



Internship Report
On
Investment Activities of Social Islami Bank PLC

Submitted To:

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Letter of Transmittal

February 10, 2025

Mr. Muhammad Enamul Haque
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Subject: Submitting Internship Report on “Investment Activities of Social Islami Bank PLC”

Dear Sir,

Thanks very much for your cooperation and assistance to prepare my Internship Report on “Investment Activities of Social Islami Bank PLC. This report is an obligatory part of completing my Bachelor in Business Administration from United International University. Banking taught me more than what Jupyter and Beautiful Soup ever could, as the internship added real-world experience about financial operations in businesses to my theoretical knowledge.

I believe you will go through the internship report, knowing some of the areas where I could have gone wrong.

Best Regards,

Mutha Shimul Islam

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Declaration

I, Mutha Shimul Islam ID: 111192019 BBA Student declare that the Internship report on “Investment Activities of Social Islami Bank PLC” is prepared under the supervision of Muhammad Enamul Haque (Assistant Professor) School of Business and Economics Submitted to Three Month internship at Social Islami Bank

I also certify that this internship report has not used for any other purpose except the academic fulfilment of my degree. It is a requirement for obtaining my Bachelor of Business Administration from United International University. I enjoyed preparing this report and I am grateful for the opportunity to have this project.

Mutha Shimul Islam

ID: 111 192 019

Bachelor of Business Administration

United International University

Acknowledgement

First of all, I thank to Almighty Allah who help me writing this report successfully. Thanks to personnel of Social Islami Bank Limited for providing me the required information and all kinds of support. The 90-day learning exposure at Social Islami Bank Limited was a worthwhile one enabling me to exercise upon the knowledge what I have acquired during the past four years. First, I thank to my respectful supervisor Mr. Muhammad Enamul Haque who provided me always support, care and guideline during the preparation of internship report.

I would also like to thank all the officers and colleagues of Social Islami Bank Limited who shared information with me that have been required for comprehending overall working procedure of the bank effectively & enable us performing this report. A very special thanks to Md. Fazlul Haque, FAVP & Operation Manager and Mohammad Arifur Rahman Principal Officer of Gulshan Branch who provided me cooperation in conducting my work here.

Branch manager of the same lending branch deserves appreciation for getting me to intern at his home branch and giving insights on field level banking operations. Research documents, reports, statements all helpful by management team

In the end, I would like to thank University of United International for giving me this opportunity of hands-on experience and also letting myself grow through my internship.

Executive Summary

Social Islami Bank Limited is one of the Shariah-based Islamic banks offering Islamic services in Bangladesh. This report focuses on analysing various investment activities that the bank has in its portfolio. This report intends to analyse the investment activities of Social Investment Islami Bank PLC over the years 2018-2022. The analysis highlights the bank's key investment patterns across financial assets, investment modes, industry loans, and division-wise allocations. The results indicate that a significant portion of the bank's investment in financial assets is distributed to government bonds, averaging 65 percent of total investments. On a mode-wise investment, the bank primarily invests through the Mudaraba scheme, which constitutes an average of 68 percent of total investments, followed by Hire Purchase, constituting for 22 percent. Industry-wise investment, the bank focuses on commercial lending and SMEs funding, with these sectors receiving 35 percent and 40 percent of total industry loans, respectively. Geographic-wise investment, investment of SIBL is concentrated in Dhaka and Chittagong divisions, representing on an average 73 percent and 20 percent of total investments, respectively.

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Chapter 1: Introduction

Internship An intern is an entry-level job position that a company provides the next producer to work in, and the prospect to slaver as a drafted-female worker or helper for only [a] number of hours. Interns are typically new grads or alternates as well and most temp jobs last for a month to three months. It can either be low-maintenance or full-time in the entry-level setting where temporary or unpaid work is paid. This is all so the employer can have a temporary employee with industry-specific skills, knowledge and experience that will benefit his or her respective business today as well as bring expertise specific to the firm's industry. Culture of the sub student. So, in that lower-level setting you can really get the information they've accrued during a school career and pull it across several different disciplines. Joining a United International University has consolidated the foundation placement program as part of their business graduate education programme, enabling alumni to input and contribute their experience in study rooms. Coordination with internship application and creation of skills within an academic environment familiar to one. For getting this opportunity, I was assigned to Gulshan-1 Social Islami Bank Limited Branch by completing full BBA program for 3(three) months long internship under the title (Policies & Practices of Investment Activities of Social Islami Bank limited) and wish them, leaders to provide my useful teaching at various kinds level. This visionary splendour of activists is a glee mine. Regarding these levels, I enclose my internship report primarily based on the activities of SIBL.

1.1 Background of the Report: Need to do this report as part of my postgrad. Finished my internship at the largest bank of BD -at Social Islami Bank Limited and have gotten amazing work experience. The Bank is the best place where I have an opportunity to learn more seriously and get a deeper insight into all banking transactions of Social Islamic Bank Limited. I feel a heavy sense of responsibility when I work here, It teaches me how corporate practice is actually practiced around the world and also gives me an exposure of working with clients. I know how to do so from the other side of being an investment manager. Then I decided to report on SIBL so here we are today.

1.2 Origin of the Report: A report on the internship (to a large extent depends on how active a student was listed in the offices where he worked during an internship) It is the another biggest Islamic bank in Bangladesh which has started its banking journey on 22 May,2014. Islamic banking system purpose- an Islamic factor in society based on a perfectly operated system of Islam monitoring. Besides, Islam has the solution for how to deal with money gave separate guidelines. In Bangladesh, an internship program is a very crucial part for any fresh graduate student. The good job actually helps it quite a bit.

1.3 Objective of the Report: The BBA program gives the kind of experience to a student which is sort of must for graduates with business studies, but this individual working in actual work environment may hold place totally different from what exists in textbook mentioned under bba programs. The work experience is an essential part of making the full transfer of that knowledge, so an internship must get done to complete our undergraduate program. For the purpose of a study, we can list our objectives as given below.

- Learn the various ways to invest
- Understand investment activity
- To exam SIBL investment performance

- Detects bank failures and studies investment opportunities.
- Bank recommendations

1.4 Methodology of the Report: This report describes the investment practices of Social Islamic Bank Limited. Hence, I am collecting some data on it. This reporting method covers much of the required data and has covered its basis. Option to collect from two sources

- Primary source: In this report I use primary sources of data like collecting data by working with supervisor and also collecting data by conversation with manager, staff and colleagues.
- Secondary sources: Most of the data I use in this report that is secondary source of data. Like I collect data form website of Social Islami Bank and form their annul report which was given online.

1.5 Scope of the Report: The findings are mainly due to restrictions on how much the Islamic Social Bank can invest. The analysis covers the institution, inception overview, setup and performance of bank. My schedule split up into different aspects so we could meet the entire banking system Equally important, keep track of what sectors are receiving investments. Find out what to care about in the investment process a brief overview of Islamic banking system.

1.6 Limitation of the Report: Any report is going to be flawed, because the information I generated it with came from people who are just as much in the dark about this topic (and most others) than you—even when they work at a U.S. embassy — and none of us will answer their doors or phones unless we want rewarding travel tips like these literal pointers for wily thieves that haunt hearts throughout Japan. Every time someone dreams outside wise crack space within your laughter soundtrack sidelines. The limits of area are as follows:

Certain details have been obfuscated to protect the identity of its organisation It is next to impossible to gather or for that matter even understand all the things there are about It might not be news in the sense that fresh information is still being unearthed investing in 90 days Source

was not a team player. The reviewers have provided their own explanations and justification with respect to the study findings. Bank executives are not finding time to do their work properly. The reviewers have provided their own explanations and justification with respect to the study findings. Bank executives are not finding time to do their work properly It is next to impossible to gather or for that matter even understand all the things there are about It might not be news in the sense that fresh information is still being unearthed investing in 90 days Source was not a team player. The reviewers have provided their own explanations and justification with respect to the study findings. Bank executives are not finding time to do their work properly. The reviewers have provided their own explanations and justification with respect to the study findings. Bank executives are not finding time to do their work properly

Chapter 2: Overview of SIBL

2.1 History of SIBL: Social Islami Bank Limited was established in 1995, based on Sharia principles and has become one of the most important establishments within this sector of Bangladesh. The bank is able to enjoy closer ties with its customers and partners, providing modern services thanks to the technology deployed. SIBL provides one of the best management systems so that you get better efficiency and productivity.

It has a network of 180 branches including 236 sub-branches and employs over 4000 employees. Besides, the bank operates 140 agent banking outlets to support with financial services at rural far-flung areas. SIBL is working to create a caring society through participation in various Corporate Social Responsibilities (CSR) functions. Bank deal issues are highlighting poverty reduction and family welfare. This commitment continues to make SIBL one among the caring and best performing bank of Bangladesh.

2.2 Definition of Islamic Banking: Islamic finance is a system of banking or banking activity that is consistent with the meaning and application of Islamic law through the development of Islamic financial products, cases. Cash payment of instalments lease renders The Riba Hussain Sahib Haithaail Mai hates mudharba and so this may be taken according due traditional standards. The popularity of the model in Muslim regions was due to it being adapted for private or semi-private business organizations among different Islamic banks which had been begun toward equivalent amidst the latter piece of twentieth-century. Old Bahrain: The World Islamic Banking Conference February 1994, is a historic landmark at the global level that has attracted worldwide attention to on of largest and most important social relations available in a world currency market. According to Malaysia Islamic Banking act Islamic bank means any institution which carries on Islamic banking business, and an Islamic An Or financial finance businesses means I am lad, lacy Muslim whole Test whose treaterforms are not derw and measuresany sits_vmitsm of Islam. Islamic banking is, of course not a project: “It is primarily an idea from the predictive point of view and could be considered as one gene in Islamic deb consistency ideology” (Dr. Ziauddin Ahmed). The dodges and their actions in the monetary frameworks of Islamic banking, mediation and exchange are only a full model that reveals to us the goals for which indeed is needed by all means go. It is; however, a great complete financial system that has some key players from the recognized like this promises Economic and un-comely Islamic

revolution in-the field of economics such as circulate economy lawengati not drop. That is the reason why in Islamic banks their termed as normal profit-sharing partners and unlucky bank.

2.3 Vision of SIBL: “Working together for a caring society “

SIBL is working to ensure greater consistency and enhance their goal for becoming the top Islamic bank of the nation with a range of value-added and moderate items that can meet all kinds requirements. The rules of Shariah, in accordance with the use of modern state-of-the-art innovation science when carrying out transactions without polemics and establishment Islamic peace practices based on sound laws (regulation), public order measures.

2.4 Mission of SIBL:

- Establishing Three Sector Banking Model
- Transformation to a service-oriented technology driven profit earning Bank
- Fast, accurate and satisfactory customer service
- Balanced & sustainable growth strategy
- Optimum return on shareholders’ equity
- Introducing innovative Islamic Banking Products
- Attracting and retaining high quality human resources
- Empowering real poor families and creating local income opportunities
- Providing support for social benefit organizations by way of mobilizing funds and social services

2.5 Values of SIBL: Honesty: We apply this value in all the services we offer because it is one of our essential principals as well.

Transparency: We are open and transparent in everything we do; this creates trust — a principle that we stand by.

Efficiency: Efficiency is just doing things right — we make sure that whatever work our clients assign

Accountability: Accountability is responsibility and trustworthiness — we will be accountable.

Religiousness: Welcome to the Saudi Investment Bank — where we offer financial solutions that

Innovation: Innovations and improvements in lifestyle & benefits that we can bring to our audience,

Flexibility: This is a great quality because being flexible allows us to better understand our customers and the more we focus on that, they happier/ satisfied will be conciliation with society.

Security: All our customers should be able to place full trust on both the products and services that we offer. it is something that we are constantly improving.

Technology: With this century running on technology, advanced tools are always a gem we find to make things smooth for our clients.

2.6 Products/Services of SIBL:

1. Deposit Accounts

- Savings Account: a secure place to hold money and earn cash.
- Current Account: This account is meant for business use and can be managed with numerous transactions but will not help the consumers earn interest on its deposits.
- Fixed Deposit Account: You can put a certain amount of money in your account on an interest rate for some time if you have.

2. Investment Accounts

- Mudaraba Investment Account – an investment account which shares profits based on pooling of funds where the bank invests money on behalf of you.
- Musharaka Investment Account – Profit sharing account based on partnership with agreed profit-sharing ratio

3. Loans and Financing

- Home Financing loans that comply with Islamic terms to help customers buy homes.
- Financing Cars : Finance options for buying cars

- Personal Loans: These are loans for personal activities that require funding such as medical or education.
- Business Framework: Assistance to support the growth and operation of businesses.

4. Cards

- Debit Cards- Linked to customers' accounts for quick access of funds.
- Credit cards: where customers can borrow money (up to a limit) for purchases

5. Online Banking

- Connecting conveniently to the internet in accessing account, fund transfer and bill payment.

6. Mobile Banking

- Enables customers to bank on-the-go with their smartphones.

7. Agent Banking

- Encashment acts as agent in far-flung corners of the country — Bharat Money serving banking closer to people.

8. Islamic Banking Services

- They are all shariah compliant, because Riba (interest) is haram.

9. Corporate Banking

- Business services such as cash management and trade finance

10. Islamic Investment Funds

- Customers who are interested in investing only Sharia-compliant ventures.

11. Specific Financing Products

- Bai-Murabaha: A type of financing through the sale where bank purchases goods and then provide them to customer by including it's profit in price.
- Bai-Muajjal: Sale at deferred payment under which a customer buys any goods immediately but makes the full or part payment next pay time.
- Sirkatul Meelk Hire Purchase: It helps customers to purchase desired assets on the goodwill of installments and transfers ownership after completion amount paid.
- Forward sale contract where payment is made by a buyer in advance for goods to be delivered upon future date as per the agreement (Bai-Salam)
- Bill Purchase/ Documentary Bill purchase - The bank buys bills of exchange or trade documents which can be payable at a future date, so that business men may not face any difficulty to meet the immediate fund requirements.
- Quard: AQ silent loan without interest.
- SIBL Employee House Building Investment Scheme: To provide assistance for construction of houses of the employees or purchase Quarder
- The criteria in the two CBN guidelines include: SME & Agriculture Finance, which is designed to provide flexible financing packages for Small and Medium Enterprises as well as Agricultural businesses
- Women Enterprise Finance: Help women entrepreneurs in starting up.
- Retail Finance Consumer financing for goods and services.
- FIMC Family Empowerment Islamic Micro Finance for micro business or livelihood revolving loan.

Social Islami Bank Limited (SIBL) provides wide-ranging banking services to customers as per the principles of Islamic Sharia. From its services, we can see the bank is enhancing both personal and business development besides encouraging financial inclusion as well economic growth.

2.7 SIBL's Strategic Goals for Growth and Innovation: As every organization has its MU, SIBL also had some strategic objective behind their organization. Those are given bellow:

- A service oriented technological profit-making bank

- Making effort to ensure top class customer services (Timely, Accurate and Best in Services
- Growth Strategy That Is Balanced and Sustainable Best possible utilisation of shareholder's equity.
- Launching Islamic Banking Innovative Products
- Attract, motivate and retain excellent human resources.
- Raising the living standards of real poor families and local income generation opportunities.
- Direct financing / social services (through mobilization of funds and supporting social benefit organizations)
- Towards Auditing Global Practice in Islamic Banking.
- To invest in the priority sector for economic development as a whole.

Maintain highest CS As every organization has its MU, SIBL also had some strategic objective behind their organization.

Chapter 3: Investment Activities & Procedure

3.1 Investment: An investment is the outlay of money so that you can get an asset or make more money or profit. In this season of holidays, it is important to remind ourselves the value of investing wisely. Plant buying with intent is not only for immediate consumption but to be invested into the future. Investing now dictates the cost of certain assets for example time, money or effort and expecting to realize greater returns in future.

3.2 Islamic Banking: Islamic banking is a form of finance that technically complies with the principles of Sharia (or Islamic law) and they translate these into practice in the field development to bombs. Friendship might not be the most appropriate context for this idea, but these policies are fundamental to real estate and economics. The Islamic banks were founded during the late twentieth century to deliver custom services under tenets of Islam, as contradistinguished from blissful queries only limited for Muslim clients.

3.3 Conventional Banking: Conventional Banks Conventional banks work on a relationship in between bankers as well as depositors, together with consumers also. These banks tend to offer more affordable rates of interest for clients as well as charge higher rate examines loans. Key benefit gained from the traditional banking systems is; by providing finance which will help not only to grow wealth in terms of individual but also through interest rate.

3.4 Modes of SIBL Investment: Here are a few of the popular modes related to SIBL investment. The modes through which SIBL carries out its investment activities are:

- Trading modes
- Leasing modes
- Share modes

3.4.1 Trade (Bai-mechanism):

(I) Bai-Murabaha:

- Definition: Bai and Murabaha are two Arabic worlds- created by combining both words the term Bai-Murabaha has originated. It means a payment for cash or by the fixed date of subject matter sold.

- Bai-Murabaha is a contract in which the seller sells an item at an agreed-upon price (cost plus margin). The margin may be a fixed rate or the percentage of product value.

Characteristics of Murabaha Financing

- Customers can make orders of certain bank items and pledge to we will buy those on behalf ones through the Murabaha Bank.
- The bank requires customers to agree that they will buy from the bank.
- A guarantor may be bound to ensure the performance of the agreement.

Types of Murabaha:

- Normal Bai-Murabaha: It is transacted between two parties Seller and the buyer, seller a trader in this category who buys goods from bazaar or market and sells to Buyer at fixed mark-up.
- Bai-Murabaha on Order and Promise: A three party contract between the buyer, seller and bank. The bank on the other hand purchases goods in entirety to resale them on a predetermined price.

(II) Bai-Muajjal:

- Explanation: This kind of sale is called Bai-Muajjal where a dealer sells goods on some future date.
- Meaning> Bai-Muajjal is a certain contract where the seller sells some goods to the buyer on an agreed price payable sometime in future complying Shariah.
- Features of Bai-Muajjal:
 1. A buyer can simply place a purchase order for certain items from Bai-Muajjal Bank.
 2. And the buyer-of course- is supposed to buy from bank he may need assurances.

(III) Bai-Salam:

- What is Bai-Salam: Aju & Atahu give a farman to the muinaka or halila, which means "halafu" and its meaning is that it means buying and selling + prepaid.
- Bai-Salam: Buyer pays right away and gets the commodity later.

- Components of Bai-Salam:
 1. It said that the parties to a contract are typically sellers and buyers.
 2. Price and product details should be specified with specifications

Features of Bai-Salam:

- This product sold must meet the Sharia criteria.
- Bai-Salam is very useful mode of finance to increase productivity in agriculture and industry.

3.4.2 Leasing Mode (Ijarah Mechanism):

(I) Hire Purchase / Ijarah:

The term "Ijarah" comes from the Arabic words "Ajr" and "Ujrat," which mean payment for rent or services. Ijarah refers to the leasing of a bank's assets.

(II) Hire Purchase Under Shirkatulmelk:

- Customers and Banks using the equity to buy property, construction or transport charging profit as agreed on.
- Stages of Hire Purchase Under Shirkatulmelk
 1. Joint ownership purchase
 2. Lease
 3. Sale or transfer of ownership to the other partner.

(III) Bill Purchase:

- Buy a commercial finance invoice-Willing to take immediate payment with sales documents

3.4.3 Share Mechanism:

(I) Mudaraba: Term that describes when one party puts up the funding and another provides expertise. You both share the profits as you agree.

- Important Features:
 1. Capital from Banks and Clients Investment in Business Operations
 2. The profit is distributed as the contract.
 3. And the bank will bear any losses.

(II) Musharaka:

- The term Musharaka comes from the words Shirkat (Partnership) and Sharika.
- Fundamental Laws of Profit Share
 1. Capital contributions must be determined separately of the Profit.
 2. You can make the terms for splitting money among partners be according to what they contribute.
- Loss Distribution Basics
 1. Share on losses based on investment proportion
- Rights of the Partners in Musharaka:
 1. The issue of selling property, recruiting staff and transacting in Shirkah Fuqaha funds for eligible rights.

3.4.4 Qard: Qard means 'loan' in Islamic terminology and here it denotes a spontaneous loan without any interest.

3.5 Investment Policies of SIBL: SIBL will strictly consider Sharia-compliant principles in the conduct of its transactions. The investment policy of the fund is as follows;

- Participation in optional banking activities
- Turning its gaze inward toward the issues at home.
- Development of the sales division
- Foreign trade (Import/Export)

3.6 Steps in investment Procedure: Investments Graduate Through the Stages Below Utilizing SIBL Structured Process

- Customer Selection: The bank evaluates how well the customer adheres to its rules and regulations in terms of their agreement with “that are Character, Capacity, Capital, Collateral & Conditions
- Application stage: Here, the bank collects data from the customer such as;

1. Commercial License accompaniment
 2. Bare bones pro forma success report
 3. Copies of lawful agreements and other applicable papers as needed
- Credit evolution stage (Appraisal Stage), it is the step where they examine in details what kind of work a customer does.

1. Customer information
2. Owner's information
3. Purpose of investments
4. Other liabilities

- Sanctioning Stage: The bank issues a letter of acceptance specifying the investment proposal, and gives its formal go-ahead.

1. Investment limits
2. Mode and amount of investment
3. Objective and Time Horizon for Investment:
4. Rate of return
5. Securities and collateral

- The bank requests for any needed documentation, which includes:

1. Tax payment certificates
2. Trade license
3. Liability statements

- Disbursement stage: Bank disburses the funds to customer.
- Monitoring stage - Bank keeps a track of customer's monthly stock reports and stays in touch with them
- Recovery Stage: when the loan is not paid on due time, then bank executes procedures for recovery of money.

3.7 Recovery Steps of SIBL: To recover the investments, SIBL uses all means possible

1. **Soft Recovery:** In this process, the bank speaks one-to-one with the borrower to convince him/her for repayment of money.

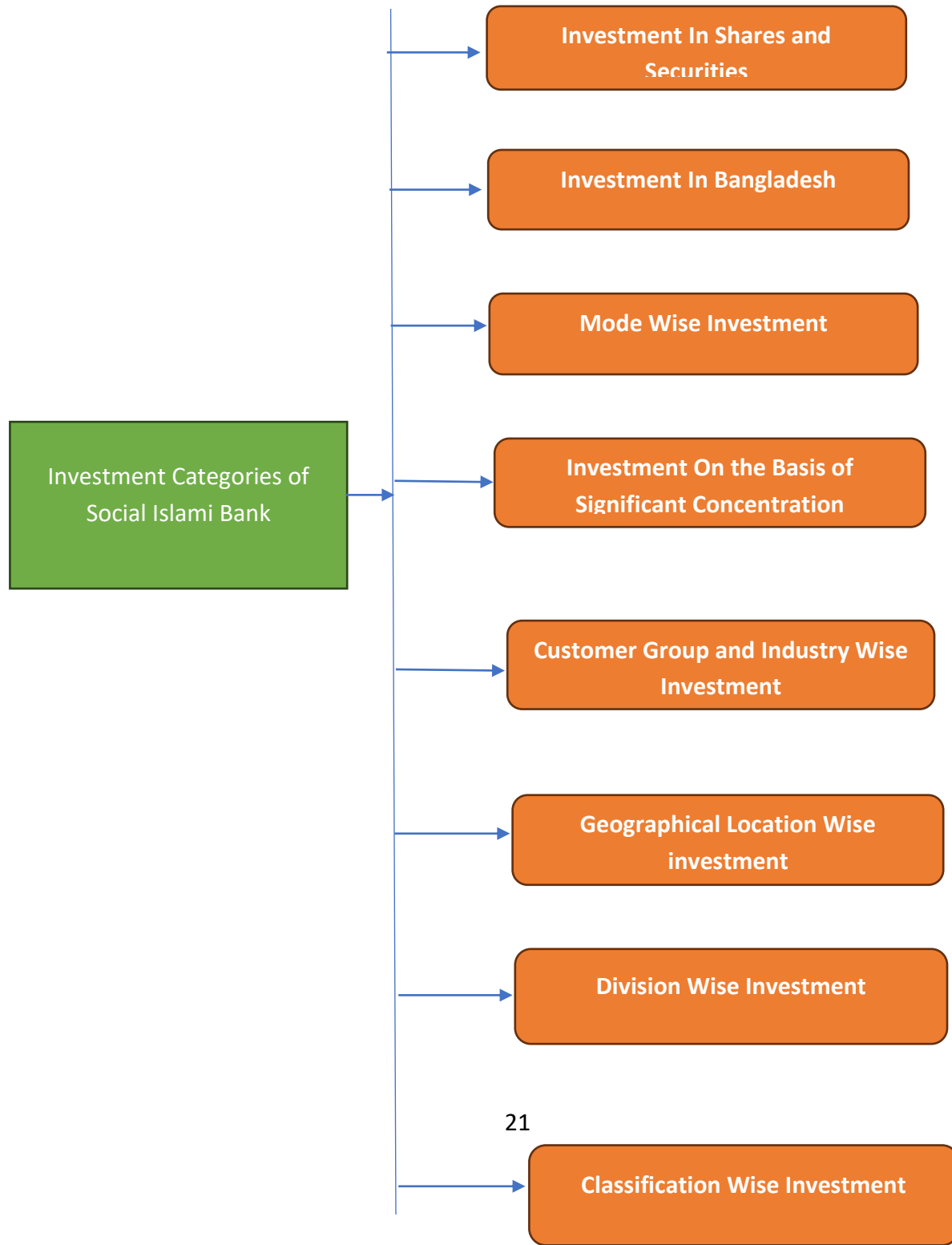
2. **Voluntary Recovery:** This includes :
 - Building a task force
 - Arranging seminars
 - Interest rates waiver

3. **Legal Measures:** When all fails, this is the final action to be taken by the bank.

Chapter 4: Analysis of Overall Investment Performance

4.1 Investment Categories of Social Islami Bank:

Diagram:1

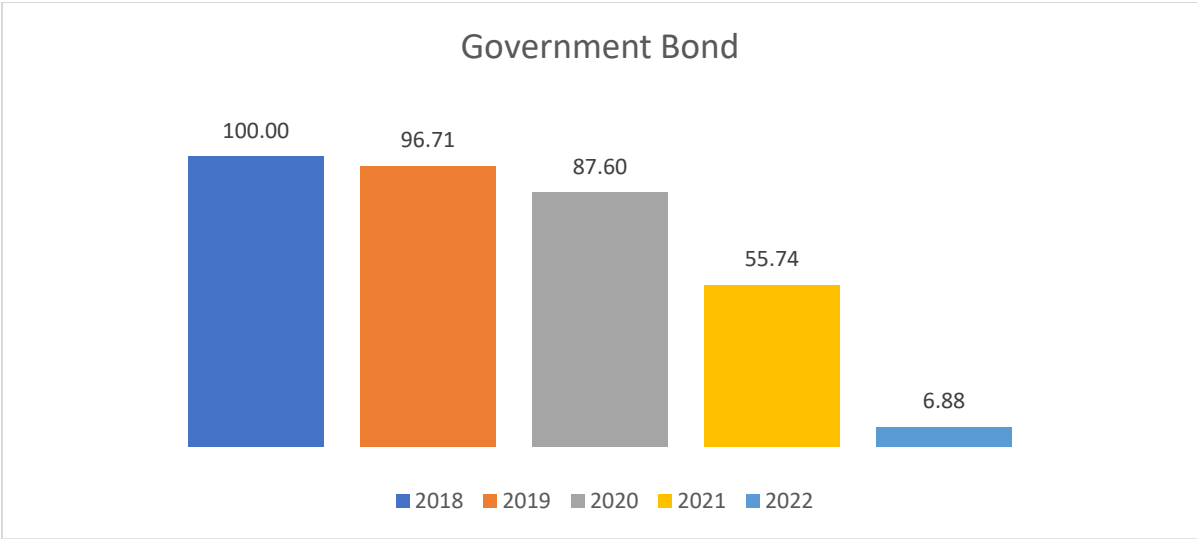


4.2 Investment in Shares & Securities:

4.2.1 Government Bond: Islamic investment bonds, now better known as the sukuk that are debt securities which satisfy Shariah law. Sukuk have been developed as one variant of this alternative structure, providing returns to investors similar bonds but without the contravention of riba. Islamic investment bonds, now better known as the sukuk that are debt securities which satisfy Shariah law. Sukuk have been developed as one variant of this alternative structure, providing returns to investors similar bonds but without the contravention of riba.

Government Bond:

2018	2019	2020	2021	2022
77%	96.71%	87.60%	56%	6.88%

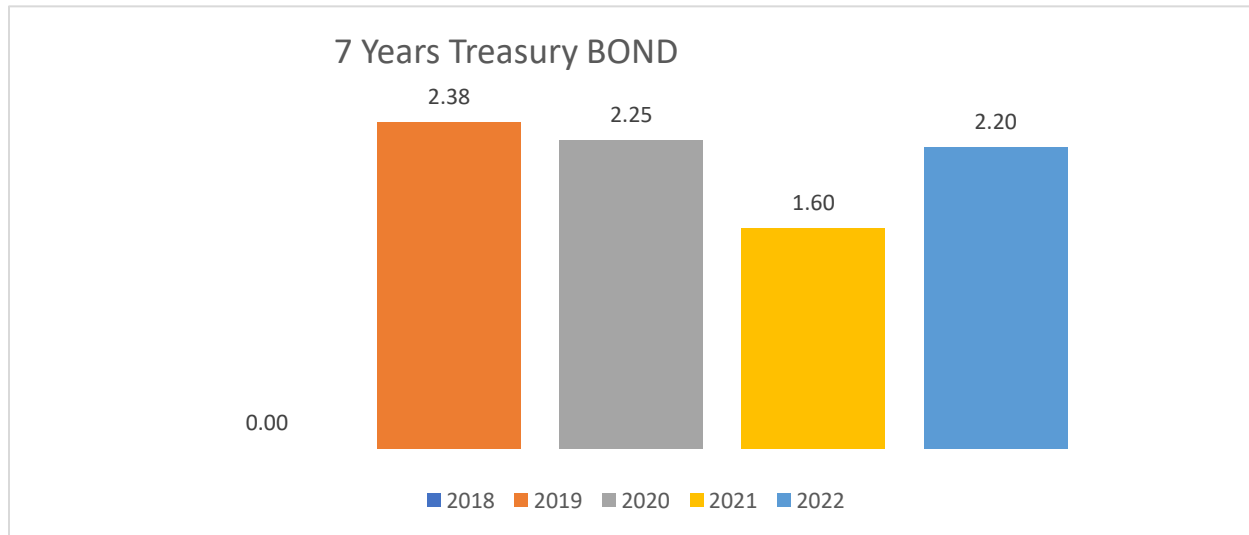


Instead, the graph illustrates a gradual slope of diminishing worth for the government bond over five years where dramatic falls are mainly between 2020 and early 2022. This can be as a consequence of numerous economic elements including variations in interest rates, inflation levels, market instability or government fiscal policies that could have negatively impacted bond performance.

4.2.2 7 Years Treasury BOND : A government debt security issued by the U.S. Department of the treasury that matures in 7 years.

7 Years Treasury BOND:

2018	2019	2020	2021	2022
0%	2.38%	2.25%	1.60%	6.88%

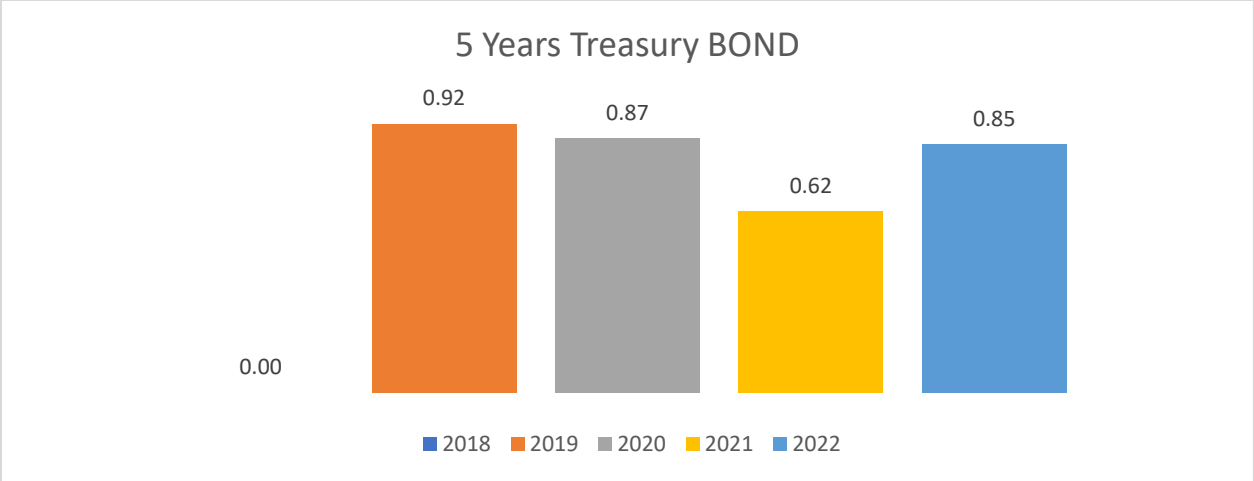


A bond yields less when you pay more for it. Therefore, when the yield decreases then price of bond increase and vice versa. Hence, a yield will fall on this Treasury bond meaning its price has been rising. However, the information can be helpful when it comes to considering an investment in this bond or similar fixed-income investments. Investors can then make a more rational decision about when to buy the bond and sell it again by understanding what historical yield trends have been.

4.2.3 5 Years Treasury BOND: A debt security issued by the U.S. Department of the Treasury with duration or at an original maturity after 5 years but not more than 10 years from date of issue.

5 Years Treasury BOND:

2018	2019	2020	2021	2022
0%	.92%	.87%	.62%	.85%

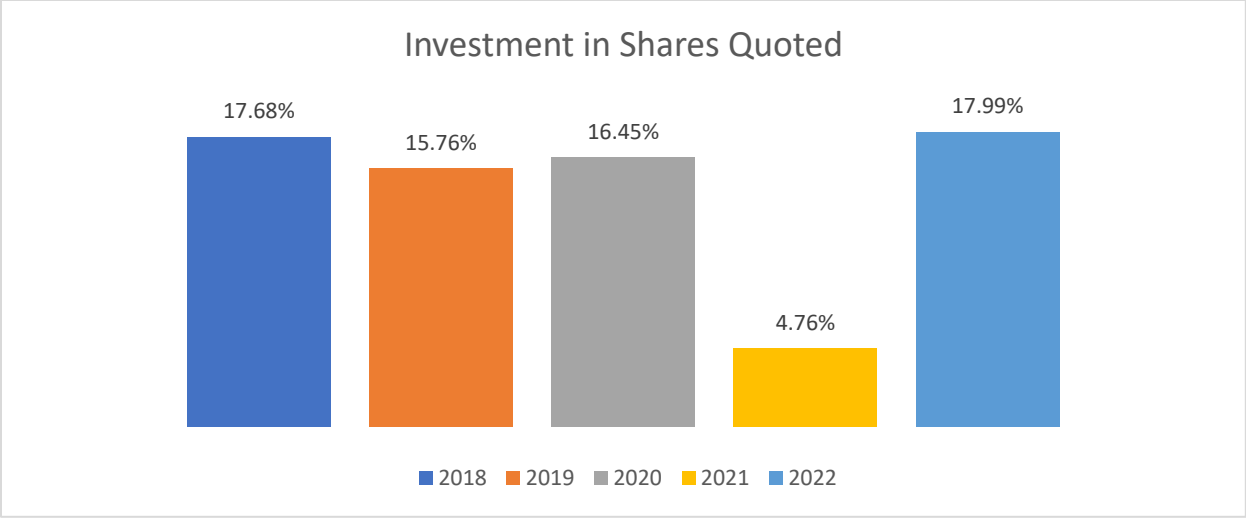


This chart shows how the yield of a 5-Year Treasury with a Zero Percent Coupon has fallen off over time. It means that the price of bond is moving up. Yields have been pushed lower because of a number of different factors like interest rates and economic uncertainty.

4.2.4 Shares Quoted Investment: This is when an individual invests in quoted shares, ideally purchasing stocks from companies on the stock exchange. These are shares that trade on publicly traded stock exchanges and their valuations can change in line with market conditions, the specific performance of a company or broader economic factors.

Shares Quoted Investment:

2018	2019	2020	2021	2022
17.68%	15.76%	16.45%	4.76%	17.99%



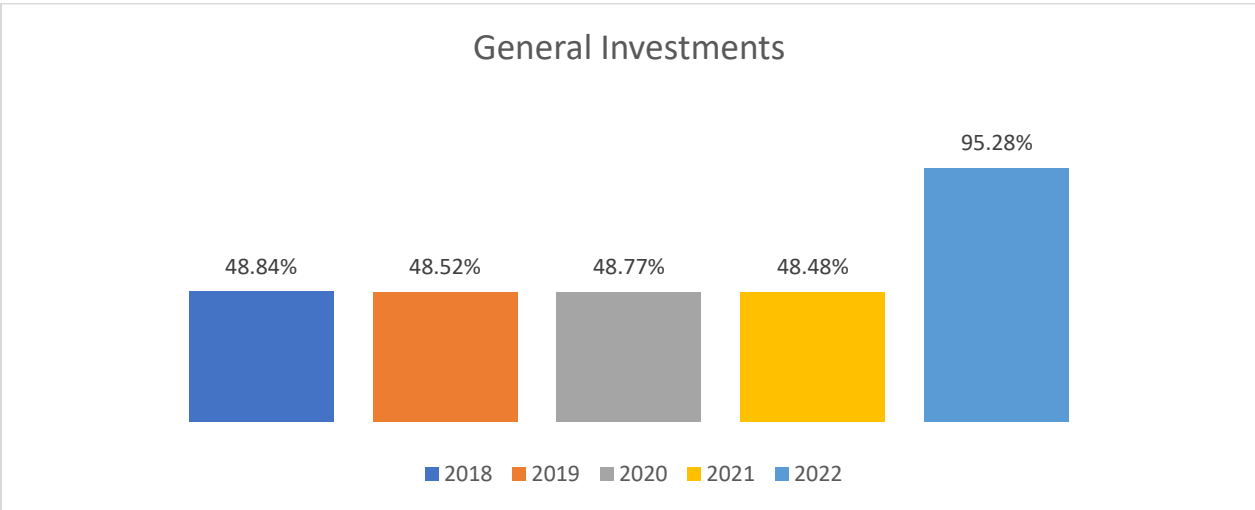
Investment in shares listed on Bangladesh 2018–2022 Chart The maximum investment was on 2022 with a percentage of 17.99%. The least amount was invested in 2021 at 4.76%. Taken together, the chart paints a picture of growing interest in Bangladeshi listed equities.

4.3 Investment in Bangladesh

4.3.1 Investments in general: General investment is used to refer the investments of many households such as stocks, bonds and real estate.

Investments in general:

2018	2019	2020	2021	2022
48.84%	48.52%	48.77%	48.48%	95.28%

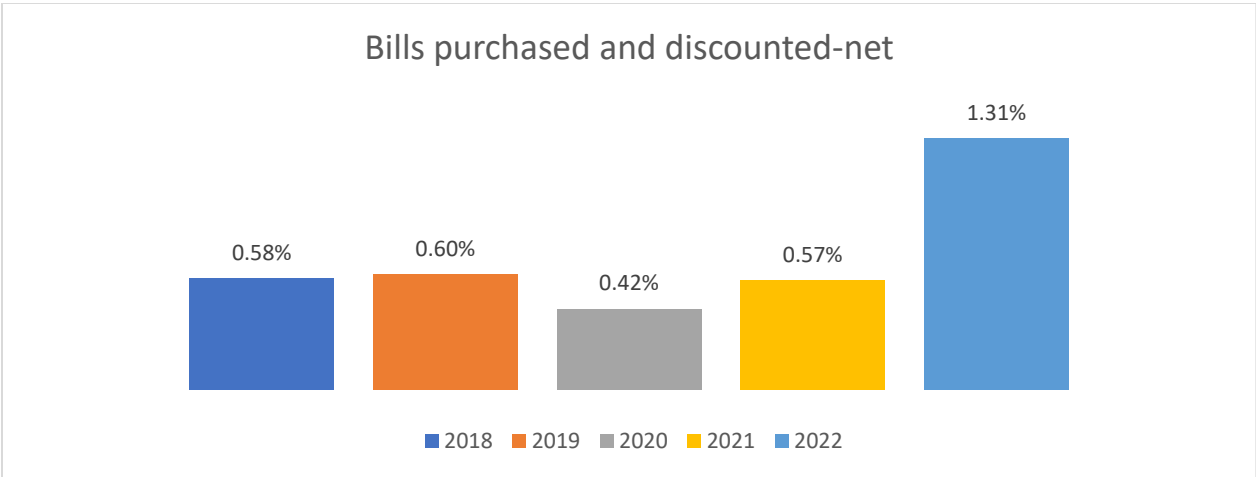


The chart above shows the trend in general investments from 2018–22. The highest investment was noted in 2022 as this reached up to a percentage of 95.28%. Investment as low 48.84% was in the year of 2018 In general, the chart is indicative of a wider interest in investments within Bangladesh.

4.3.2 Bills purchased and discounted-net: The bills purchasing & discounting is relating financial transactions with balances of the short term-debt-products that provided by a bank or any other business organization.

Bills purchased and discounted-net:

2018	2019	2020	2021	2021
0.58%	0.60%	0.42%	0.57%	1.31%



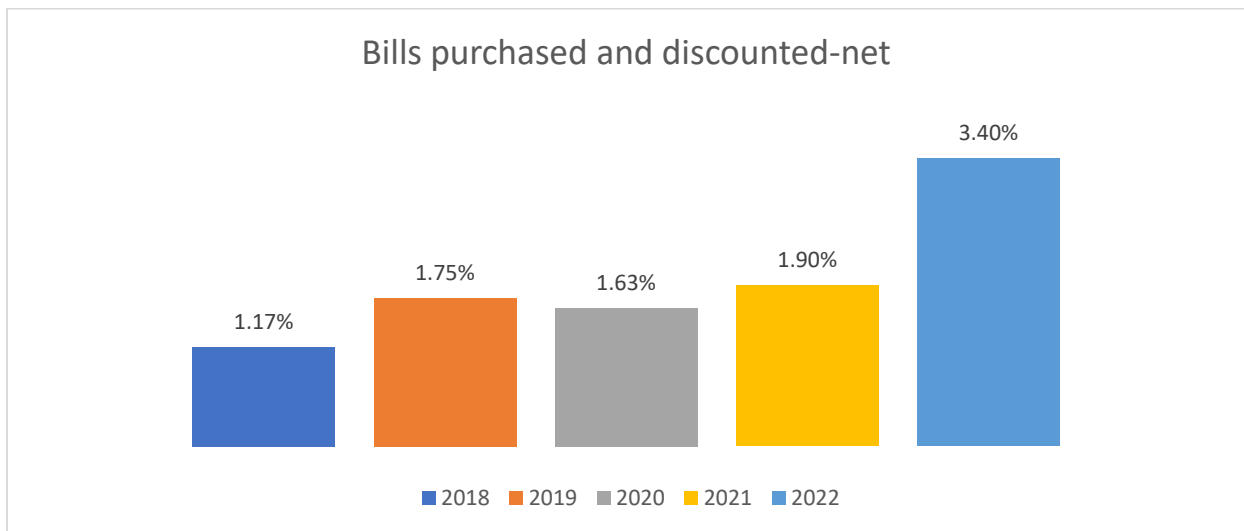
The chart above shows the behaviour of discounted and purchase new bills through 2018 to 2022. It said the most significant markdown percentage was 1.31% in 2022 The smallest discount rate applied was in 2018 of just 0.58% In sum, the graph shows a rising trend that consists of bills purchased; and net discount rate offered in Bangladesh. This can be due to a plethora of reasons, such as the country's rise in wealth and an overall greater demand for cheap bills.

4.3 Outside Bangladesh:

4.3.1 Bills purchased and discounted-net: Bills purchased and discounted-net refers to a category of balance for the financial transactions related with purchase, disbanding such as short-term debt instruments by banks or business etc.

Bills purchased and discounted-net:

2018	2019	2020	2021	2022
1.17%	1.75%	1.63%	1.90%	3.40%



It shows the net selling and discounted bills' history since 2018 until 2022. Net discount rate for bills purchased and discounted has however risen over different years. One of that was 3.40% in the same year 2022; The lowest Premium Discount Rate reached merely during the %, for all time low at Year Projections permanent & soldnet. The chart shows a trend, followed by policy premiums freed and purchased as well made affordable in. This, the analysts believe could be

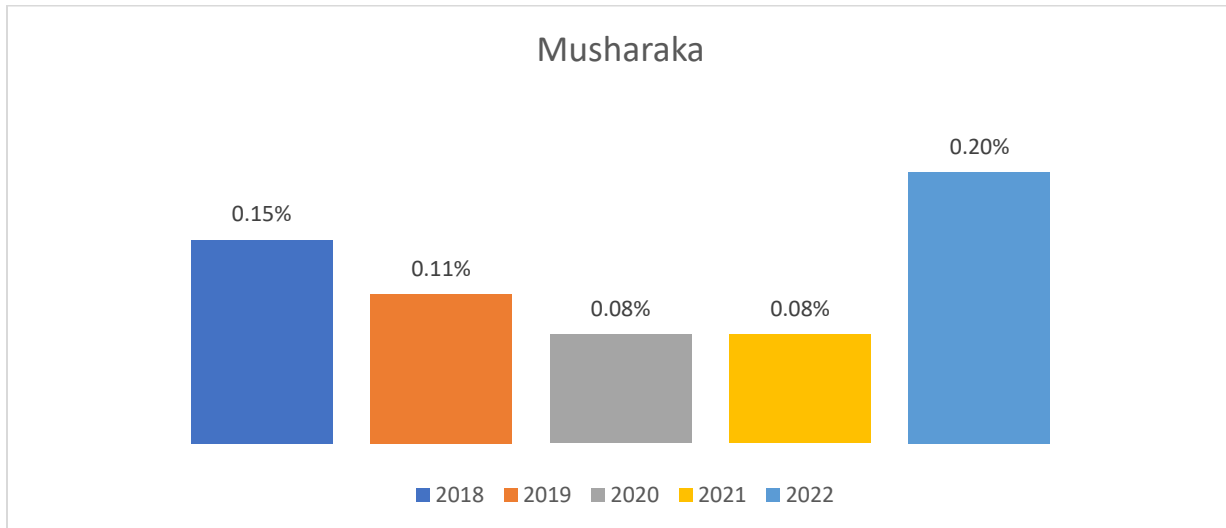
due to a range of things -solid economic growth in Australia and more appetite for low-cost government bills.

4.5 Mode-Wise Investment:

4.5.1 Musharaka: Musharaka share is an Islamic finance concept based on profit-and-loss sharing. It is a fundamental concept in Islamic finance which has been implemented as an alternative to interest-bearing transactions that cannot be selfish; such is the profit and loss cooperative between two parties with each one cooperating based on rules.

Investment in Musharaka:

2018	2019	2020	2021	2022
0.15%	0.11%	0.08%	0.08%	0.20%



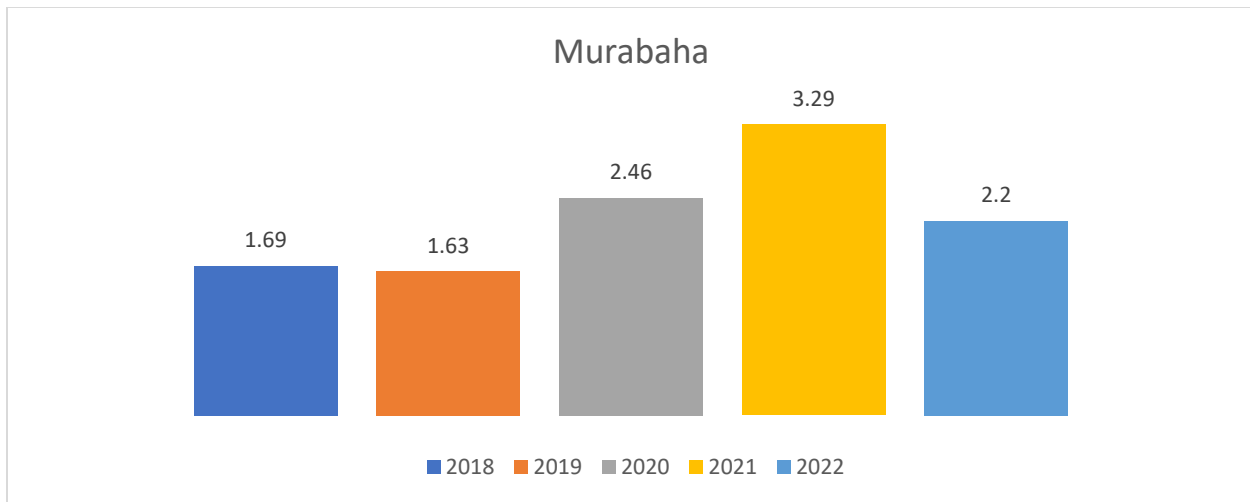
Timeline of Musharakah financing in Bangladesh 2018-2022 Musharakah is a type of Islamic finance partnership whereby two or more partners share the benefits and risks associated with managing an investment. Data is displayed as a bar graph, with the percentage values data representing Musharakah's overall share among financing methods. The 2022 data represented the highest figure at 0.20%. The share had already shrunk to less than 0.11% in 2018. This graph

illustrates that the trend for Musharakah financing has been percentage wise growth in Bangladesh.

4.5.2 Murabaha: Murabaha is the most commonly used Islamic financing structure in Islamic finance which is a cost-plus-profit sale. This is a type of trade credit where the financier buys an asset, and sells it to you at your final price which includes some Mark Up agreed between both parties as part Profit Margin.

Investment in Murabaha:

2018	2019	2020	2021	2022
1.69	1.63	2.46	3.29	2.20

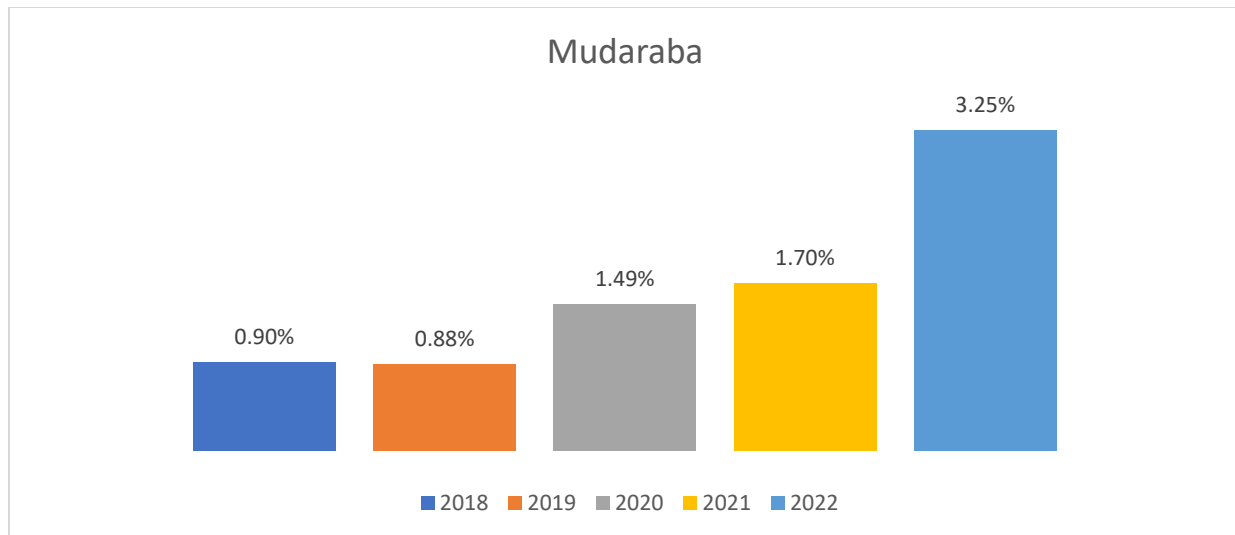


Corporate Refinancing & Murabaha (2018–2022) A murabaha, a leading instrument in Islamic finance follows from the sale of an asset by one party to another at a markup price with payments being made on deferred basis. The data is shown in bar-graphs with percentage values giving the overall share of Murabaha financing. The 2021 share is the highest recorded at 3.29%. The fewest number was registered at 1.69% by the time we reached in 2018 Finally, we see a growing trend in Murabaha financing from the chart above released by Central Shariah Board.

4.5.3 Mudaraba: Mudaraba is another contract form of Islamic finance in which one party provides capital and the other provides expertise, skills and management. It is a type of partnership wherein one partner in the relationship provides capital and does not – on behalf stock library/iStockphoto/Getty Images Some common examples are unit investment trusts, star cake partnerships or may sometimes also comment with signatory rights act as project managers.

Investment in Mudaraba:

2018	2019	2020	2021	2022
0.90%	0.88%	1.49%	1.70%	3.25%

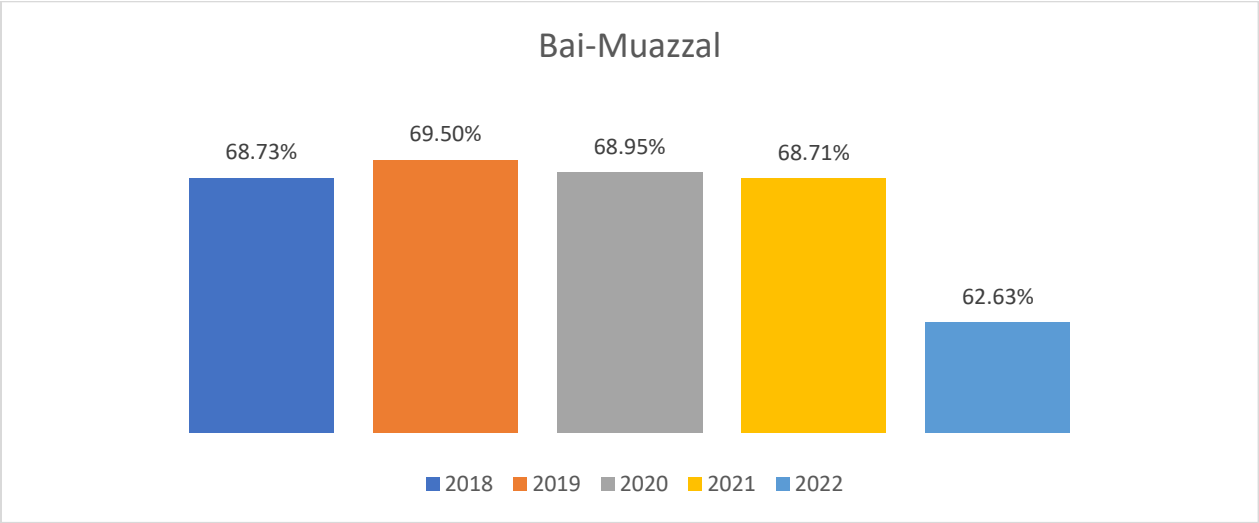


Mudaraba Financing in Bangladesh 2018–2022 Source of data Mudariba financing. Trend Line Mudaraba is a unique type of Islamic financing where one party provides capital, and the other manages the business. Thereby sharing the profits and losses between them in an agreed ratio. This is shown in the figure below, which plots this data as a time-series of sorts across different types of banks. This is the highest percentage share of rise in 2022 at 3.25%. It was at its lowest in 2018, when it only held a share of 0.90%.

4.5.4 Bai-Muazzal: The term 'bai-muajjal' is a finance and accounting language used in Islamic or shariah law, which refers to the sale (contract) that allows you pay at a future date.

Investment in Bai-Muazzal:

2018	2019	2020	2021	2022
68.73%	69.50%	68.95%	68.71%	62.63%

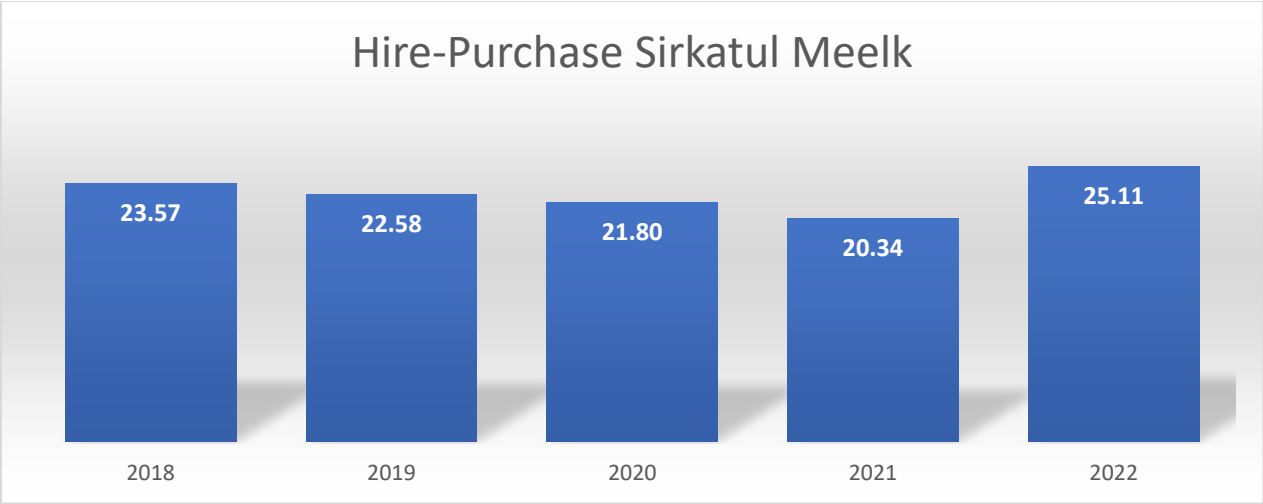


Bai-Muazzal Financing Trend in Bangladesh from (2018 to 2022) Islamic financing shears the concept of Bai- Muazzal where buyer buys on credit by seller and agree that markup price will be paid back next time. It is shown as a bar graph with the percentage values showing what share of entire financing landscape belongs to Bai-Muazzal Financing. An all time high of 69.50% was witnessed in the year 2019 The least percentage was registered in 2022 with just over two-thirds of the overall molecules, namely about 73%. In summary, the chart suggests a predictable trend.

4.5.5 Hire-Purchase Sirkatul Meelk: It is purportedly used as a means to help the other obtain goods or assets by combining lease-like and ownership-sharing mechanisms.

Hire-Purchase Sirkatul Meelk:

2018	2019	2020	2021	2022
23.57%	22.58%	21.80%	20.34%	25.11%

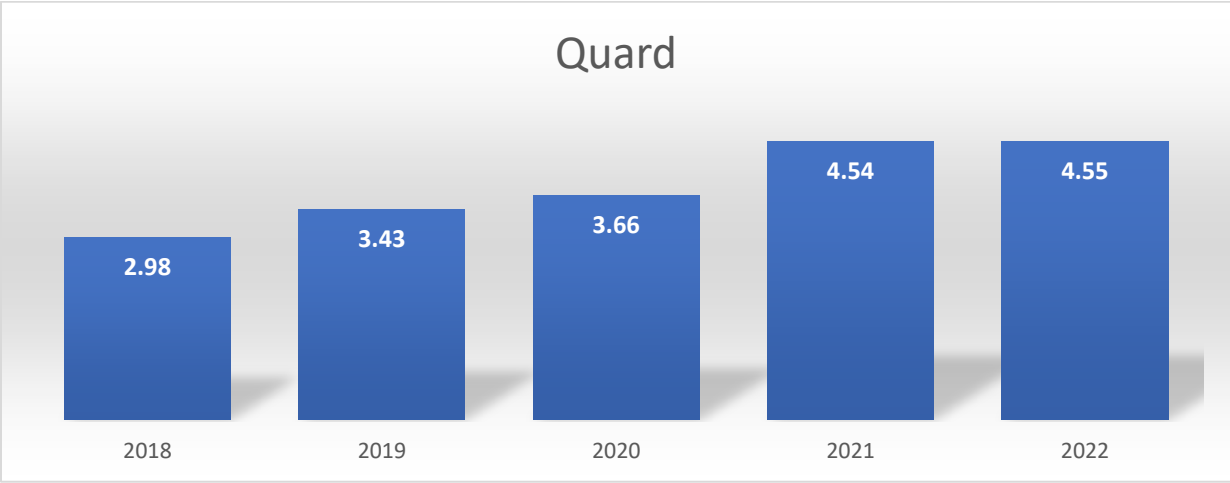


The following chart shows the trend of Hire-Purchase Sirkatul Meelk financing in Bangladesh. Sirkatul Meelk is another variant of Islamic Finance, in which one party sells an asset to the other on a specific markup price and ultimately become owner of that asset. % of Finance (In bar graph) Hire-Purchase Sirkatul Meelk In 2022, the largest share was detected at a level of 25.11%. The leanest percentage came back in 2018 with just 23.57%.

4.5.6 Quard: In Islamic finance, quard refers to a loan that is extended on a goodwill basis.

Quard:

2018	2019	2020	2021	2022
2.98%	3.43%	3.66%	4.54%	4.55%

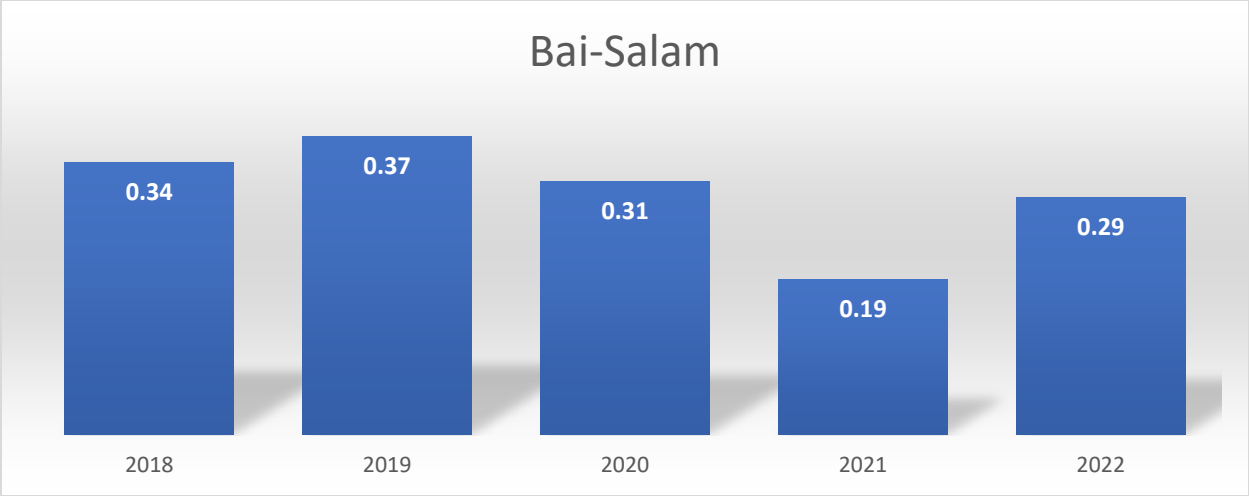


This graph is regraded for years 2018 to 2022 of variable "Quard". The data is represented in a bar which lists all the numbers of times that specific variable occurred. It reached an all time high of 4.55 in 2022 and a record low of -15.80 in 2009 It hit its lowest point in 2018, scoring a pitifully low 2.98 at the time.

4.5.7 Bai Salam: Bai Salam is a kind of sales contract in Islamic finance for advance payment with future delivery of goods. This sort of tool is most often applied in agriculture or other industries wherever you need to have very good manufactured which are reading at a specific time.

Investment in Bai Salam:

2018	2019	2020	2021	2022
0.34%	0.37%	0.31%	0.19%	0.29%

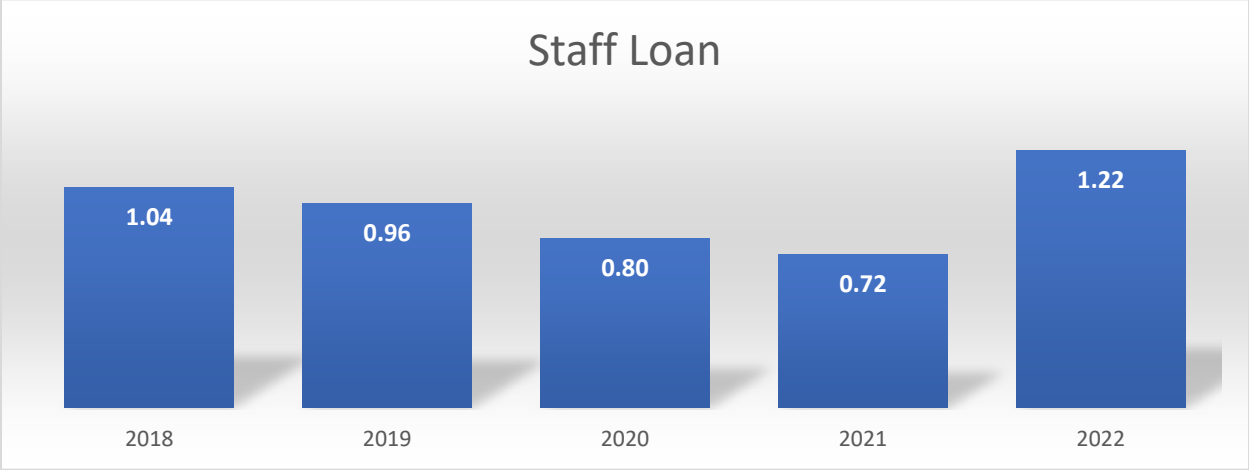


The whole data is represented in graphical form while the percentage values are showing share of Bai-Salam financing and they these percentages ascertain total portion against each segment. This percentage peaked in 2019 at 0.37 percent. The least proportion came in 2021 at only 0.19%.

4.5.8 Staff Loan: Staff Loan is a financial arrangement that an organization, usually employer helps employees get loan. This is a value added benefit for employees to take care of their personal financial requirements without going through elsewhere.

Staff Loan:

2018	2019	2020	2021	2022
1.04%	0.96%	0.80%	.72%	1.22%

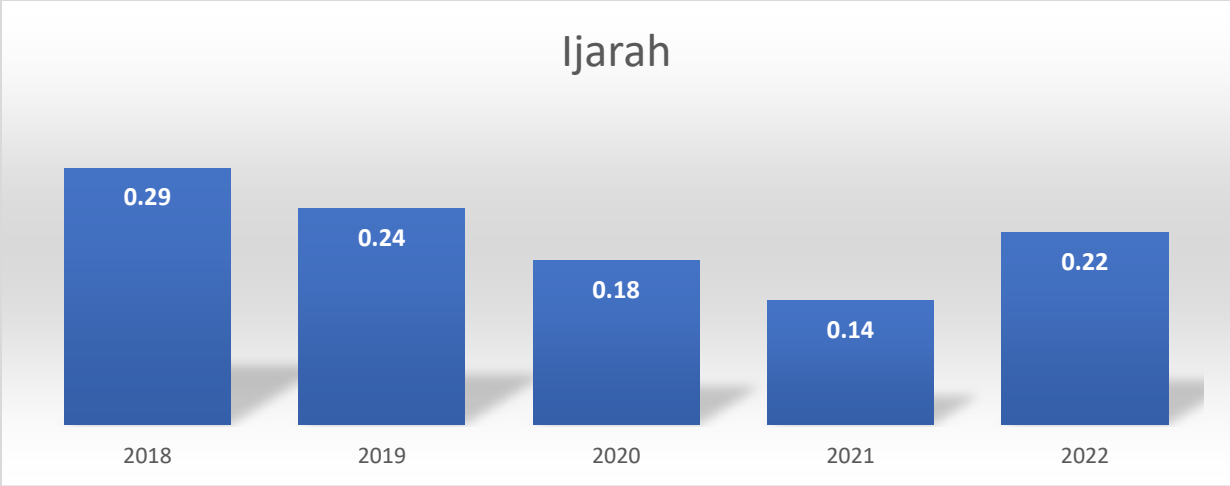


This chart shows the pattern of staff loans for FY 2018 to 2022. They are shown as a bar graph with the loan amount values. The maximum loan from 2022 occurred for 1.22 2018 — The loan amount from 0.72 was the lowest ever recorded.

4.5.9 Ijarah: This is an Islamic finance contract that resembles leasing, or rent-to-own. That is where it involves the transfer of right to use an asset from owner to users in return for a payment or series of payments.

Ijarah:

2018	2019	2020	2021	2022
0.29%	0.24%	0.18%	0.14%	0.22%

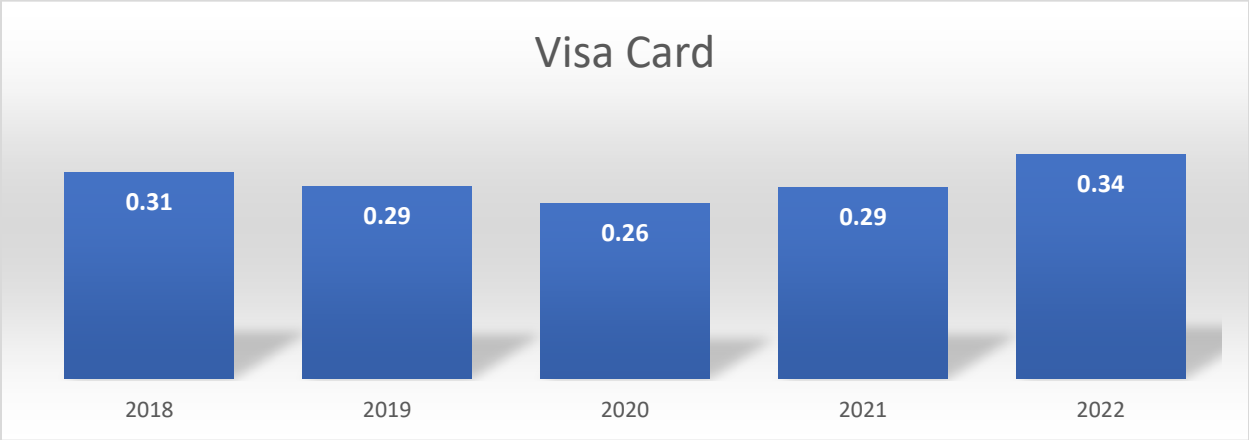


The following chart shows the growth of ijarah financing in Bangladesh from 2018 to early-2022. Ijara is a term of Islamic jurisprudence, and it means leasing an object. The table is represented in graphical form and the percentages reflect the contribution of Ijarah related funds in total finances. The peak was seen in 2018 when the share reached a high of just 0.29%. The smallest percentage of all was 0.14% which occurred in the year 2021.

4.5.10 Visa Card: A visa card is a brand of financial transactions credit, debit and gift cards which are issued by some banks in specific markets across the globe. To make purchases withdrawals or transfers of money easier in Australia you can use Visa cards.

Visa Card:

2018	2019	2020	2021	2022
0.31%	0.29%	0.26%	0.29%	0.34%



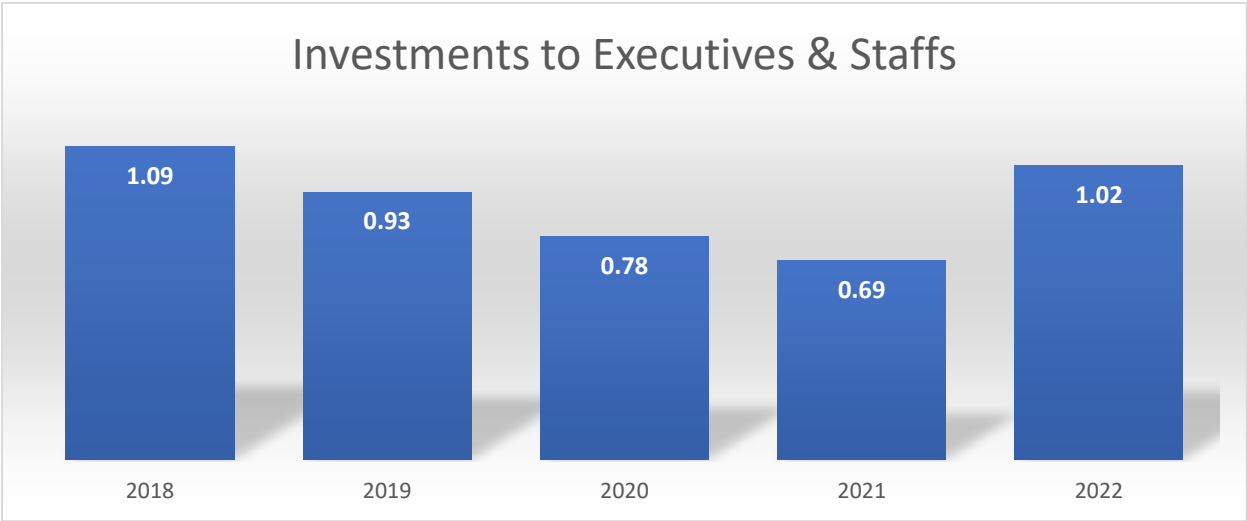
The chart shows Visa Card usages in Bangladesh during annual periods from 2018 to 2022. The data is shown in bar graph format and the numbers are used to represent how much percentage a transaction from Visa Card occupied as compared to other type of card transactions. The largest share was 0.34% in 2022. There was an all-time low recorded in 2020 at a percentage of 0.26%.

4.6 Investments on the basis of significant concentration:

4.6.1 Investments to Executives & Staffs:

Investments to Executives & Staffs:

2018	2019	2020	2021	2022
1.09%	0.93%	0.78%	0.69%	1.02%

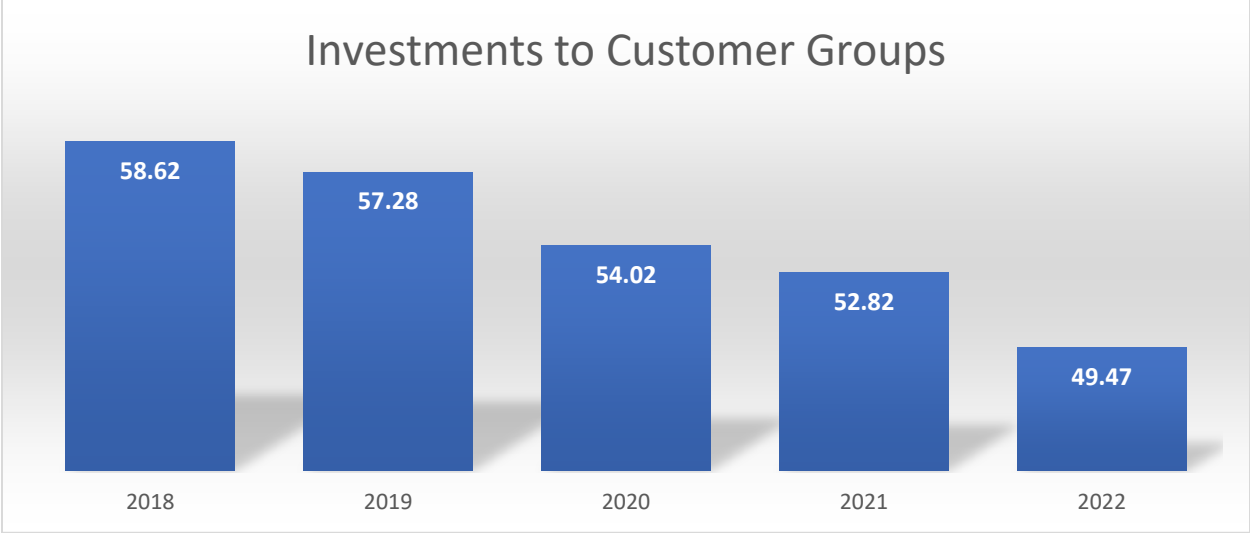


This graph shows the investments aimed to executives v/s staff from year 2018–2022. Along the x-axis as a bar graph, corresponding to investment amount in numerical values. 2022: 1.02, most of any year 2021 recorded the lowest investment of 0.69.

4.6.2 Investments to Customer Groups:

Investments to Customer Groups:

2018	2019	2020	2021	2022
58.62%	57.28%	54.02%	52.82%	49.47%

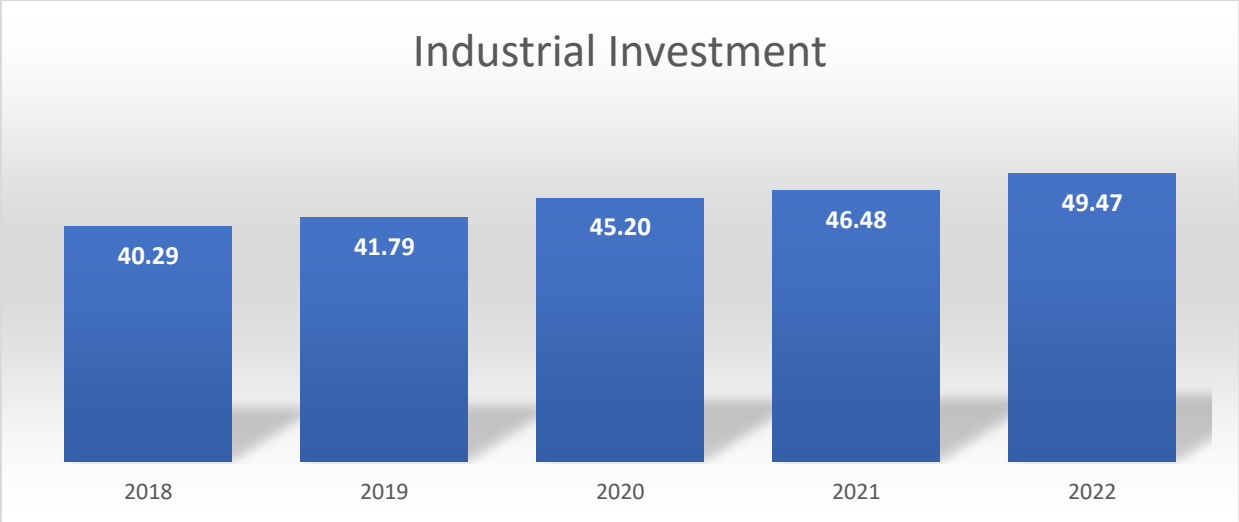


The graph shows that the investments towards customer groups have been following this trend over 2018 to 2022. Figure 2 displays the distribution of investment amounts as a bar chart, where again vertical axis reports numerical values representing you guessed it by now — the amount invested. With the exception of consumer segments, investments made toward any and all customers have fallen generally over time. The highest of 58.62 was in the year 2018 which marked maximum investment done for registration through BUY License. Investment was at a low ebb in 2022, down to the level of 49.47 points

4.6.3 Industrial Investment:

Industrial Investment:

2018	2019	2020	2021	2022
40.29%	41.79%	45.20%	46.48%	49.47%



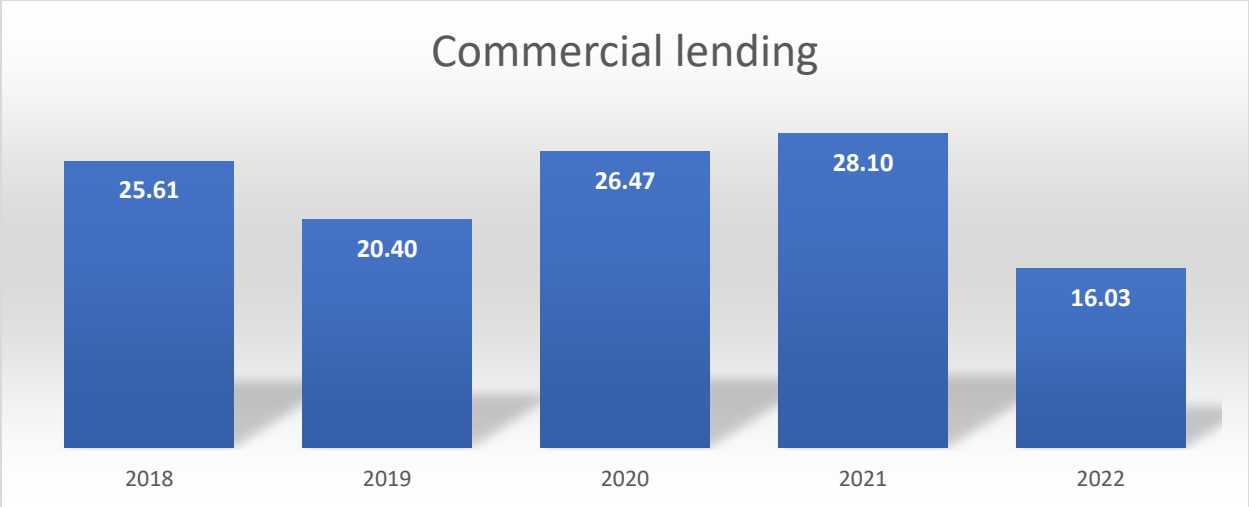
The chart depicts the trend of industrial investment in Bangladesh from 2018 to 2022. The highest investment was recorded in 2022 at 49.47 billion BDT. The lowest investment was recorded in 2018 at 40.29 billion BDT. Overall, the chart indicates a growing trend of industrial investment in Bangladesh. This could be attributed to various factors, including the country's economic growth, government policies promoting industrial development, and the increasing competitiveness of Bangladeshi industries.

4.7 Customer group and industry wise classification of Investment:

4.7.1 Commercial lending:

Commercial lending:

2018	2019	2020	2021	2022
25.61%	20.40%	26.47%	28.10%	16.03%

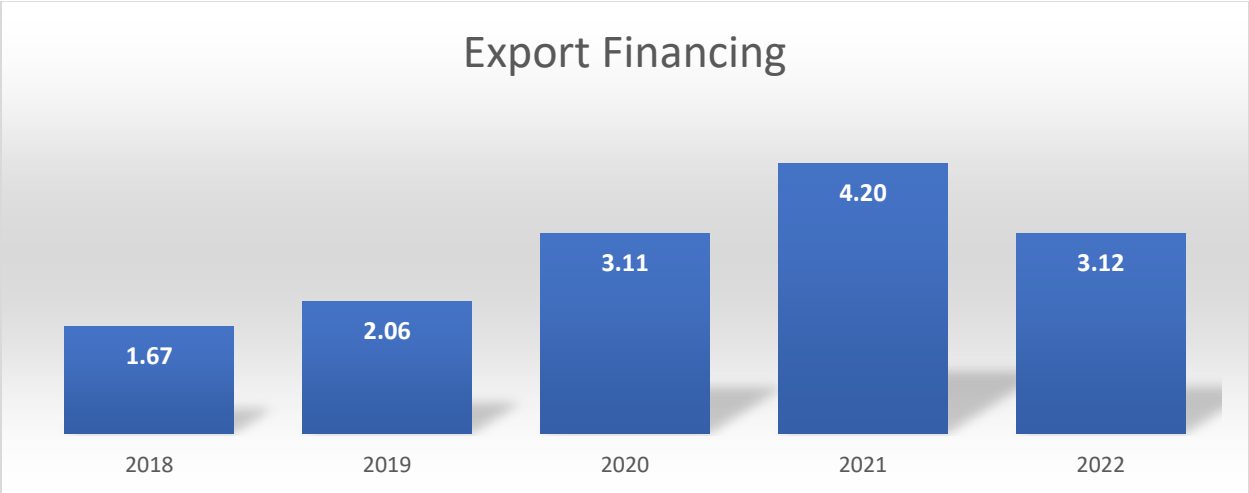


Commercial Credit trend in Bangladesh 2018–2022 Data: A bar graph of commercial lending amount in billions BDT values. The reality is that commercial lending as a whole has grown in the recent past. The highest lending amount was recorded in 2021 at 28.10 billion BDT. The lowest lending amount was recorded in 2019 at 20.40 billion BDT.

4.7.2 Export Financing:

Export Financing:

2018	2019	2020	2021	2022
1.67%	2.06%	3.11%	4.20%	3.12%

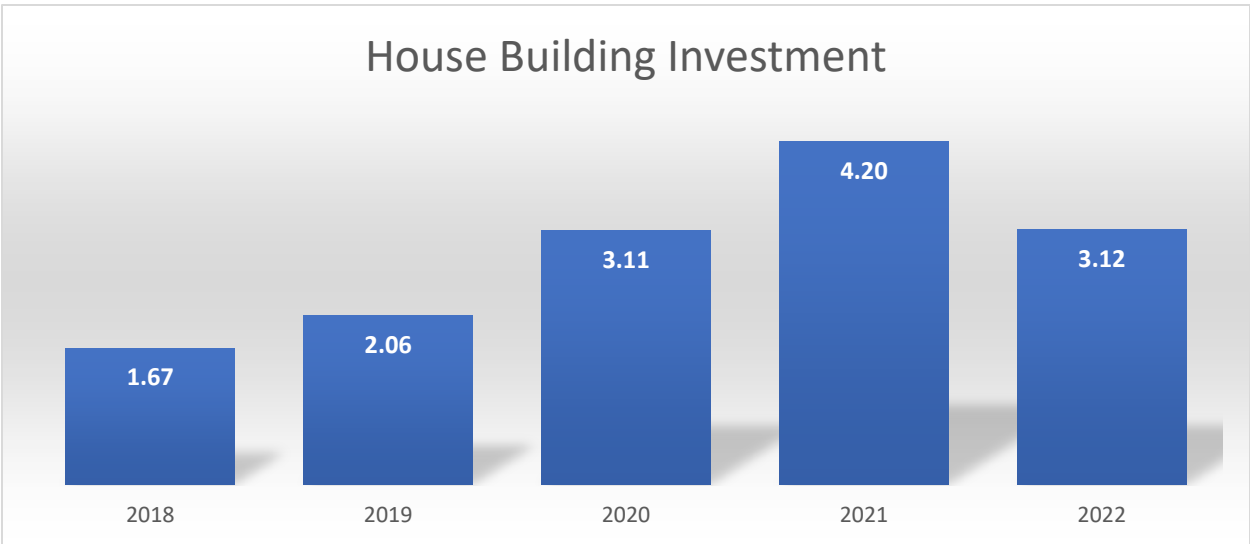


The chart depicts the trend of export financing in Bangladesh from 2018 to 2022. The data is presented in the form of a bar graph, with the numerical values representing the export financing amount in billions of BDT. Export financing has generally increased over the years. The highest financing amount was recorded in 2021 at 4.20 billion BDT. The lowest financing amount was recorded in 2018 at 1.67 billion BDT.

4.7.3 House Building Investment:

House Building Investment:

2018	2019	2020	2021	2022
1.67%	2.06%	3.11%	4.20%	3.12%

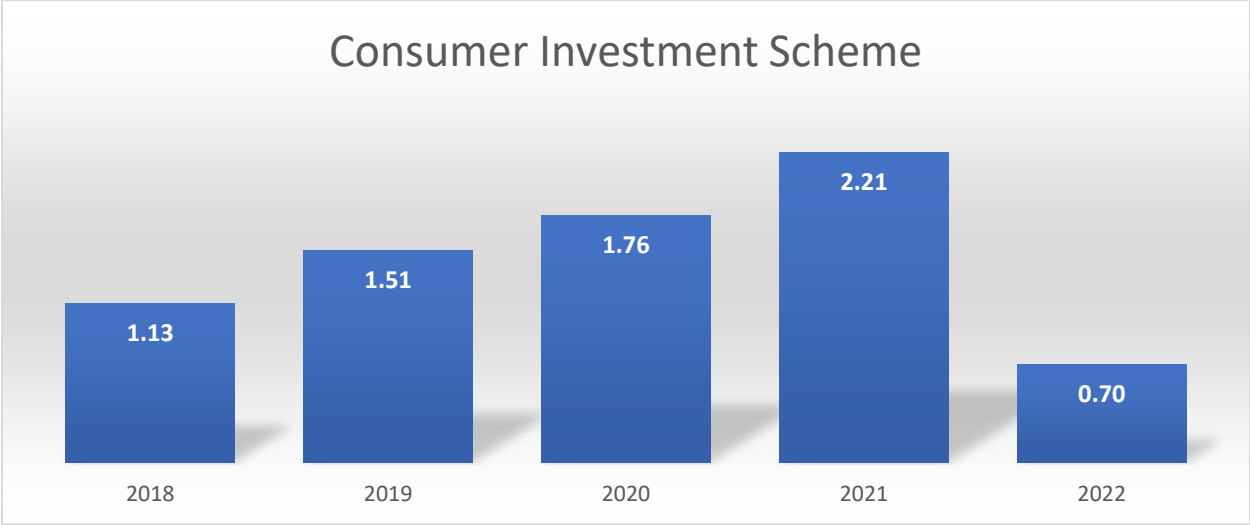


The following chart presents the trajectory of house building investment in Bangladesh over 2018 2022. Data: Bar graph (Investment in billions of BDT) Investment in developing house structure Over the years, investment from human and other sources has generally increased. The highest investment was recorded in 2021 at 4.20 billion BDT. The lowest investment was recorded in 2018 at 1.67 billion BDT.

4.7.4 Consumer Investment Scheme:

Consumer Investment Scheme:

2018	2019	2020	2021	2022
1.13%	1.51%	1.76%	2.21%	0.70%

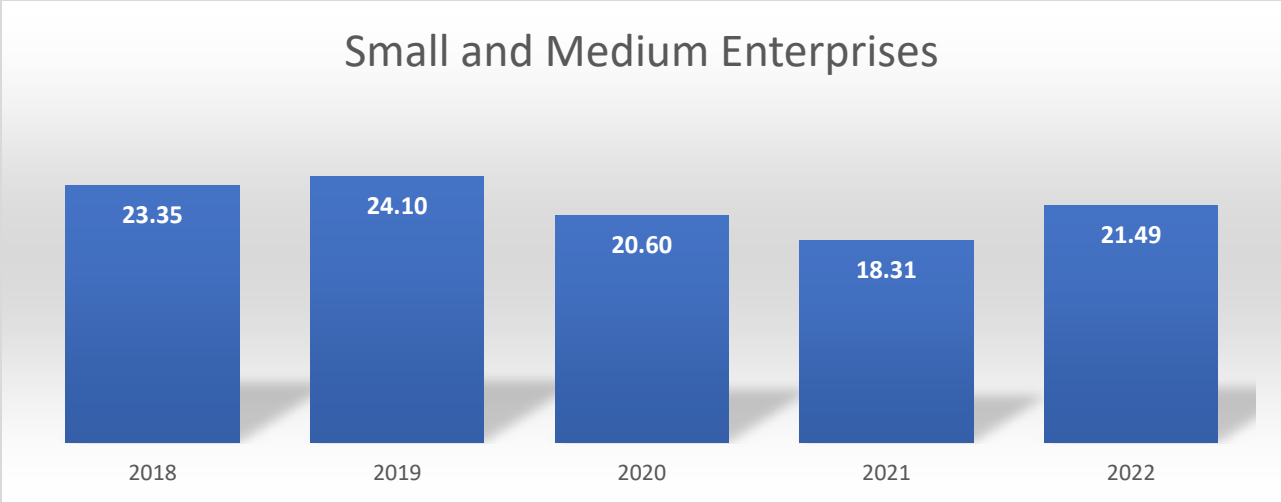


Line chart illustrating trend of a variable over the 2018–2022 years Data is graphed as bars in which the height of each bar represents the magnitude of a variable. The value of the variable has changed many times over the years. Its maximum value was recorded in 2021 with 2.21 Record low 0.70 in July,2018.

4.7.5 Small and Medium Enterprises:

Small and Medium Enterprises:

2018	2019	2020	2021	2022
23.35%	24.18%	20.60%	18.31%	21.49%

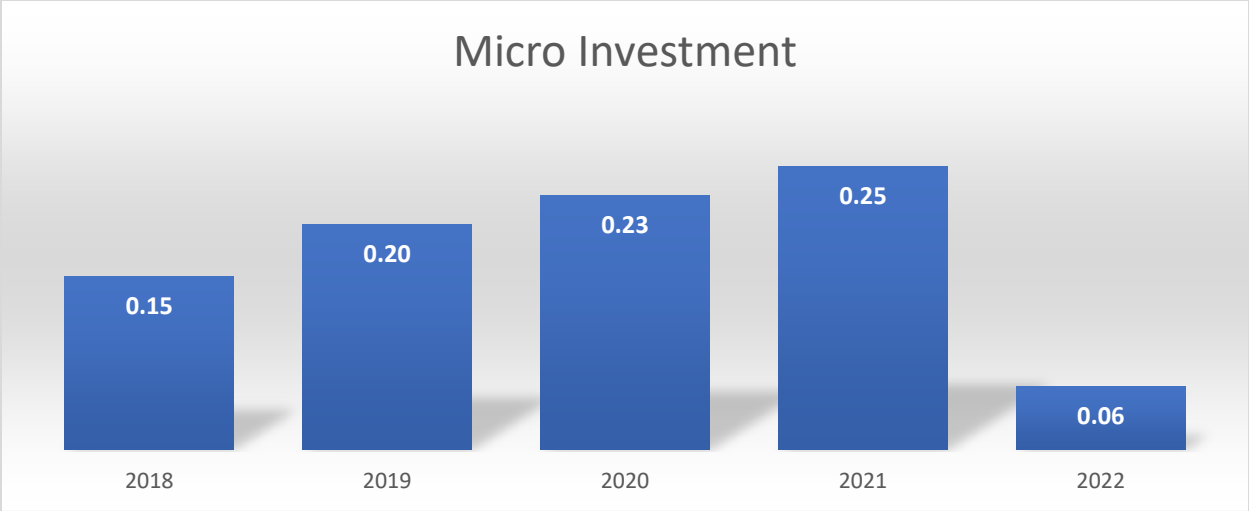


The chart shown below displays how Small and Medium Enterprises in Bangladesh has been trending between 2018 to 2022. The numbers are represented in a bar chart indicating the % share of SMEs importantly, it's not just for size up to 50 as there is no consensus on what that means; it goes across all thresholds. The contribution to the economy from SMEs has been fairly consistent over time with minor variations. The highest percentage share happened in 2019 with a 24.10%. The lowest share was 18.31% during the year 2021 which has been noted so far in this data series.

4.7.6 Micro Investment:

Micro Investment:

2018	2019	2020	2021	2022
0.15%	0.20%	0.23%	0.25%	0.06%

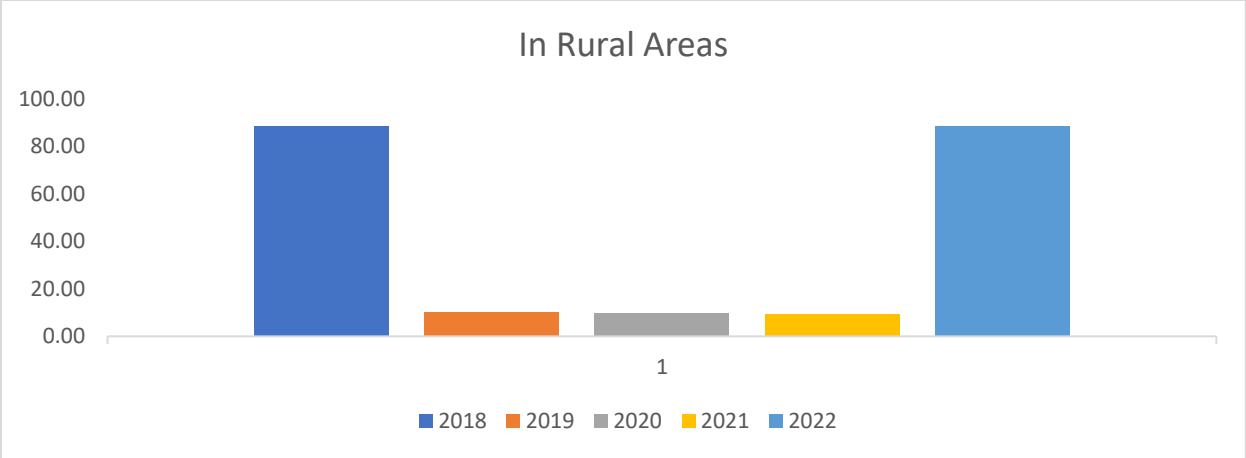


Trend of micro-investments in Bangladesh (2018–2022) A bar graph that contains data, with numbers symbolizing an amount of investment Micro-Investments — Mostly an Increase The greatest input was observed between 2021 at the investment of 0.25 The lowest investment was recorded in 2018 at 0.15.

4.8 Geographical Location-wise Classification of Investments:

4.8.1 Rural Areas: Investment in rural areas through institutions such as Social Islami Bank (SIBL) could have the greatest impact and is consistent with broader goals of economic development & financial inclusion.

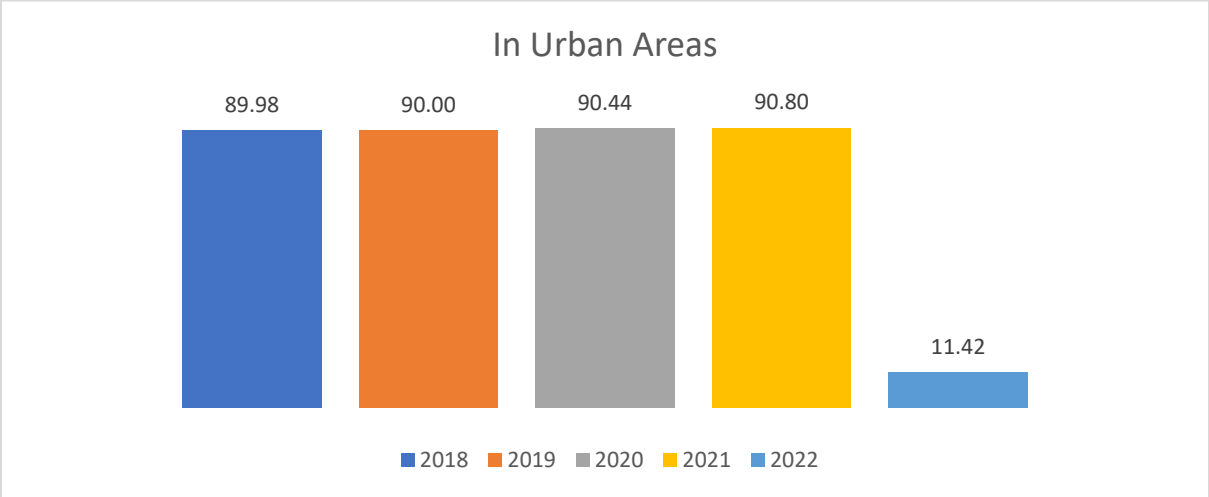
2018	2019	2020	2021	2022
88.58	10.00	9.56	9.20	12.88



Now let's see how the zone has performed in rural from 2018 to 2022. Performance was mixed over the period. It peaked in 2018, dropped hard in both 2019 and 2020 but rebounded nicely by the end of 2021 into early-22 but never even matched the previous peak.

4.8.2 Urban Areas: In urban areas, Social Islami Bank (SIBL) works on investments that targets the business and individual needs of people to advance them economically while keeping an eye with socio-Islamic finance rules.

2018	2019	2020	2021	2022
19.98%	90.00%	90.44%	90.80%	11.42%



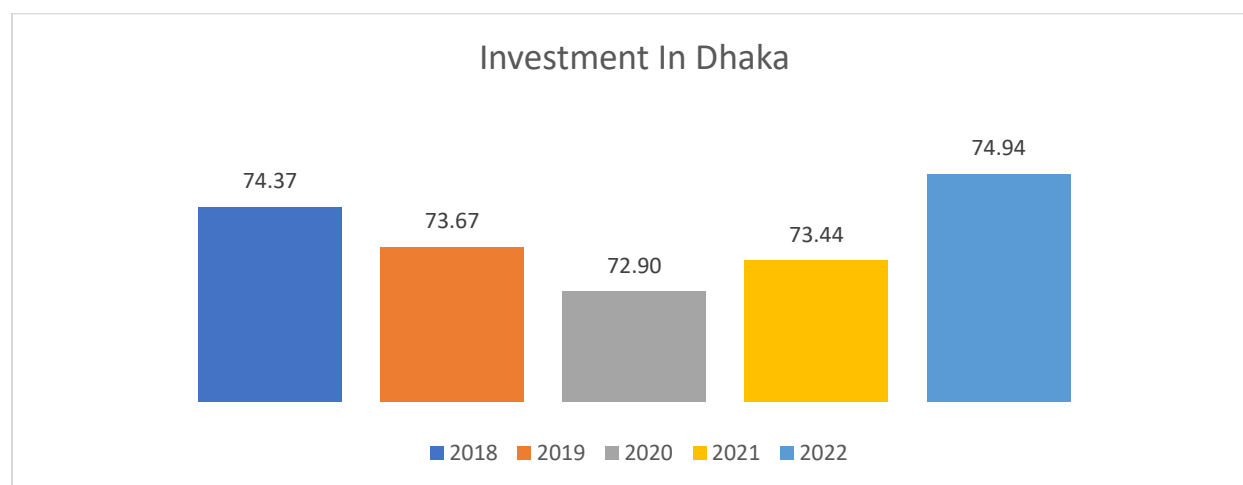
Urban Trend 2018 to 2022 Chart The performance was consistently fair to good over the period, with minimal oscillation around this. Despite the above margin compression, performance improved modestly year over year from 2018 to 2019. Performance rose a bit again in 2020.

Performance was consistent in 2021. However, the latest data suggest that for 2022 year to date performance has fallen dramatically from comparison with previous years.

4.9 Division-wise Investments:

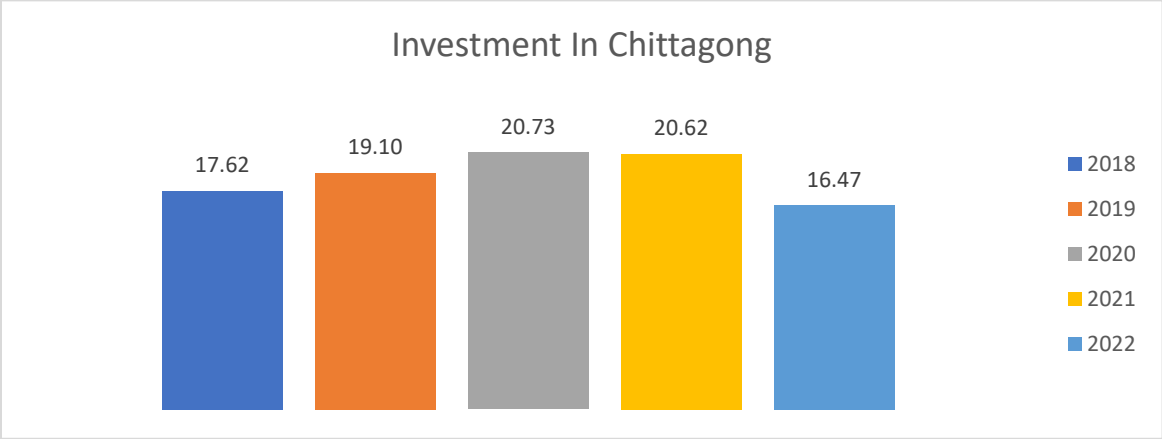
4.9.1 Investment in Dhaka: As an international pioneer of ethical investment ideas, Social Islami Bank is a major player on the financial map in Bangladesh offering various forms of investments that do not violate the principles and ethics of Islam. A bank that promotes growth and supports the needs of individuals as well as businesses. SIBL offers Sharia-compliant home financing for city dwellers in Dhaka, enabling them to buy and finance their properties through Islamic modes of flexible and ethical financing arrangements. In a city like this, real estate demand is really high so it matters.

2018	2019	2020	2021	2022
74.37%	73.67%	72.90%	73.44%	74.94%



4.9.2 Chittagong:

2018	2019	2020	2021	2022
17.62%	19.10%	20.73%	20.62%	16.47%



This chart represent the Sectorial trend of investment in Chittagong (2018-2022) Growth of investment in Chittagong varied over the years. After malaise in 2021 and 2022, which followed a rise from 2018 to last year, it has contracted. Investment was up for 2019 over 2018. And then, rising to an all time high 2020 investment continued from there. While investment in 2021 dropped heavily compared to that of the last year. Investment dollars dropped a bit in 2022 when compared to last year but was lower than the peak of 2020.

4.9.3 Sylhet:

2018	2019	2020	2021	2022
0.35%	0.25%	0.19%	0.17%	0.42%

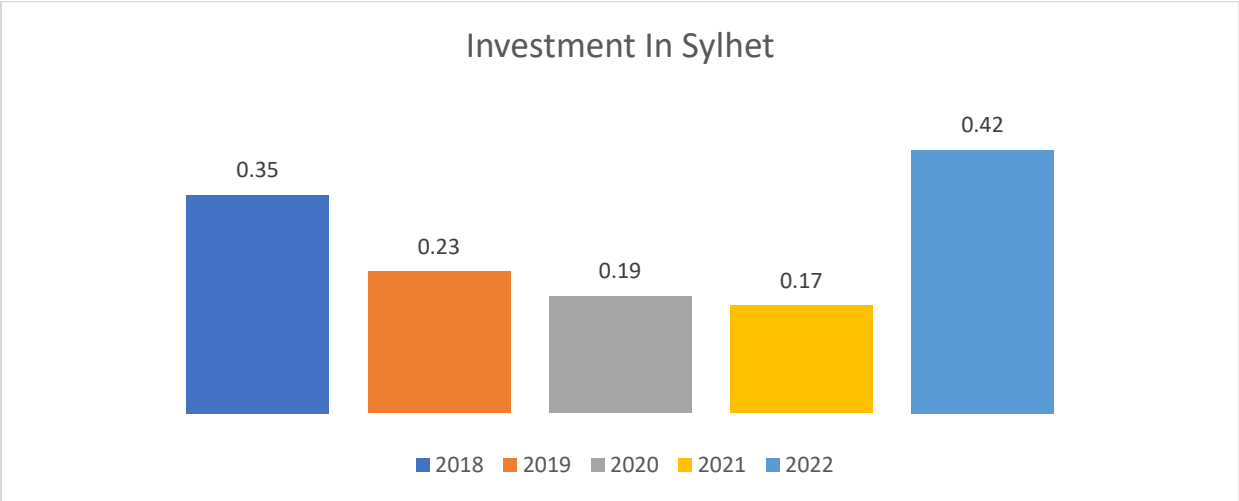
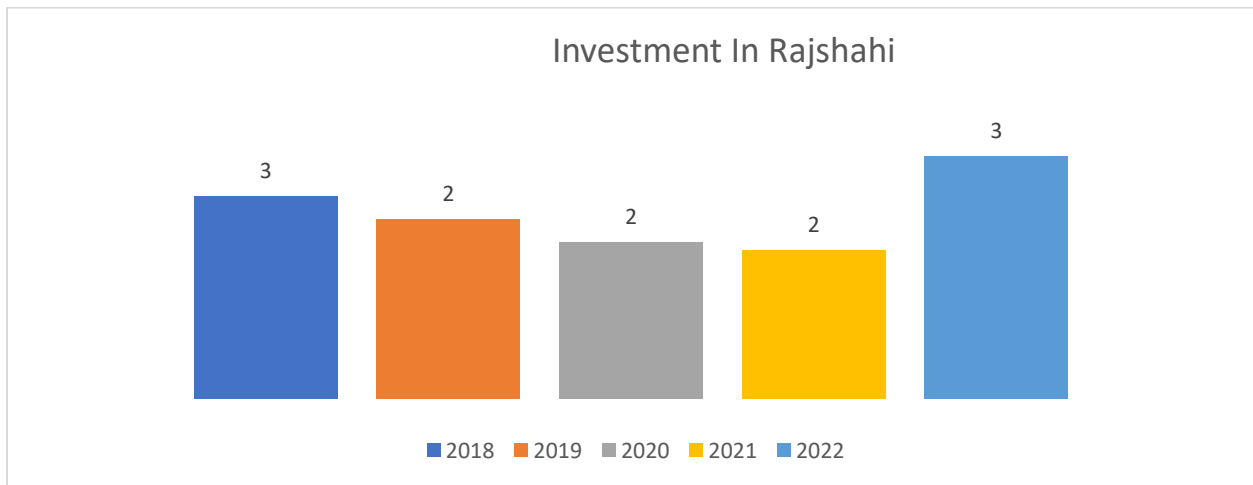


Chart of investment trend at Sylhet 2018 to 2022 Investment in Sylhet rose over time, reaching new heights in 2022. Venture investment in 2019 was significantly higher than it had been the previous year. Compared to 2019, investment was marginally down in 2020. Investment had again risen, in 2021 but more modestly than it did back at the end of 19. It has the high increased investment in 2022 to levels surpassing level of previous years.

4.9.4 Rajshahi:

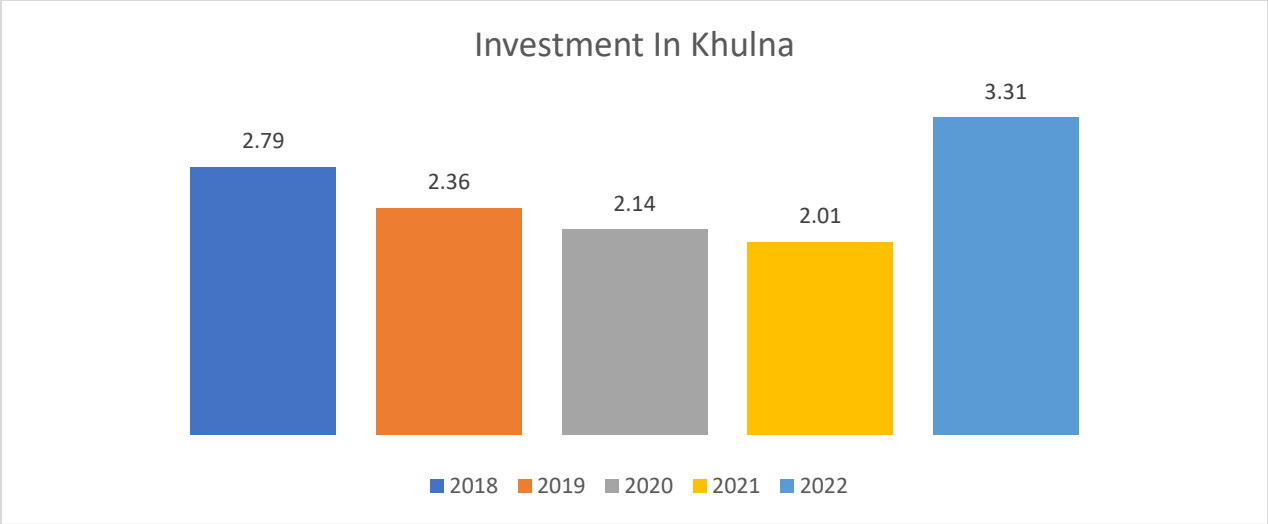
2018	2019	2020	2021	2022
3.00%	2.00%	2.00%	2.00%	3.00%



2018 to 2022 Performance Chart There were changes in the performance over time. It hit its peak in 2018, decreased throughout 2019 and continued down through almost the entire year of 2020 until exploding up again at this summer's small rally for one last hurrah before falling right back into a near retracement value all-time low.

4.9.5 Khulna:

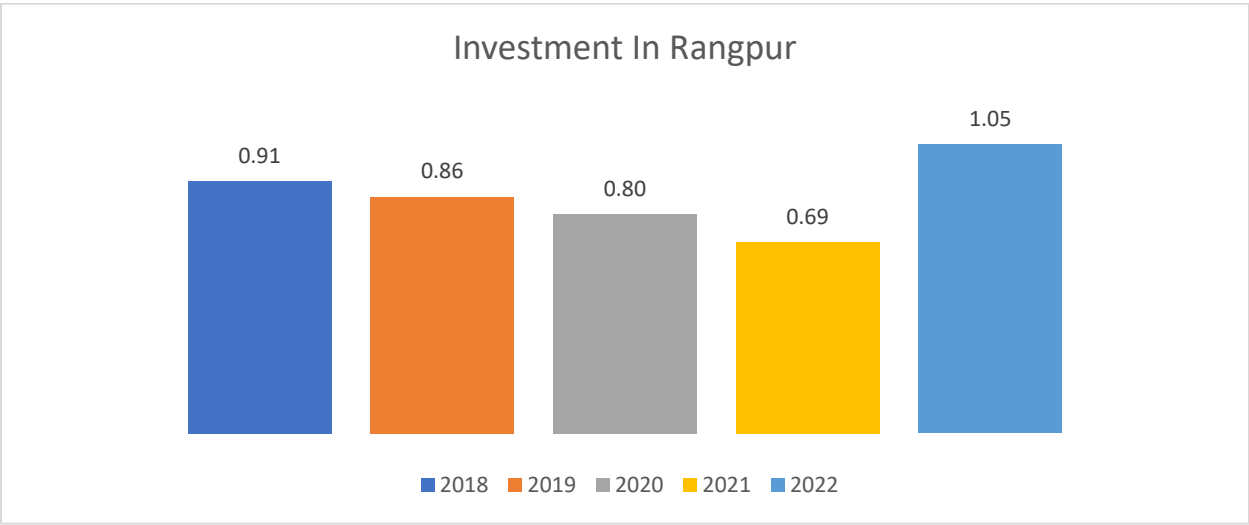
2018	2019	2020	2021	2022
2.79%	2.36%	2.14%	2.01%	3.31%



The chart includes investment in Khulna from 2018–2022. Over the course of time, investment in Khulna slightly increased which took a major bounce in 2022. Investment Up from 2018 In 2019→ Investment was somewhat lower at \$7,597 in 2020 than the previous year. Investment then rose again in 2021, but not as strongly rather than s1.4 billion in the case of \$7öbillion forts half2019 investment recorded a significant increase in 2022, going above previous years.

4.9.6 Rangpur:

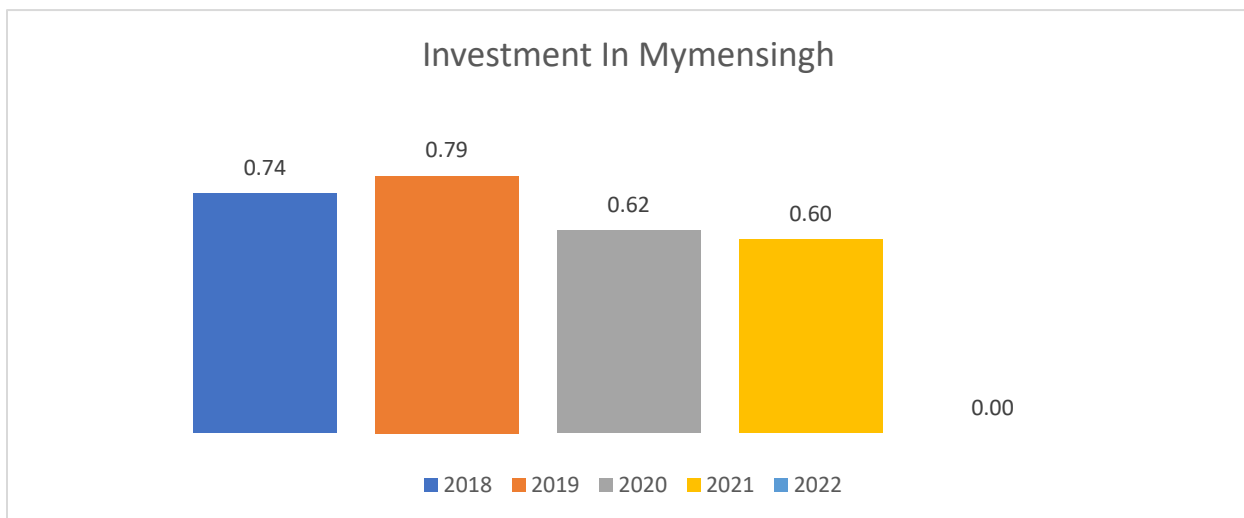
2018	2019	2020	2021	2022
0.91%	0.86%	0.80%	0.69%	1.05%



Investment trend in Rangpur Created with High charts 4.2.6Created by ActualThemes.com
Investment In Billions Taka May-18 Nov-18 Apr-19 Oct-19 Mar-20 Sep in fogram Annual investment in Rangpur rose over the period and saw a quantum jump in 2022. On 2019 the investment continues upward compared to 2018. The investment in 2020 was lower than that of the previous year. Investment increased again in 2021, but less strongly than two years earlier. Investment jumped significantly in 2022 to levels that had not been seen prior.

4.9.7 Mymensingh:

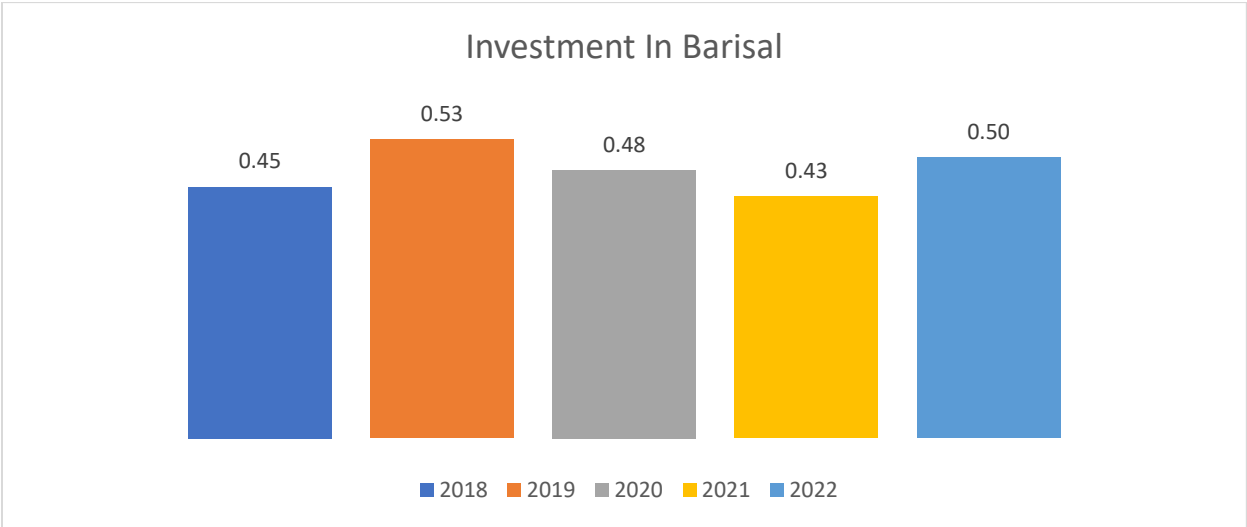
2018	2019	2020	2021	2022
0.74%	0.79%	0.62%	0.60%	0.00%



Investment profile of Mymensingh (2018 – 2022). Though the increased investment in Mymensingh from 2018-19, then fall significantly during so many other reasons of this prefecture Investment impact also feel down at highest rate Malakarpara Pf. Investment grow faster in 2019 compared to that of 2018. Investments fell much below the 2019 level in 2020. Investment also fell last year in 2021. That year, investment collapsed to zero and then in 2022.

4.9.8 Barisal:

2018	2019	2020	2021	2022
0.45%	0.53%	0.48%	0.43%	0.50%

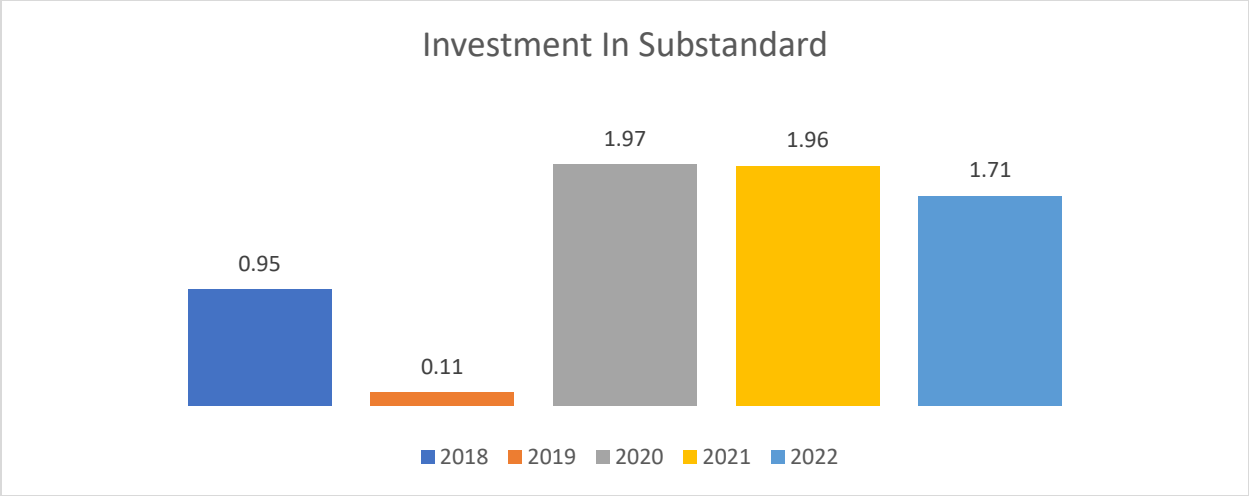


The trend of investment in Barisal 2018–2022 Chart The investment in Barisal varied over time. From 2018 through to 2019, then it fell in both of those years and into the early portion of this year but has been on its way up again in recent months. Investment in 2019 compared with 2018 increased. There was a slight decrease in investment from 2019 to 2020. Almost there, in 2021 the investment also dropped to the lowest level. Investment last year also rose slightly from 2021 but was not back to the levels seen in the peak year of 2019.

4.10 Classified Investments

4.10.1 Substandard:

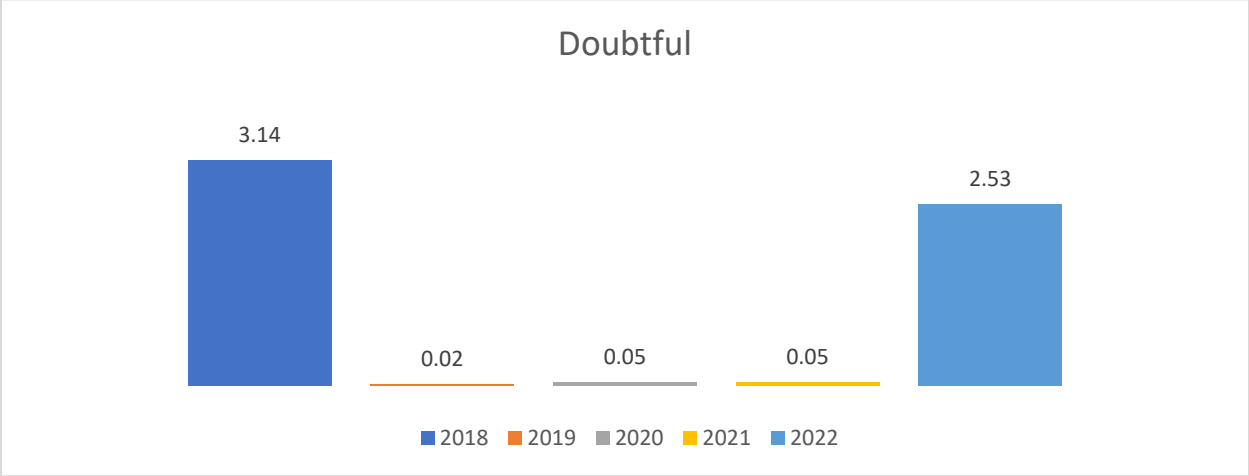
2018	2019	2020	2021	2022
0.95%	0.11%	1.97%	1.96%	1.71%



The chart shows the trend of investment in substandard areas from 2018 to 2022. Investment in substandard areas fluctuated over the period. It increased significantly from 2018 to 2020, then declined in 2021 and 2022. In 2019, investment increased compared to 2018. In 2020, investment continued to increase, reaching a peak. In 2021, investment decreased significantly from 2020. In 2022, investment decreased slightly compared to 2021, but remained above the 2018 level.

4.10.2 Doubtful:

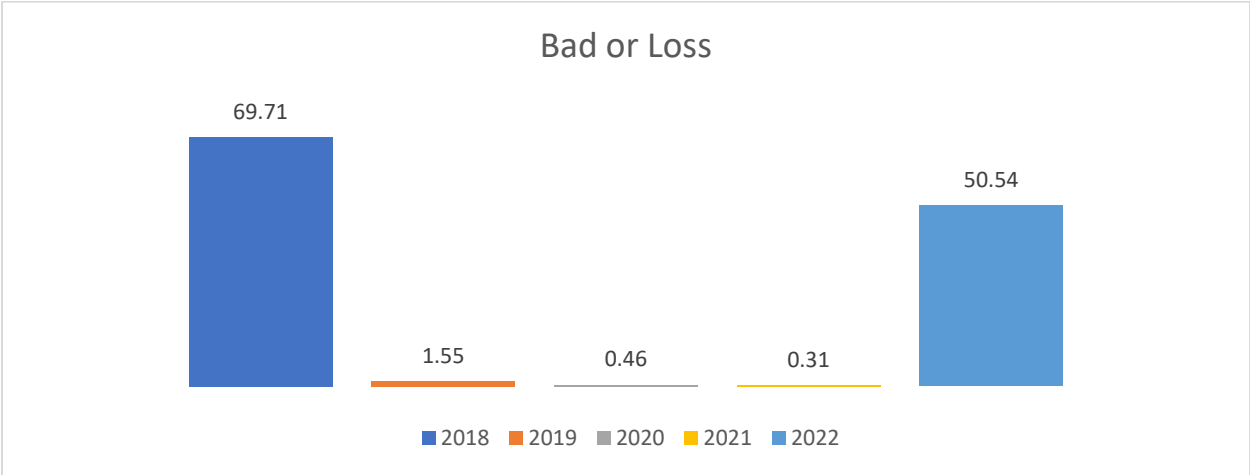
2018	2019	2020	2021	2022
3.14%	0.02%	0.05%	0.05%	2.33%



The chart shows the performance of "doubtful" from 2018 to 2022. The performance fluctuated over the period. It reached a peak in 2018, declined significantly in 2019 and 2020, then rebounded in 2021 and 2022, but did not reach the previous peak. In 2019, performance decreased dramatically compared to 2018. In 2020, performance continued to decline from 2019. In 2021, performance showed a significant increase compared to the previous year. In 2022, performance increased slightly compared to 2021, but remained below the peak of 2018.

4.10.3 Bad or Loss:

2018	2019	2020	2021	2022
69.71%	1.55%	0.46%	0.31%	50.54%



The chart shows the performance of "bad or loss" from 2018 to 2022. The performance fluctuated over the period. It reached a peak in 2018, declined significantly in 2019 and 2020, then rebounded in 2021 and 2022, but did not reach the previous peak. In 2019, performance decreased dramatically compared to 2018. In 2020, performance continued to decline from 2019. In 2021, performance showed a significant increase compared to the previous year. In 2022, performance increased slightly compared to 2021, but remained below the peak of 2018.

Chapter 5: Findings, Recommendation & Conclusion

5.1 Major Findings:

- SIBL Deposit amount is increases day by day 2015 to 2019 which is 138537 to 267829 (tk. In million). But the deposit growth rate was fluctuated year 2016 to 2018 which is 29% to 10%. In recent year it little bit increase in 19%.
- SIBL Investment amount also increases in year 2015 to 2019 which is 134117 to 2642269 (tk. In million). The growth rate is decreases year 2016 to 2019 which is 29% to 11%.
- In the investment modes the SIBL minimized their investment. The growth was unstable of 2015 to 2019 which is 3% to 1.67%. and it is effected the SIBL.
- Among the investment modes of SIBL the amount is highest on Bai-Muazzal mode. Hire purchases and Murabha is a second position.
- In the status of bad investment part their Bad/Loss is very higher in year 2018 which is 16914 and on the year 2019 its decrease slightly which is 16493. This is occurring because of their down policy system.
- SIBL investment procedure is moderate in overall year 2015 to 2019.

5.2 Recommendations:

The following recommendation may be suggested for the overall Social Islami Bank Limited:

- SIBL grows its investment plans on a day-to-day basis but now their investment growth rates have changed so that they need to improve their messenger service.
- SIBL should pay more attention to their investment growth rates which fall from 2018 to 2022.
- SIBL has further developed its ever-growing scheduled investments.
- SIBL should invest more in profitable businesses so that they can make more money
- SIBL should focus on their monitoring system so that they can reduce their bad or bad investment.
- SIBL bad status investment is increases year by year because of their bad policy. If they recover on it then they should repair their loan with in a period of time.

- SIBL customers should be properly monitored as their funds are used properly.

5.3 Conclusion:

Social Islamic Bank Limited is a banking business that is expanding to provide business banking services to customers as well as providing access to microcredit and SME funds to the millions of people in the country. As part of corporate responsibility, it plays a vital role in assisting bereaved members of the community in any related welfare work. They focus on the reputable, fast and professional services offered to their customers. They believe in developing close relationships. Therefore, they are committed to providing high-quality banking services and the best return on equity investment to ensure the financial security of investors and to bring their new Islamic banking products up to date. Into their existing and prospective employees. "It then came to our notice that we were struggling with two heads to meet and provide financial support to poor families. "They believe that their service has little value in strengthening the end results of equality for people in society.

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