami Bank Bangladesh PLC, I reported to both the Investment Officer and the Branch Manager. I was exposed to actual examples of Islamic Bank operations; while there, I had the opportunity to learn about the Investments and documenting and managing clients.

Some of my general responsibilities were:

- Help prepare and organize investment files.
- Review client documents for completeness and accuracy.
- Assist staff with documentation.
- Observe how investment proposals are processed.
- Assist with data entry and update records.
- Assist in keeping track of communication with clients.

From these experiences, I gained a better understanding of the process of processing investment applications along with their subsequent monitoring under the guidelines of Shariah Banking.

3.2 Training & Development

There was one week classroom-based training at Islami Bank Training & Research Academy, and after a week I obtained training from senior officers who were working at the bank and had extensive experience.

Training areas included:

- Islamic banking methods
- Basic investment risk assessment methods.
- Document and Legal requirements.
- Customer Relationship Management.
- Utilizing internal banking computer systems.

I was mentored and managed by senior officers throughout the entire process of how to analyze and approve an investment proposal. In addition, I learnt first-hand how Shariah compliance impacts decision making.

My in-house training along with the theoretical knowledge I obtained through my BBA degree from United International University has given me a great level of understanding.

3.3 Contribution to Organization / Operations

In my time at the Investment Division as an Intern, I contributed positively to the overall day-to-day operations and management of the Investment Division.

Some areas of my contribution include: Prepared and organized numerous investment files for various purposes, I minimized errors in the documentation submission processes by cross-referencing submitted documentation, assisted with the updating of customer information within the corporate system, provided assistance to the recovery team with their tracking of installment payments, and provided assistance to the investment officers during their meetings with customers.

By providing assistance to the Investment Officers, I was able to relieve some of their workload and assistance during peak processing times, allowing us all to operate in a more efficient manner.

3.4 Evaluation

An evaluation of the internship took place that included several components, such as punctuality, discipline, accuracy, professional demeanor, ability to learn, and communication abilities.

I maintained a professional demeanor while working with clients and colleagues, and have worked to develop strong interpersonal skills when communicating with clients and coworkers.

Supervisors appreciated my:

- Attention to detail
- Desire to learn
- Analytical thinking

- Capacity for working well under pressure

The experience improved my confidence and professional maturity.

3.5 Skills Applied

The internship I had allowed me to use my knowledge from university and my experience to gain insight into the field.

I took the skills I learned at university and then applied them to my internship while working.

Here are the types of skills I used during my internship.

Technical Skills

- Risk Assessment concepts
- Data Interpretation
- Documentation Verification

Analytical Skills

- Capacity to repay loan
- Cash Flow Analysis of Clients
- Investment Risk Indicators

Soft Skills

- Communication
- Teamwork
- Professional Ethics
- Time Management
- Handling Customers

In connection with my field of study, Business Analytics, the internship has allowed me to make the connection between what I have learned at school, the theory, and the real world; banking operations. I know now that I have found a passion for Investment Analysis and Financial Risk Management.

CHAPTER 4: CONCLUSIONS AND KEY FACTS

4.1 Recommendations

After working for 3 months in the investment department of Islami Bank Bangladesh PLC, I have some recommendations that may help improve the efficiency and performance of operations:

1. Digitalization of Documentation

The investment process currently generates a lot of paperwork. If we were to create more of a digital documentation system, we would be able to decrease the amount of time, it takes to process documentation, reduce the number of errors made in documenting transactions, and also improve how we store and retrieve information.

2. Streamlined Approval Process

Having multiple layers of approvals for each transaction is very safe. However, this process also causes significant delays in getting money to clients. By creating a more risk-based approach, the process will be more efficient; particularly for low-risk clients.

3. Enhanced Risk Appraisal Tools

Banks can create risk scoring systems using data analytics to predict how clients will repay their loans, they can also identify high-risk clients sooner in the process, and can decrease the number of non-performing investments.

4. Increased Customer Awareness

The majority of the SME clients do not understand how to use Islamic financing products. Providing educational programs for these clients will lead to a greater understanding by customers of how to use the financing products, fewer errors made during documentation and more satisfied customer base.

5. Improve Monitoring Systems

If we were to conduct regular field visits and establish an automated reminder system to our clients, we could see a decrease in overdue installment payments and an increase in the performance of our recovery efforts.

4.2 Key Understanding

Five key takeaways from this internship experience with significant implications for Islamic Banking and Investment Operations:

- 1) Islamic Banking is more than simply "no interest banking", it is based on structured contracts of partnership and on trade-based transactions, and requires better attention to detail and to compliance and documentation.
- 2) Proper analysis of risk is required prior to making any investment decisions. A minor error in the evaluation of a potential client's creditworthiness could lead to significant financial loss when placed in an investment portfolio.
- 3) Effective documentation is the foundation of all banking related activities.
- 4) Building and maintaining a solid communication relationship with your clients greatly affects the success rate of your recoveries as well as the longevity of your relationship with your clients.
- 5) In making investment decision there is a strong reliance on financial and operational data, client credit history and market trends. The use of business analytical tools can greatly improve the accuracy and speed of these decisions.

This internship has provided me an insight into how academic knowledge can be transferred into a real-world banking environment.

4.3 Conclusion

Internship at Islami Bank Bangladesh PLC was an educational experience in learning about Islamic bank's approach to investment operations and investments. My time spent in the Investment Division gave me insight into how to conduct assessments on clients, manage their associated risks, document the investment process and monitor the clients' investments after financing them.

The bank has a well-defined and structured investment process that ensures Shariah compliance and compliance with the laws and regulations while also providing the bank with continued financial safety. There were operational challenges faced by the bank, including time-consuming documentation and delays in obtaining approvals for financing, but the bank has implemented controls to limit risk and is trusted by its customers.

My internship with the bank improved my ability to conduct analysis, develop professional skills and have a greater understanding of financial operations. The internship has increased my desire to work in the area of investment analysis, which is related with my academic studies in Business Analytics.

This hands-on experience will help me progress in my future career within banking, finance and data-based decision-making.

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Appendix

This letter was issued by Islami Bank Bangladesh PLC confirming my acceptance as an intern in the Investment Division for a period of three months.



Islami Bank
Bangladesh PLC, (Based on Islamic Shariah)

Ref.IBBPLC/IBTRA/Training Division/2025/ 236

Date: 20.10.2025

NOTICE

Subject: Announcement of Selected Candidates for the 164th Batch Internship Program.

Assalamu Alaikum,

In accordance with the decision of the Authority, Islami Bank Training and Research Academy (IBTRA) is pleased to announce the selection of candidates (Annex-A) from various public and private universities for its 90-day Internship Program.

The Program will be conducted from 26 October 2025 to 26 January 2026 through a hybrid model, comprising both virtual sessions via the Virtual and in-person physical training.

Selected candidates are hereby directed to attend a **mandatory** orientation session, scheduled as follows:

Date: 22 October 2025

Time: 12:00 PM (Noon)

Zoom Link: 828 2434 0262, Passcode: **123**

Regards,

(A.S.M. Rezaul Karim)
SEVP & Director General, IBTRA

Training Division
Islami Bank Training and Research Academy
13A/2A, Block-8, Babar Road, Mohammadpur, Dhaka

Phone: 01998707121, Email: training_ibtra@islamibankbd.com, website: ibtra.com, SWIFT: IBBLBD00H, Call Centre: 16259

Annex-A

Candidate List (164th Batch)

SL	Roll	Name	University	Level
1	164101	Abdullah Al Benyamin Shikder	United International University	BBA
2	164102	Abdul Hoquey Rahman	Jagannath University	BBA
3	164103	Abdullah Shikder	United International University	BBA
4	164104	Al-Qadri	United International University	MBA