

**Internship Report on
“Investment Procedure and
Ratio Analysis of Shahjalal
Islami Bank Limited”.**



UNITED INTERNATIONAL UNIVERSITY

Course Title: Internship
Course Code: AIS 4441

Submitted To
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Date: April 28, 2019

Letter of Transmittal

28 April, 2019

Dr. James Bakul Sarkar

Associate Professor

School of Business and Economics

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Subject: Submission of Internship report.

Dear Sir,

It is a great pleasure to handover my Internship report on “**Investment procedure and ratio analysis of Shahjalal Islami Bank Limited**” to you. I have done my internship program from Shahjalal Islami Bank Ltd, Dhanmondi #04 branch under your supervision.

I have tried my level best to present the report meaningful, correct and sound. I have shared my experience, knowledge, and skill which I gathered during my internship period while preparing the report. I have followed the instructions that were given by my respected faculty and supervisor.

Hopefully, you will accept my report. Your any sort of judgment regarding the report is highly appreciated. If you need any aid in clarifying the report, I will be available for any questionnaire respecting to this report.

Thanking you.

Yours obediently

Sadia Hoque Briste

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BBA in AIS

United International University

Acknowledgement

It was a great opportunity for me that I have been assigned for the internship from United International University for completing my BBA program. There are many people to be thanked for conducting my internship report. But first, I would like to thank to the Almighty who gives me the strength to complete this report with the patient.

Now, I would like to thank to my faculty and supervisor Dr. James Bakul Sarkar, Associate Professor, School of Business and Economics, United International University. My deepest gratitude and special thanks to him for his guidance and support while preparing this report. It was a pleasure to working under him.

It was impossible to face the corporate world without helping the people of SJIBL, Dhanmondi#04 branch. So, my greatest thanks to those people who support and give me direction during my internship period. I would like to give special thanks to the following people of SJIBL, Dhanmondi#04 branch:

- ❖ **S.M. Rashedul Karim**, Senior Vice President and Head of Branch.
- ❖ **Shamsul Arifin Ferdose**, Vice President & Deputy Manager.
- ❖ **Shanaz Parvin**, Senior Assistant Vice President.
- ❖ **Md. Abdullah Al Mamun**, Junior Assistant Vice President Investment Department.

Finally, thanks to my family and friends who helped me in conducting my report.

Executive Summary

This report has been made on the basis of “Investment procedure and Ratio analysis of Shahjalal Islami Bank Limited”. It is the outcome of three months basis Internship program in Shahjalal Islami Bank Limited as required by the faculty and supervisor Dr. James Bakul Sarkar, Associate Professor of BBA Department, United International University. The objective of the study is to analyze the investment process of SJIBL, doing ratio analysis, identifying problems and recommendations. Both primary and secondary data were collected for the study.

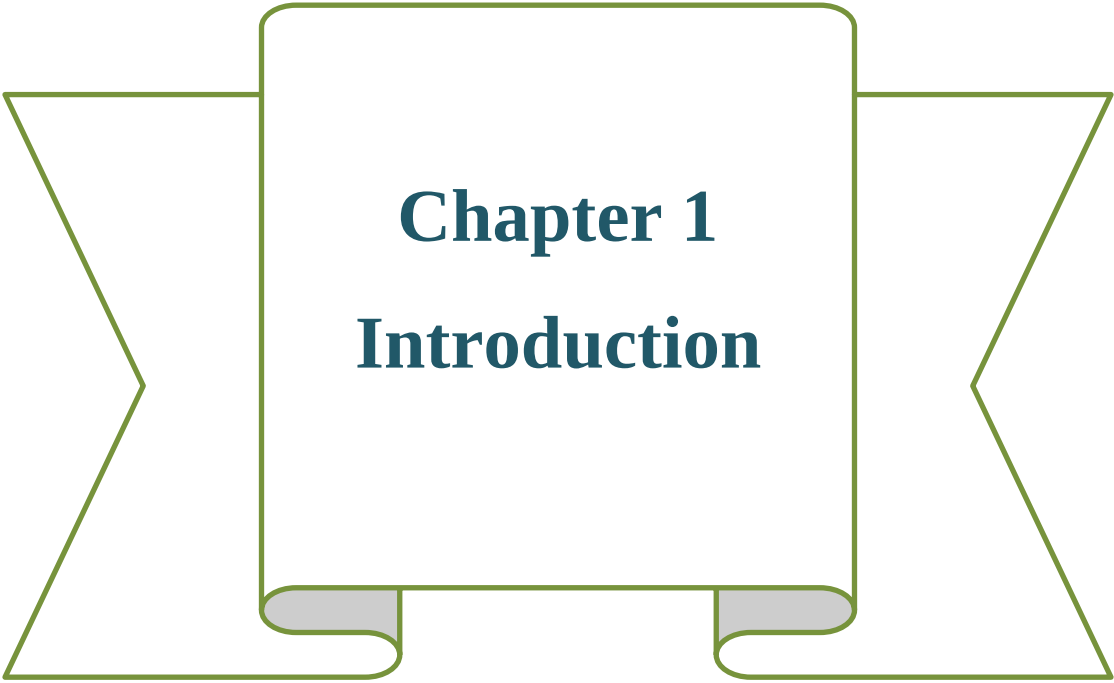
This report has eight chapters. Each chapter has been described properly as a descriptive study. Bank’s profile included with proper details. So that readers can understand the profile properly. In chapter four, the investment part has been described. In this report bank’s investment process stated on the basis of working knowledge in the Investment sector of SJIBL, Dhanmondi-04 branch. Different types of Ratio analysis has done for SJIBL.

Tables and figures are added in this report. Any reader can easily understand the study. Different charts are also added with ratio analysis. The ratio analysis part is the crucial part of this report. It has been done very carefully. The calculation has also been done for ratio analysis. Findings are added as per the study and work experience. Recommendations are also properly described for SJIBL. After the conclusion part, the appendix is added. Appendix part is the last chapter of this report. Appendix part is divided into two parts. One is the reference which follows the APA method. And the second part is Acronyms part which gives the full form of acronyms using in this report.

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Chapter 1

Introduction

1 Introduction of the report

1.1 Introduction

Economic growth is considered the pivotal objective of a country in this world. Banking sectors are playing an integral role in economic growth in a country. The Banking system is important to the economic growth through its ability in assembling and captivating deposits from savers. Secondly, its role in providing loans to embolden investment and production. Thirdly, its ability is to constitute an economic extension to most of the economic zones such as Agriculture, corporation and trade sectors. Finally, the banking industry devotes to the arrangements of introductory capital for investment projects. In our country, private banks are having the apex. They are dominating the economic sector of our country. Currently, there are 57 banks in Bangladesh: 40 local private banks, nine foreign and eight state-owned. Shahjalal Islami Bank Limited (SJIBL) is the most promising bank in private sector at present. Shahjalal Islami Bank Limited (SJIBL) inaugurated its commercial service in consonance with the doctrine of Islamic Sharia on the 10th May 2001 under the Bank Companies Act, 1991. In these years SJIBL has diversified its service analysis by opening new sections at different strategically decisive venues across the country offering distinct service commodity both investment & deposit. Islamic Banking, in aspect, is not only INTEREST-FREE banking business, but it also carries accord wise trade commodity thereby developing real earnings and thus boosting GDP of the economy.



1.2 Origin of the report

This report is originated from the completion of three months period internship in Shahjalal Islami Bank Ltd. Dhanmondi #04, Dhaka. After completing 120 credits of BBA it is necessary to submit an overall review through internship/ project. As I choose internship for completing my last 3 credits of BBA program so I was venerated to completing my internship in Shahjalal Islami Bank Ltd. During these 3 months long period I assembled information and skill which is suggested by the HR department of SJIBL. This report is the ultimate outcome of my three months internship in SJIBL.

1.3 Objective of the study

1.3.1 Primary objective

The primary objective of this study is to gathering knowledge in different professional skill of the organization and completing the report through those gathered experience.

1.3.2 Specific Objective

- To present the overall synopsis of SJIBL.
- To differentiate the analytical and practical knowledge.
- To investigating the bank's policy.
- To creating the SWOT analysis for SJIBL.
- To know about the current situation of SJIBL.
- To perceive the tools and techniques of SJIBL.
- To emphasize on investment sector of SJIBL.
- To appraise the lending procedure of SJIBL.
- Divulging some recommendation for SJIBL.

1.4 Scope of the report

This report is unquestionably prepared on the basis of factual practice that gathered during the internship period. In order to exhaustive the entire report, it will be needed to examine the whole process step by step.

This report consists of General Banking sector and Investment sector of SJIBL. Their techniques and tools are discussed by approval of them. As it is an Islamic bank, it follows the views of Islamic banking method, for that reason the whole report is prepared on the basis of Islamic mode.

I have explained the mechanism of only the Dhanmondi #04 branch, as I was appointed there for my internship. During the period of internship, I took experience in General Banking, Investment and in Foreign Trade sector. I was honored to be part of their daily activities and it helped me to increase my knowledge and skill.

1.5 Rationale of the report

This report is designed to serve as a tool for understanding the current situation of the Islamic bank system. Focusing on the General banking and Investment sector I have tried to give the proper explanation about SJIBL working procedures.

The report has been prepared in a descriptive manner. Mainly the study focused on how Islamic banks are playing an impact on the economy of Bangladesh.

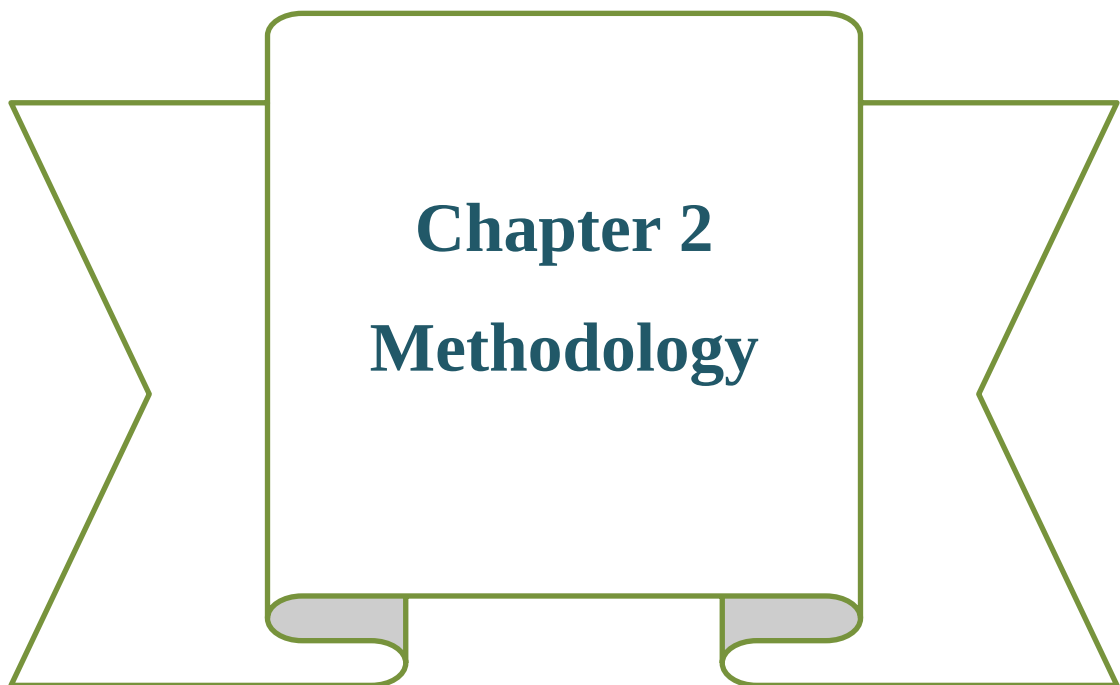
In the mode of Islamic bank, credit risk or management is referred to as Investment. For that reason, in this report, all the parts of the credit sector are covered under Investment. SJIBL as an Islamic bank they are now top ranked in Bangladesh. They are renowned for their investment sector and their other management of the organization. In this whole report, I have tried to show the important features of their organization as much as I can. In the period of my internship, I have focused on their general activities and mode of investment. I have tried to illustrate them properly.

I have faced some lacking of their organization. I have tried to give an appropriate explanation about their lacking's and drag out some recommendations for their organization.

1.6 Limitation of the report

Though I have faced some limitations while making the report and during my internship period, I have tried my level best to make report noble. Major limitations of my study are given below:

- ✚ Shortage of time.
- ✚ I could not manage all the data because of their internal policy.
- ✚ Most of the time I worked in General banking sector.
- ✚ As a first time, it was challenging to understand the tasks.
- ✚ Latest data could not manage due to the confidentiality of the organization.
- ✚ Most of the data were collected from the previous annual report.
- ✚ Organization's environment was new for me and it was difficult for me to cope up.
- ✚ It was not possible to understand the whole process in between three months of period.
- ✚ It was a non-paid Internship, and it has decreased my motivation.
- ✚ As officers were busy in their work so it was hard to gather their verbal session for my purpose of work.
- ✚ As it is an Islamic bank, their mode of working is different from other commercial banks.



Chapter 2

Methodology

2 Methodology of the report

This section of the report detailed how I conducted the whole report. I followed some process to complete my report. Some parts of my process are given below:

- 1) Assembling pertinent information.
- 2) Compile my observation on the basis of skill that obtained through internship.
- 3) Clarifying and evaluating the data.
- 4) Making notes, revision, and go through the correction process.
- 5) Inserting necessary charts, tables, and graphs.
- 6) Complete the final report

2.1 Types of data

2.1.1 Primary Data

- Own work experience in different sector of the bank
- Interview session with officers.
- Questionnaire to clients.
- Files that related with my work provided by the bank.
- Investigation of relevant papers.

2.1.2 Secondary Data

- Through the website of SJIBL.
- Annual Reports of SJIBL.
- Website of Bangladesh Bank.
- Investment policy manual.
- Newspapers and journals.
- Publications and Brochures related to the banking sector.

2.2 Area of study

This section covered the practical area, especially investments, General banking and foreign trade area of Shahjalal Islami Bank Ltd Dhanmondi Branch.

2.3 Time

It was three months period Internship from 03/02/2019 to 03/05/2019. It was a combination of practical work and training at investment, GB and foreign trade sectors.

2.4 Sampling technique or procedure

- Software
 - a) MS word
 - b) MS Excel

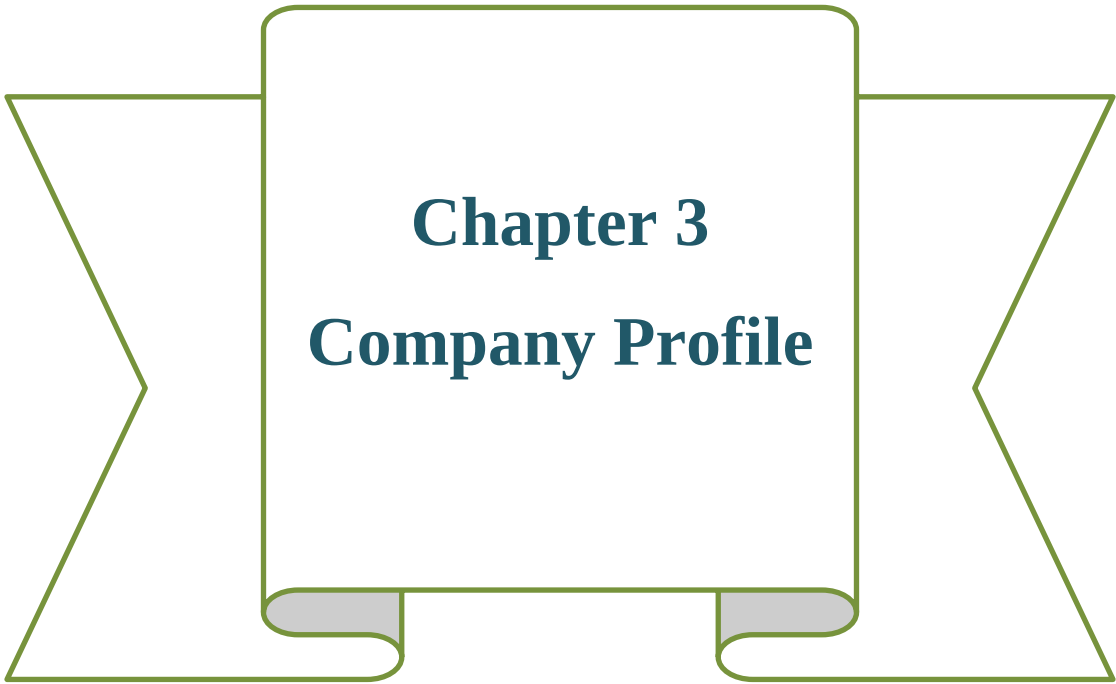
These were used during preparing the report.

2.5 Sample Size

Samples were gathered from year 2017, 2016 and 2015(Annual report). As 2018 annual report has not published yet.

2.6 Data collection process

Data were collected in two ways primary and secondary. Primary data were collected through orally by officers and banks different types of documents. I used my observation for collecting primary data. Secondary data were gathered by many sectors. Ratios were done by collecting data from Annual report of SJIBL.



Chapter 3

Company Profile

3 Profile of Shahjalal Islami Bank Ltd.

3.1 Islamic Banking in Bangladesh

Islamic Banking is banking or financial activities that organize with sharia or Islamic law and by the development of Islamic economics, its practical functions take place.

At present in Bangladesh Islamic banks are taking the highest place rapidly. Islamic banking started in 1983 in Bangladesh. It was introduced by foreign investors from Saudi Arabia and Kuwait. **Islami Bank Bangladesh Ltd. (IBBL)** is the first Islamic based bank in Bangladesh which was incorporated in 1983. There are a total of eight Islamic Sharia-based banks in Bangladesh including IBBL. They are given below:

- Islami Bank Bangladesh Ltd
- Shahjalal Islami Bank Ltd.
- Al-Arafah Islami Bank Ltd.
- EXIM Bank Ltd.
- First Security Islami Bank Ltd.
- ICB Islamic Bank.
- Social Islami Bank Ltd.
- Union Bank Ltd.

Islamic Banking system has recorded a significant performance in the Bangladesh economy. Through the Islamic banking industry, Bangladesh has gained approximately more than twenty percent (20%) annual growth. Islamic banks are gaining a good profit ratio day by day.

Fig: Banks' operating profit in 2018

BANKS' OPERATING PROFIT IN 2018 <i>(In crore taka)</i>					
BANK	2017	2018	BANK	2017	2018
IBBL	2,420	2,770	Dhaka	524	650
National	1,156	1,230	Jamuna	464	620
Pubali	915	1,025	Premier	440	618
Southeast	901	1,012	One	540	560
DBBL	755	922	First Security	477	525
Bank Asia	671	811	MTB	416	515
Eastern	750	780	Shahjalal	360	500
Al-Arafah	703	721	Standard	354	380
Exim	650	710	Union	242	251
Mercantile	711	673	South Bangla	182	205
City	749	680	NRBC	200	203
SIBL	654	668	Modhumoti	146	197
Trust	630	660	Meghna	102	93
NCC	535	655	NRB	85	91

3.2 Background of Shahjalal Islami Bank

Shahjalal Islami Bank Limited (SJIBL) is a sharia-based private commercial bank. It incorporated in 2001 on the 10th May in accordance with the principle of Islamic Law under the bank companies act, 1991. During those years SJIBL has differentiated its function and service which included new branch opening at important locations across the country and offering a different type of service products like an investment, deposit, etc. They carried their business as an INTEREST-FREE banking system. They followed Islamic methods for organizing their functions. They are generating real income by deal wise business product and boosting GDP of Bangladesh economy. SJIBL has strong and supportive Management Team which is equipped with great professional skill and knowledge. Management Team is following the leadership of veteran banker Mr. Muhammed Shahidul Islam. Board of Directors enjoys a high diploma in the business field of the country.

SJIBL has become a strong competitor to all other commercial banks. SJIBL offered different types of schemes with the highest rate of return. As they are Sharia-based Company they called credit as Investment. They are trying to put something new in their banking functions. SJIBL has provided a lot of assistance regarding their Investment process and foreign trade. It is playing a crucial role in expanding the industry of the country. Innovation with the functions is getting great acceptance from the customers.

At present SJIBL has 123 Branches across the country.

- Dhaka Zone has 67 Branches.
- Chattogram Zone has 27 Branches.
- Sylhet Zone has 7 Branches.
- Khulna Zone has 7 Branches.
- Rajshahi Zone has 11 Branches.
- Barisal Zone has 4 Branches.

ATM booths are available at 87 places. They are trying to open more branches for reaching to the people. Booths are available 24/7 for 365 days.

3.2.1 Vision of SJIBL

Becoming the Exclusive modernized Islami Bank in Bangladesh and making a significant increase to the national economy. Enhancing customers' trust & wealth, quality investment, employees' value and accelerated expansion in shareholders' equity.

3.2.2 Mission of SJIBL

- Providing quality services to customers.
- Setting high standards of integrity.
- Making a quality investment.
- Ensuring sustainable growth in business.
- Ensuring the maximization of Shareholders' wealth.
- Extending our customers' innovative services acquiring state-of-the-art technology blended with Islamic principles.

- Ensuring human resource development to meet the challenges of the time.

3.2.3 Strategies of SJIBL

- Striving for customers the best satisfaction & earn their confidence.
- Managing & operating the Bank in the most effective manner.
- Identifying customer's needs & monitor their perception towards meeting those requirements.
- Reviewing & updating policies, procedures & practices to enhance the ability to extend better services to the customers.
- Training & developing all employees & provide them adequate resources so that the customer's needs are reasonably addressed.
- Promoting organizational efficiency by communicating company plans, policies & procedures openly to the employees in a timely fashion.
- Cultivating a congenial working environment.
- Diversifying portfolio both the retail & wholesale markets.

3.2.4 Motto of SJIBL

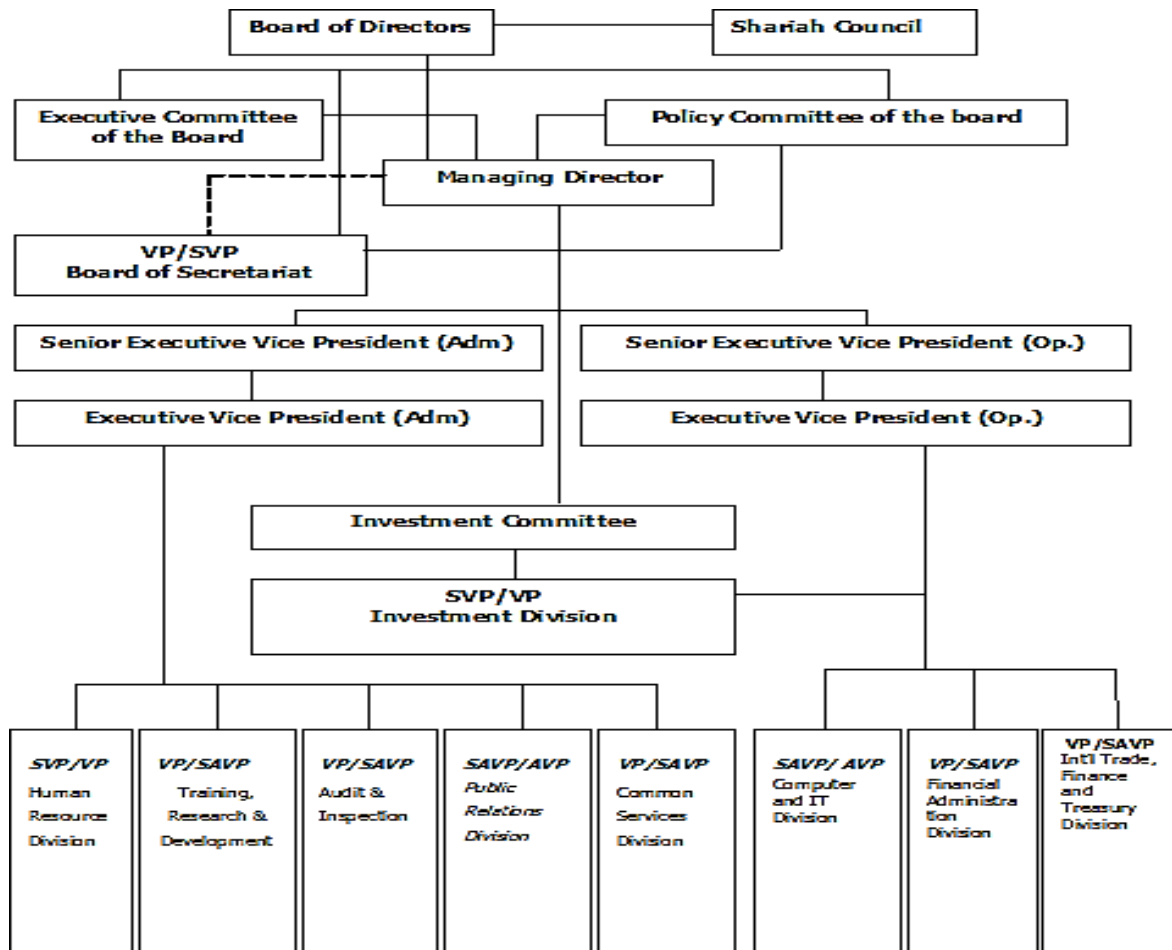
Committed To Cordial Service.

3.2.5 Corporate Information

Name of the Company	Shahjalal Islami Bank Limited
Legal Form	A public limited company incorporated in Bangladesh on 1st April 2001 under the companies Act 1994 and listed in Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.
Commencement of Business	10th May 2001
Head Office	Shahjalal Islami Bank Tower Plot No: 4, CWN(C) Gulshan Avenue, Dhaka-1212.
Telephone No.	88-02-9845457
Fax No.	88-02-9847607
Website	www.sjiblbld.com
SWIFT	SJBL BD DH
E-mail	sjiblho@sjiblbld.com
Chairman	Mr. Akkas Uddin Mollah
Managing Director	Mr. Muhammed Shahidul Islam
Auditors	M/s. Hoda Vasi Chowdhury & Co, Chartered Accountants BTMC Bhaban (7th & 8th floor) 7-9 Kawran Bazar Commercial Area, Dhaka-1215 Phone: +88-02-9120090
Tax Advisor	M/S K.M Hasan & Co. Chartered Accountants 87, New Eskaton Road Dhaka.

	Phone: 88-02-9351457, 9351564
Legal Advisor	Hasan & Associates Chamber of Commerce Building (6th floor), 65-66 Motijheel C/A, Dhaka
No. of Branches	123
No. of ATM Booth	87
No. of SME Centers	At present Bank has no SME center
Off-Shore banking Unit	01
No. of Employees	2,156
Stock Summary:	
Authorized Capital	Tk. 10,000 million
Paid up Capital	Tk. 7,714 million
Face Value per Share	Tk. 10

3.2.6 Organization Structure



3.2.7 Board of Directors



Mr. Akkas Uddin Mollah
Chairman



Mr. Mohammed Golam Quddus
Rep. of Anwer Khan Modern Hospital
Ltd.
Vice Chairman



Mr. Khondoker Shakib Ahmed
Vice Chairman



Dr. Anwer Hossain Khan, MP
Director



**Mr. Md. Sanaullah Shahid (Rep. of
Electra International Ltd.)**
Director



**Mr. Md. Harun Miah (Rep. of Shamsuddin
Khan & Harun Miah Ltd.)**
Director



Mr. Md. Abdul Berek
Director



Mr. Abdul Halim
Director



Mr. Mohiuddin Ahmed
Director



Engr. Md. Towhidur Rahman
Director



Mr. A.K. Azad
Director



Mr. Mohammed Younus
Director



Mr. Fakir Akhtaruzzaman
Director



Mr. Khorshed Alam Khan
Rep. of Daffodils Trading International
Director



Mr. Md. Moshir Rahman Chak
Rep. of Fresh Export Import Ltd.
Director

		
Mrs. Shahan Ara Begum Director	Mr. Mosharraf Hossain Chowdhury Independent Director	Mrs. Farida Parvin Nuru Independent Director
		
Mrs. Tahera Faruque Director	Mr. Muhammed Shahidul Islam Managing Director	

3.2.8 Service and Products

Account Services

- Al Wadiah current Deposit (ACD).
- Mudaraba saving Deposit (MSD).
- Mudaraba Term Deposit (MTD).
- Mudaraba Short Notice Deposit (MSND).

Deposit Schemes

- Mudaraba Monthly Income.
- Mudaraba Double Money.
- Mudaraba Monthly Deposit.
- Mudaraba Millionaire.
- Mudaraba Haji Deposit.
- Mudaraba Cash Waqf Deposit.
- Mudaraba Money Spinning.
- SJIBL School Banking.

Sl.	Deposit Product	Provisional Rate
01.	Mudaraba Savings Deposit	3.00%
02.	Mudaraba Special Notice Deposit : On average Balance	
	less than 1 crore	3.00%
	1 crore to less than 25 crore	3.25%
	25 crore to less than 50 crore	3.50%
	50 crore to less than 100 crore	3.75%
	100 crore and above	4.00%
03.	Mudaraba School Banking Account	4.00%
04.	Mudaraba Savings Payroll Account	3.00%
05.	Mudaraba Term Deposit	
	1 Month : Any Amount	3.00%
	2 Months : Any Amount	3.50%
	3 Months : Any Amount	6.00%
	100 Days : Any Amount	8.00%
	175 Days : Any Amount	8.50%
	6 Months : Any Amount	7.00%
	1 Year : Any Amount	7.00%
	400 Days : Any Amount	9.00%
	2 Year : Any Amount	9.50%
	3 Year : Any Amount	9.50%
06.	Mudaraba Money Spinning Account: Daily product basis	
	Tk . 1 Lac to less than Tk. 10 Lac	3.00%
	Tk . 10 Lac to less than Tk. 1 Crore	3.25%
	Tk . 1 Crore to less than Tk. 10 Crore	3.75%
	Tk . 10 Crore to less than Tk. 100 Crore	4.25%
	Tk . 100 Crore and above	5.00%
07.	Mudaraba Scheme Deposits	
	a)Mudaraba Monthly Income Scheme:	
	1 year	9.00% (Tk.750.00/-per month per lac before tax)

2 Years	9.00% (Tk.750.00/-per month per lac before tax)
3 Years	9.00% (Tk.750.00/-per month per lac before tax)
b)Mudaraba Multiple Benefit Scheme:	
i) Double Benefit	8.70% (Minimum amount Tk. 10,000.00 & will be doubled in 8 years)
ii) Triple Benefit	8.48% (Minimum amount Tk. 10,000.00 & will be tripled in 13 years)
c)Mudaraba Millionaire Scheme:	
i) 5 Years (Tk 13,350/ Per Month)	8.47%
ii) 10 Years (Tk. 5,275/ Per Month)	8.51%
iii) 12 Years (Tk.3,975/ Per Month)	8.55%
iv) 15 Years (Tk.2,725/ Per Month)	8.58%
d)Mudaraba Monthly Deposit Scheme:*	
i) 3 Years	8.30%
ii) 5 Years	8.52%
iii) 8 Years	8.54%
iv) 10 Years	8.55%
e) Hajj Scheme:**	
1 Year to 10 Years	8.25%-9.00%
f) Cash Waqf:	8.50%

Table: Deposit Scheme rates

Mudaraba Hajj Deposit:

Year	Account opened in 2018 (From 6th December 2018)			
	Monthly Installment	Expected Amount payable at Maturity to meet-up Hajj Expense	Rate	
1	28,500	3,57,675	8.25%	
2	14,500	3,79,945	8.35%	
3	9,750	4,01,035	8.50%	
4	7,250	4,16,120	8.55%	
5	5,700	4,28,480	8.60%	
6	4,700	4,44,745	8.65%	
7	4,000	4,63,780	8.70%	
8	3,400	4,73,745	8.75%	
9	3,000	4,95,100	8.80%	
10	2,700	5,26,405	9.00%	

Table: Hajj Scheme rates

Investment Schemes(Retail)

- Small and Medium Enterprise Investment.
- Small Business Investment.
- Housing Investment.
- Household Durable.
- Car Investment.
- Overseas Employment Investment.
- Investment Scheme for Doctors.
- Investment Scheme for Executives.
- Investment Scheme for Marriage.
- Investment Scheme for Education.
- Investment Scheme for conversion of GNC

Investment Schemes Corporate Mode

- Murabaha.
- Bai-Muazzal.
- Hire Purchase under Shirkatul-Meelk.
- Ijara.
- Bai-Salam.

- Quard-e-Hasana.
- Investment against LC.
- Investment against deposit/Scheme.

Investment Profit Rate		
Sl.	Investment Sector	Profit Rate
1	Agri	4.00%-9.00%
2	Industry (Term)	11.00%-14.00%
3	SME	
	(a) Small	13.00%-16.00%
	(b) Medium	13.00%-16.00%
4	Working Capital	
	(a) Industry	11.00%-14.00%
	(b) Commercial	11.00%-14.00%
5	Export	7.00%
6	Commercial Investment:	
	(a) Food Grains	12.00%-15.00%
	(b) Other	12.00%-15.00%
7	Housing Investment	11.00%-14.00%
8	Consumer Credit:	13.00%-16.00%
9	Non-Banking Financial Institute (NBFIs) Investment	11.00%-14.00%
10	Other	
	(a) Investment Against Different Deposit Own Bank	Spread "2.00%-3.50%"
	(b) Investment Against Different Deposit Other Bank	11.00%-14.00%

Fig: Investment profit Rate

Card

- VISA Debit Card.
- VISA Prepaid Card (Local).
- VISA Prepaid Card (International).
- VISA Souvenir Card (Gift Card- Local).

SME Investment Products

- Prottasha for Small Enterprise.
- Prottasha for Woman Entrepreneurs.

→ Rural Investment Program.

Computer Services

- Online Services.
- Automated Accounting.
- Integrated System.
- ATM.
- Push-pull SMS Service.
- Signature Verification
- POS service
- Any Bank Branches.

Sustainable Finance

SJIBL has taken the step for “**Green Banking**”. They thought as a banker, wastage goes against their nature. They think about the environment and took the step for Green Banking project. They become successful in this project.

➤ **Mission**

- To help their customers achieving economic success and financial security.
- Creating a place where their employees can grow, prosper and be fulfilled in their work.
- To make the communities where they operate a better place to live and work.
- Optimizing the long-term return to shareholders, providing safe and sound investment socially responsible and resource-efficient enterprise.

➤ **Green Finance Client**

List of existing Green Finance Clients		
Branch	Name of Green Finance Client	Nature of Green Finance
Agrabad	Naba Export	Fire Extinguisher
	Maf Shoes	Fire Extinguisher
	Tafop Apparels Ltd	Fire Door & Fire Hydrant System
	Anwara Dress Makers	Fire Door System
	Anwara Dress Makers	Fire Door System
College Gate	Somaj Unnoyon Songstha	Solar Irrigation
Satmosjid	Sun Home Energy	Solar Panel business
Motijheel	Sherpa Power Engineering Ltd	Solar Panel import & Trading
Bangshal	Masrur Trading	solar energy equipments
Sylhet	Sylhet Board Mill	Use recycle paper as raw material to make carton, packet etc.
	Sarwar Board Mill	
Moulvibazar	Green Leaf Innovation Ltd	Green Factory Renovation
Saidpur	Anshary Traders	Recycle of wastage plastic
Kaligonj	Jhumur Rani Das	Vermicompost

Elephant Road	Mamico Ltd	Solar , LED Bulb etc
Kawranbazar	Friends Knitting Ltd & Zisa Fashion Ltd	Fire Door, Fire Detection
	Friends Knitting Ltd & Zisa Fashion Ltd	Green Industry
Uttara	K.S. Apparels	Fire door, fire alarm etc
Gulshan	Karooni Knit Composite	ETP Installation and modification+Fire Fighting Equipment
	Belcuchi Knitting & Dying Ltd	Biological ETP Installation
Tongi SME	Blue Jeans Washing Plant	ETP Installation
Dhaka Main	Super Star Electronics	LED Bulb Assembly Plant
	Super Star Electronics	Solar Equipments

Table: Green Finance clients of SJIBL

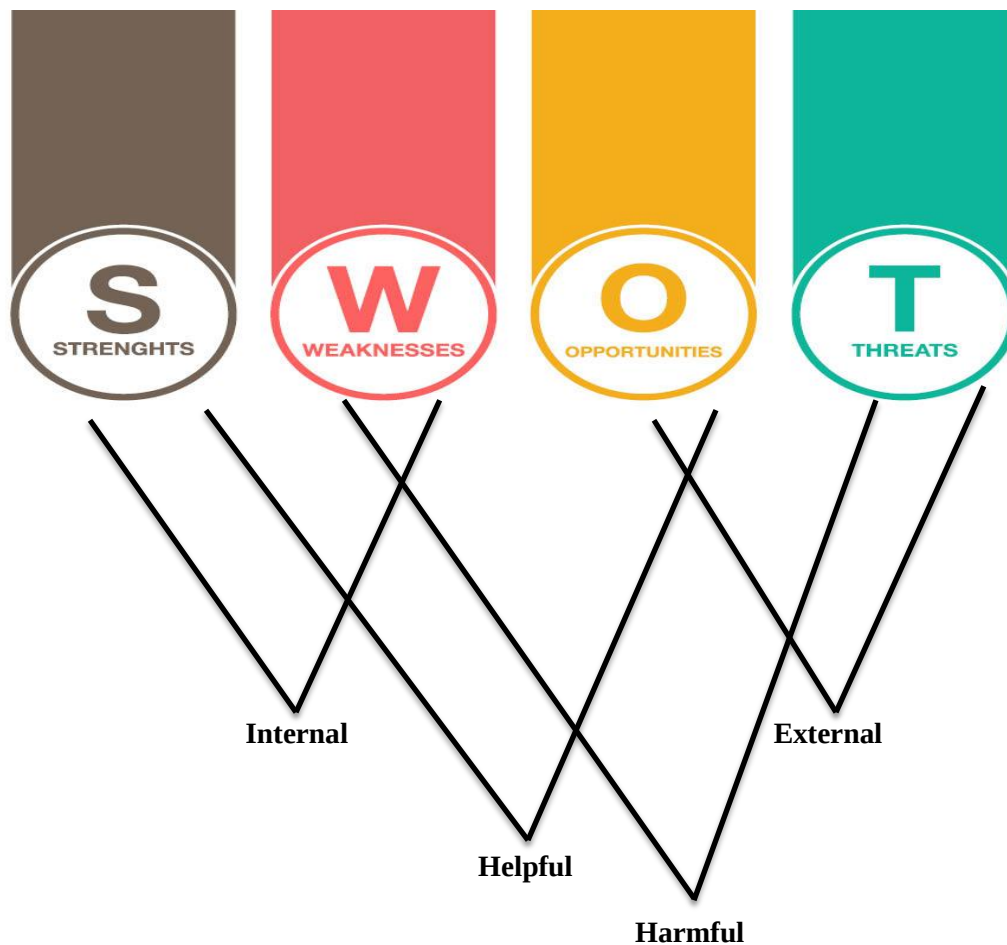
➤ **Green Products**

Renewable Energy			
Bio-gas	Setting up of Bio-gas Plant in existing Dairy & poultry Farm	Solar Energy	Solar Home System
	Integrated Cow Rearing and Setting up of Bio-gas Plant		Solar Micro/Mini Grid
	Organic Manure from Slurry		Solar Irrigation Pumping System
	Mid-Range Bio-gas Plant		Solar PV Assembly Plant
	Biomass based large scale Bio-gas Plant		Solar PV Plant capable to produce 1 MW or more Power
	Poultry & Dairy based large scale Bio-gas Plant		Solar Cooker assembly Plant Solar Cooker assembly Plant
Hydro-Power	Hydropower (Pico, Micro & Mini)		Solar Water Heater Assembly Plant
Wind- Power	Wind Energy driven Power Plant		Solar Air Heater & Cooling System Assembly Plant
			Solar Energy Driven Cold Storage
			Surface Water Purification Plant using Solar Pump
Energy Efficiency			
Substitution of Conventional Lime Kiln by Energy Efficient Kiln		Energy efficient Improved Cook Stove(ICS)/ICS Renewable/Hybrid Cook Stove Assembly Plant	
Substitution of Conventional lighting system, electronic material, Boiler with energy efficient alternatives on the basis of Energy Audit		LED Bulb/Tube Manufacturing Plant	
Auto sensor power switch assembly Plant		LED Bulb/Tube Assembly Plant	
Waste Heat Recovery System			
Solid Waste Management			

Methane Recovery from Municipal waste & to produce Power	Auto sensor power switch assembly Plant
Municipal waste to Compost	Hazardous waste treatment facility
Liquid Waste Management	
Biological Effluent Treatment Plant (ETP)	Waste Water Treatment Plant
Combination type (Chemical +Biological) of ETP	Sewage Water Treatment Plant
Conversion of Chemical ETP to Combination type (Chemical+ Biological) of ETP	Central Effluent Treatment Plant
Alternative Energy	
Fire Burnt Brick	
Recycling & Recyclable Product	
Waste Paper Recycling Plant for production of recycled paper	Recyclable Poly Propylene Thread & Baggage Manufacturing Plant
Plastic Waste Recycling Plant(PVC, PP, LDPE, HDPE,PS)	PET Bottle Recycling Plant
Recyclable Baggage Manufacturing Plant	Solar Battery Recycling Plant
Used Lead Acid Battery Recycling Plant	
Green Industry	
Safety and Security of Factory	
Miscellaneous	

Table: Green Products of SJILB

3.3 SWOT Analysis of SJIBL



❖ Strengths of SJIBL:

- Fully Computerized bank service in their all branches.
- Professionally skilled management Team.
- Using of money counting machine in cash section.
- Employee-Friendly environment.
- A satisfactory number of employees in every branch.
- Client-Friendly environment.
- Clients are provided with ATM and Debit cards facility.
- Using of SWIFT for Foreign Trade.
- Immediate money transferring process.
- A strong relationship with renowned clients.

❖ **Weaknesses:**

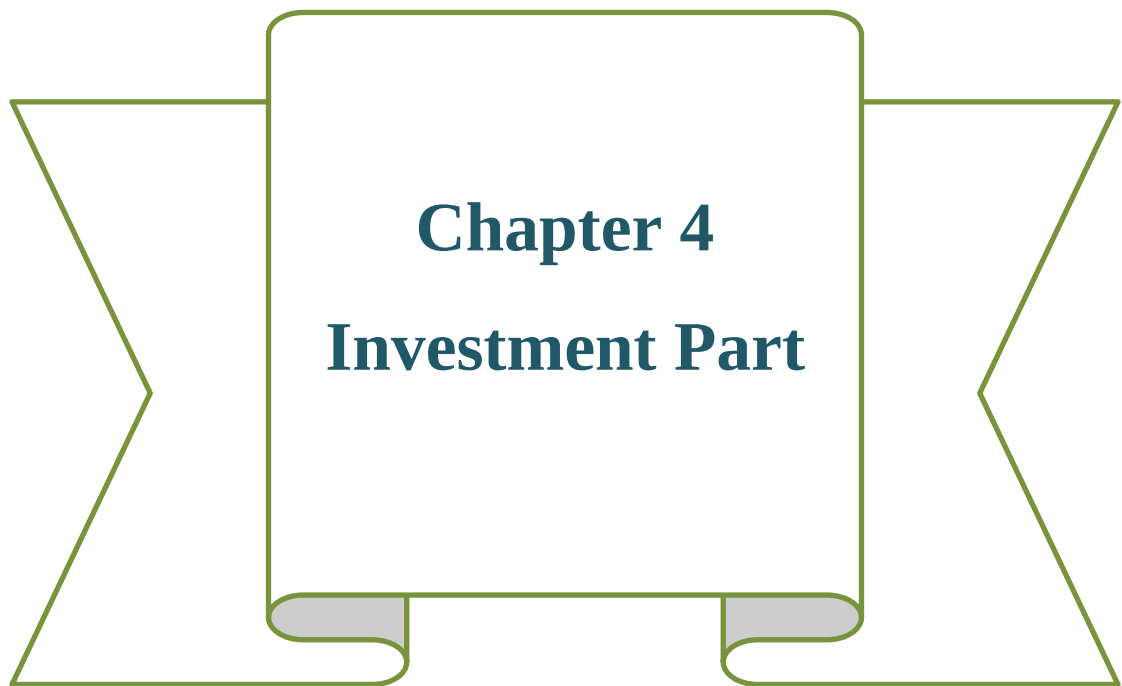
- Lack of fast working employees.
- Not everyone has that much skill to manage the busy situation.
- Over-dependence on Fixed Deposit.
- High Charges on Bank statement, ATM, and certificates.
- Slow IT process.

❖ **Opportunities:**

- 24 Hours Online banking service.
- Providing credit card with several currencies like BDT, USD, etc.
- Successful project of GREEN BANKING.
- Flexible Investment (credit) Schemes.
- Helping the Small industries to grow and to sustain the growth.
- Focusing on SME to broaden the loan or investment facilities.

❖ **Threats:**

- The increasing number of competitors in the deposit market.
- Private banking sectors are increasing day by day.
- Political pressure can interrupt the foreign trade.
- Market Pressure for innovation.
- Money fluctuation in the share market.



Chapter 4
Investment Part

4 Analysis of Investment

4.1 Islamic mode of Investment

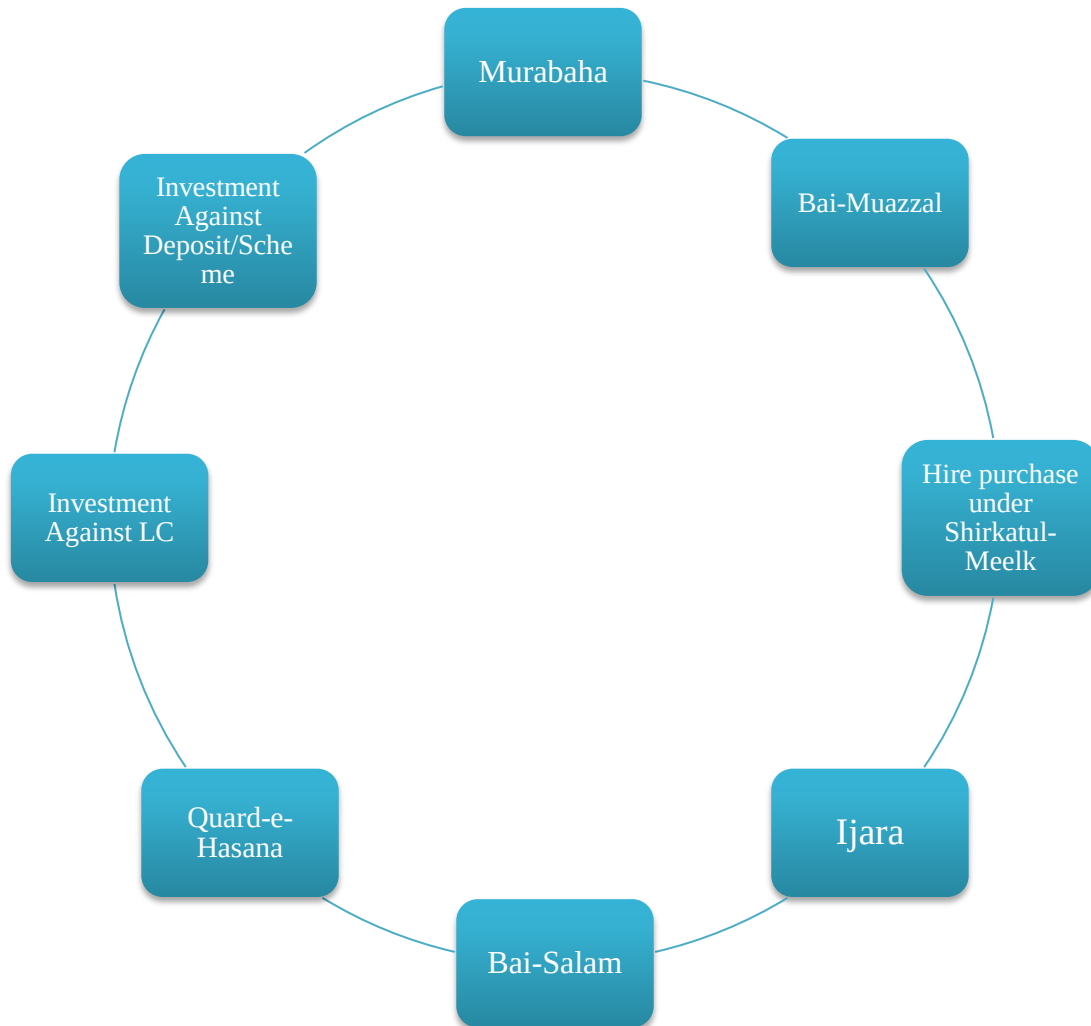


Fig: Investment Schemes Corporate Mode

1. **Bai Mechanism:** Bai means to purchase or sale of a good on credit or prior. This word derived from the Arabic word Baiun which means purchase or sale. Bai mechanisms of Investment are divided into three parts.
 - ❖ Bai-Murabaha
 - ❖ Bai-Muazzal
 - ❖ Bai-Salam
- **Bai-Murabaha:** Bai-Murabaha comes from the Arabic word Bai and Ribhum. Bai means Purchase or sale of a good and Ribhum means agreed upon profit. So Bai-Murabaha means the sale of goods on agreed-upon profit. Bai-Murabaha can be defined as a contract between a buyer and a seller for specific goods under Sharia or Islamic Law agreed upon a certain profit.
 - ✓ **Murabaha LC (sight/deferred):** It is an indirect facility of bank. Here, the bank facilitates imported goods of the clients with a fixed rate of service charge on invoice value. Service charge means LC commission here. LC probably opened at 100% cash. It may be opened at a different ratio as well.
 - ✓ **Murabaha Post Import TR:** Under the rules of “Bai” this post import finance, enlarged to separate shipping documents under LC opened. Bank buys the imported goods from the seller and then sell the same goods to the importer of that goods added cost plus an agreed-upon profit which will be repayable same day or any future date in lump-sum or installments. Lump-sum from the sale proceeds of the consignment, payment is made. Clients usually have possession-ship of the goods. For securing the finance Collateral Security is taken always.
 - ✓ **Murabaha Post Import Pledge:** This part is the same as Murabaha Post Import TR. Here the difference is only in security. Collateral security is obtained for securing the finance in Murabaha post import TR but here it may or may not be obtained. Goods are controlled by the bank.
- **Bai-Muazzal:** Bai-Muazzal is a term derived from Arabic words Baiun and Ajalun. The word Ajalun means a fixed time or fixed period. So Bai-Muazzal means the sale of goods which payment is made at a future fixed date or period. We can say it is a sale on credit.
 - ✓ **Bai-Muazzal Commercial TR:** Bank and client come to an agreement where the bank delivers goods to the client. Here the client pays the price at some future date. Payment can be lump-summed or installment. Under this method, the bank is not allowed to disclose the cost price and profit differently. In this mode of Investment “TRUST” is the most important thing. The bank delivered the goods on trust. The legal implication is taken for trust.
 - ✓ **Bai-Muazzal (Real-Estate):** It is the same as Bai-Muazzal commercial TR. It works the same as Bai-Muazzal commercial TR. There is only one difference with the purpose. Here the purpose is construction or purchase of a building, apartments, etc.
 - ✓ **Bai-Muazzal (WES bill):** This method is working for liquidating ABP liability at maturity. It happens when a client cannot liquidate the liability. The related export proceeds become non-recovered.
 - ✓ **Bai-Muazzal (Term):** Term facility is given to the client in this section of investment. Under a specific repayment-schedule client has the facility to repay. Here the purpose is slightly different. For example to meet BG claim, etc.

SL No.	Types of Investment	Modes of Investment
1.	Trade	1. Bai Muazza2. Murabaha3. Letter of Credit 4. Istisna (PSF) 5. Bai-Salam 6. Bill Purchase 7. Any other applicable mode.
2.	Working Capital Financing.	1. Bai Muazzal2. Murabaha3. Quard 4. Bai-Salam 5. Any other applicable mode.
3.	Industry (term finance: Factory Building, Machinery & other)	1. HPSM2. Lease3. Bai Muazzal 4. Musharaka 5. Any other applicable mode.
4.	Agriculture, Fishing and forestry	1. HPSM2. Lease3. Bai Muazzal 4. Bai Salam 5. Any other applicable mode.
5.	Transport and communication	1. HPSM2. Laase3. Any other applicable mode.
6.	Water works and sanitary service	1. HPSM2. Laase3. Any other applicable mode
7.	Construction (other than industry: Real Estate, Staff-House Building)	1. HPSM2. Bai Muazzal3. Laase 4. Any other applicable mode
8.	Storage	1. HPSM2. Murabaha3. Lease 4. Any other applicable mode
9.	Miscellaneous	1. Any other applicable mode

Table: Types of Term investment

- **Bai-Salam:** It is a contract where buyers make advance payment for purchasing the products with a future delivery date and agreed-upon quantity. In this mode of investment, some precondition needs to fulfill such as the prices, quantity, date, and mode of delivery are to be known to the buyer and seller. This is called export finance. This method serves the parties buyer and seller both.
- **The seller:** The seller received the advance payment. Delivering the products on some future date is the reason for advance payment. The seller benefited from the advance payment for example personal expenses, business expenses, family expenses, etc.
 - **The Buyer:** The buyer can receive the products when it is needed. It helps to reduce the storage cost. Bai-Salam is less expensive than a cash sale. The buyer can protect him from price fluctuation. By these things, the buyer is benefited.
2. **Hire purchase under Shirkatul-Meelk (HPSM):** Hire purchase under Shirkatul-Meelk is a specialized contract which is approved by Sharia. Here Shirkat means Partnership. Shirkatul-Meelk means to share in ownership. When two or more people purchase any commodity, supply equity, or own the same thing jointly and share profit/loss jointly on the basis of contract and proportion of share this is called HPSM. There are three stages of HPSM.
- Purchase under joint ownership.
 - Hire
 - Sale/transfer of ownership to the other partner hirer.
3. **Ijara:** Ijara is an exchange agreement where a known benefit rises from the specified asset. In this mode of investment ownership of the asset is not transferred. Ijara is a kind of installment leasing agreement. Ijara designed like that way. Some conditions under Ijara are given below:
- On completion of the lease agreement the leased item should be transferred to the lessee.
 - In agreement, the amount and timing should be agreed in advance. But it is not necessary to be uniform.
 - Period must be specified.
 - Condition of the leased item must be stated.
 - Lessor must have the legal ownership of the asset before leasing it.
 - Prices cannot be pre-determined for the sale of the asset at the expiry of the lease.
 - The Ijara will be terminated immediately in the cause of late payment of the rental.
 - The leased asset cannot exceed the term of the lease.
 - For any damage caused to the lease item, the lessor may claim compensation.
 - At the end of the lease period, a new agreement can be made.
4. **Quard-e-Hasana:** It is a form of interest-free loan service in the bank. Here “Quard” means loan without interest and “Hasana” means beautiful. So quard-e-hasana means beautiful loan without interest in good faith. Debtor only required paying the principal amount within a reasonable time. The debtor has to pay an equal amount on a monthly basis.

4.2 Investment Schemes (Retail)

Small and Medium Enterprise Investment: It is a priority sector of the bank, which has been declared by the government. Shahjalal Islami bank gives the opportunity of investment to Small and medium enterprises.

Small Business Investment: Rate of profit is 15 percent (%) per annum.

Amount of investment: 50000/- to 500000/-

Tenure: Maximum 3 years (In case of HPSM, Lease, Bai-Muazzal term) and Maximum 1 year (In case of Bai-Muazzal Commercial TR)

Housing Investment: Amount of investment: Maximum 75 Lac.

Tenure: Maximum 1-20 years.

Household Durable: Rate of profit is 16 percent (%) per annum.

Items:

Air-Conditioner/Air-Cooler	Electrical/Electronic goods	IPS/UPS/Stabilizer/FAX/Cell-Phone
Crockery Items	Computer	Washing Machine
Knitting Machine (Home useable)	Furniture and Fixtures	Non-Commercial Generator
Photo Copier	Oven	Refrigerator
Deep Fridge	Two-in-one	Three-in-one
CD/VCD/DVD Player	Water Purifier	Room Heater
Water Cooler	Water Pump	Typewriter
Camera	Different Kitchen Kits	Ornaments for marriage

Period- Maximum 5 years.

Car Investment: Amount of investment: Maximum 40 Lac (brand new) and Maximum 30 Lac (reconditioned).

Period: Maximum 5 years (new) and Maximum 4 years (reconditioned)

Down Payment: Maximum 10 percent (%) for new and Maximum 20 percent (%) for reconditioning.

Overseas Employment Investment: Profit rate is 14 percent (%) per annum.

Amount of investment: Maximum 3 Lac.

Period: Maximum 36 months.

Investment Scheme for Doctors: Amount of investment: Maximum 5 Lac (General) and Maximum 10 Lac (Specialist).

Period: Maximum 60 months.

Investment Scheme for Executives: Amount of investment: Maximum 10 Lac.

Period: Maximum 36 months.

Investment Scheme for Marriage: Amount of investment: Maximum 3 Lac.

Period: Maximum 48 months.

Investment Scheme for Education: Profit rate is 14 percent (%) per annum.

Amount of Investment: Maximum 7 Lac (Bangladesh) and Maximum 15 Lac (Abroad).

Period: Maximum 60 months.

4.3 Investment Procedure



Fig: Procedure for Investment in SJIBL

1. Proposal for investment: When any company or a person comes for taking credit/loan they need to propose for their credit/loan. As an Islamic bank SJIBL call it an investment in any legal business. For the proposal stage, they need to follow some rules regarding SJIBL. This part is mainly called “Induction of the client”. Here a client needs to introduce himself and submit some legal documents so that the bank can verify him or his company.

- Investment Limit should be stated.
- Business Profile.
- Account opening form.
- Clients photograph.
- Copy of National ID card.
- CIB reports.
- Copy of TIN certificate.
- Copy of MOA and AOA.
- Copy of Trade license.
- Certificates of Incorporation.
- Partnership Deed.
- Settlement of BOD for taking investment facilities from SJIBL.
- Personal net worth statement in bank format.
- Copy of Financial statement, Income statement and cash flow statement at least 3 years.
- Pro-forma Invoice.
- CIB inquiry form.
- Statement of Account (C/D, S/B, CC) for last one year.
- Valuation certificate along with photographs in the bank’s format.
- Inspection report of client’s property.
- Risk analysis for lending (BDT 1.00 core and above).
- Profile of the client.
- Information of the entire sister concerns in details (if any).
- Working capital statement.
- Source of finance of the project.
- Past relationship with SJIBL.
- Status of asset and capital.
- List of equipment/ machinery in the factory.
- Competitors and the competitive position of the client.
- The number of employees.
- Performance of LC for the last 3 years.
- Past credit facilities in other banks.

2. **Application Process:** After verifying all those proposal part's documents application process will start for sanctioning the credit for the customer. Here branch will apply for credit to the head office. Head office management again verifies those things. If they find everything is legal and the client has the ability to take the loan, they passed the application.
3. **Approval and Sanction:** In this part approval process start for sanctioning the credit.

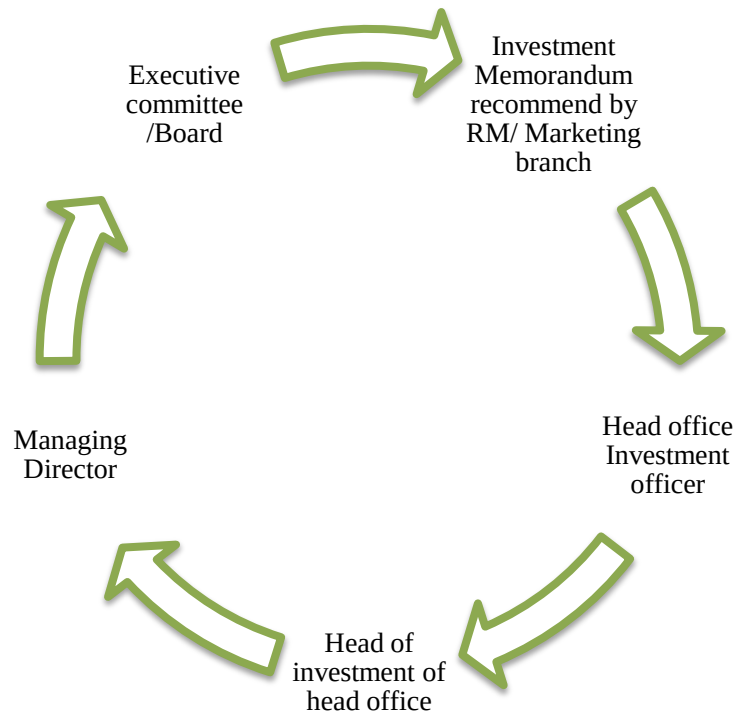


Fig: Approval Process diagram

4. **Documentation:** After approval gained from the head office “Documentation” started for sanctioning the loan for the client. Investment sector of the bank starts working on documentation. They get ready all the legal papers and documents for filing the credit.
5. **Disbursement:** This section happens when all the documents are appropriate. Here the client gets his desired amount of credit.
6. **Investment Monitoring:** In this stage bank monitoring the investment. Bank keep contract with the client. Bank can ask for statements and stock reports from the client.
7. **Recovery and settlement:** If a bank finds any wrongdoing with the investment they try to recover it from the client as soon as possible. Then they go for a settlement.
8. **Legal Factor:** If a bank failed to recover the fund from the client, then the bank goes for a legal factor. They do legal action against the client under the Bangladeshi law.

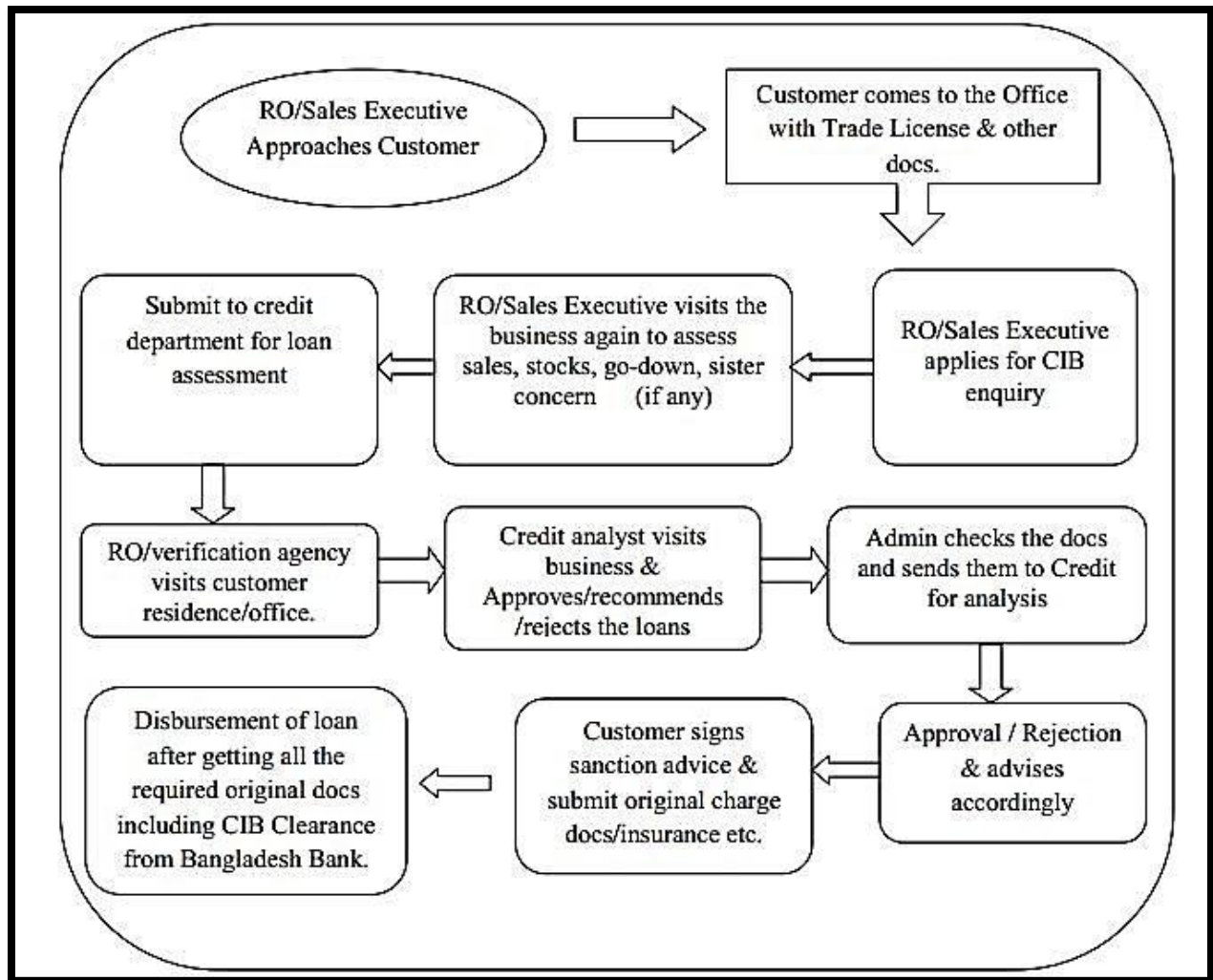
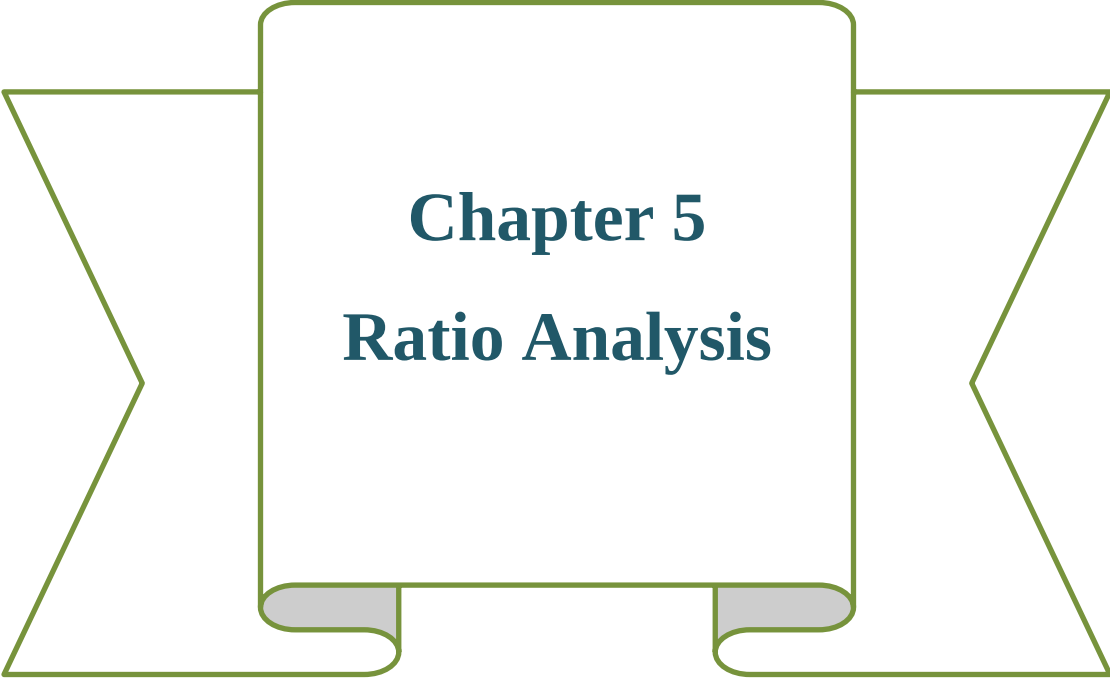


Fig: Flow chart of Loan/credit process

A decorative graphic for a chapter title. It features a central white rectangle with rounded corners and a thin olive-green border. This rectangle is flanked by two olive-green chevron shapes pointing towards it. At the bottom of the central rectangle, there are two small, light-gray rectangular tabs that appear to be part of a book binding.

Chapter 5

Ratio Analysis

5 Ratio analysis for SJIBL



5.1 Ratio Analysis

Ratio analysis is the process of testing and comparing the financial information of different years. Data are mainly collected from the annual reports of financial statements. The value should be meaningful. Through ratio analysis, one can understand the position of the company.

5.2 Ratio analysis for SJIBL

Different types of ratio for SJIBL are given below:

5.2.1 Return Ratios



Fig: Return Ratios

5.2.1.1 Return on Assets

Return on Assets (ROA), we can measure the profit of the company generates as a percentage of the value of its total assets.

Formula: $(\text{Net profit}/\text{Asset}) \times 100$

Particulars	Years		
	2017	2016	2015
Net Profit	296,888,472	111,811,607	31,346,428
Assets	7332949679	8,619,687,005	8,598,648,994
ROA	4.05%	1.30%	0.36%

Table: Calculation of ROA

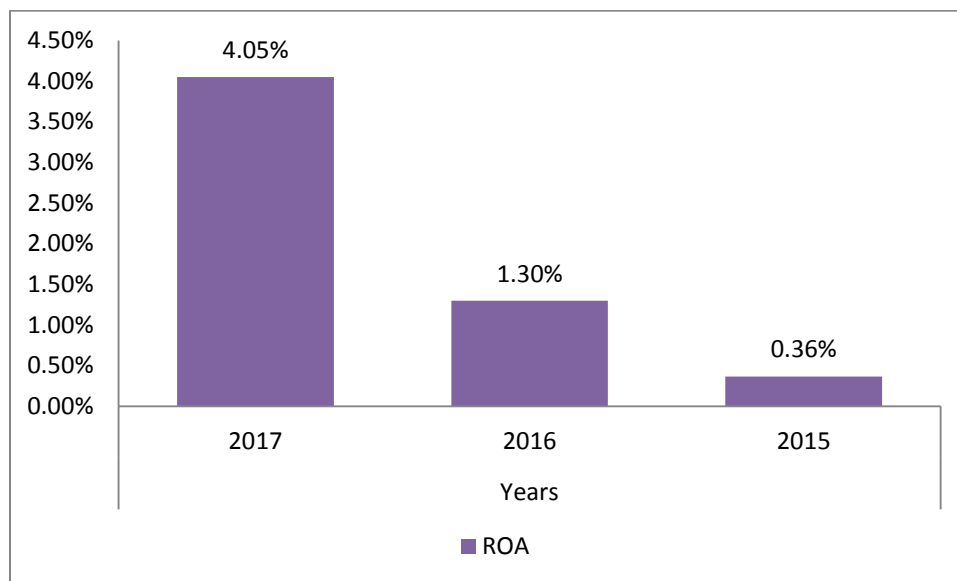


Fig: ROA Diagram

5.2.1.2 Return on Invested Capital

This ratio gives an impression of how well a company is using its capital to generate returns.

Formula: $(\text{Net operating profit after tax} / \text{Invested capital}) * 100$

Particulars	Years		
	2017	2016	2015
Net operating Profit after tax	426011977	335,081,088	387,240,362
Invested Capital	7976318342	8,609,168,000	8,380,994,403
ROIC	5.34%	3.89%	4.62%

Table: Calculation of ROIC

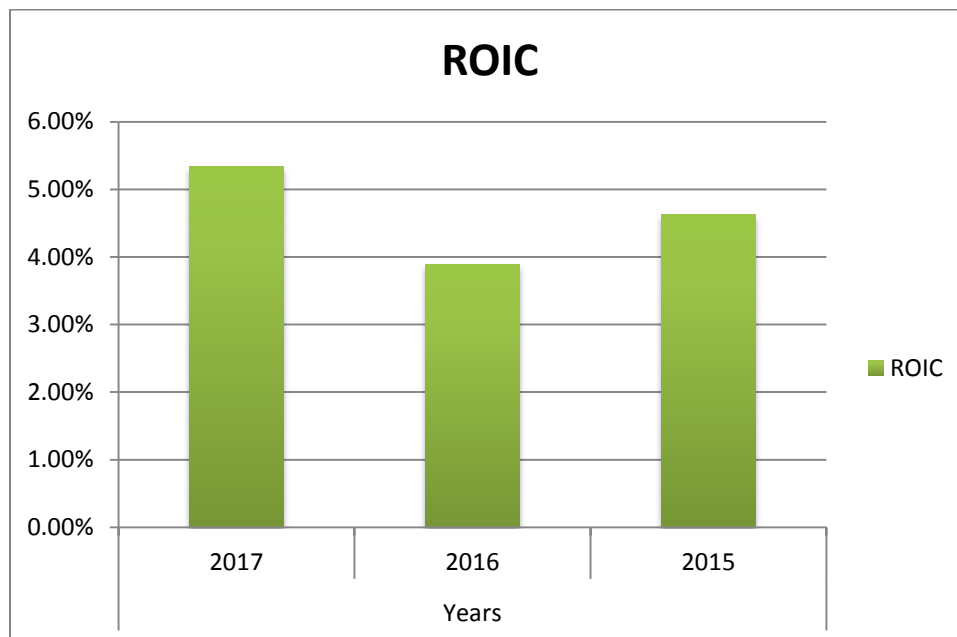


Fig: ROIC Diagram

5.2.1.3 Return on Equity

Return on Equity (ROE) is actually done for investors. It shows how efficiently a company is handling the money of investors.

Formula: $(\text{Net profit/Equity}) \times 100$

Particulars	Year		
	2017	2016	2015
Net Profit	296,888,472	111,811,607	31,346,428
Equity	3,062,020,728	2,902,132,256	2,190,320,649
ROE	9.70%	3.85%	1.43%

Table: Calculation of ROE

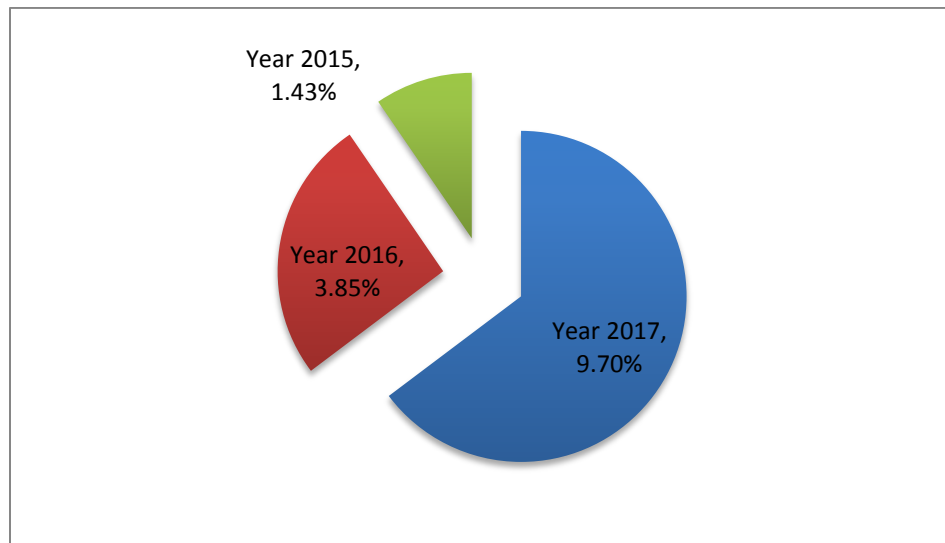


Fig: ROE Diagram

5.2.2 Liquidity ratios

Liquidity ratios indicate that whether a company has sufficient current assets to meet any obligations.

5.2.2.1 Current Ratio

Current Ratio measures the ability to pay short term obligations of a company.

Formula: $(\text{Current Assets} / \text{Current Liabilities}) * 100$

Particulars	Year		
	2017	2016	2015
Current Assets	6,763,403,574	8,060,214,325	8,038,097,994
Current Liabilities	4,270,928,951	5,717,554,749	6,408,328,345
Current Ratio	158.36%	140.97%	125.43%

Table: Calculation of Current Ratio

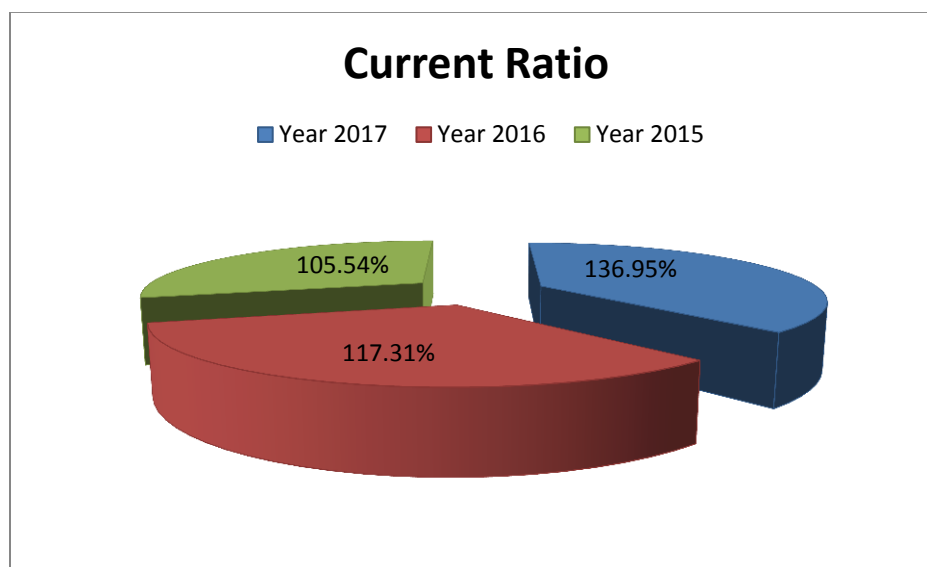


Fig: Current Ratio Diagram

5.2.2.2 Quick Ratio

It measures the ability to use its quick assets to pay current liabilities. It indicates how instantly a company can use its quick assets to pay the obligations.

Formula: $(\text{cash} + \text{cash equivalents} + \text{Short term investments} + \text{current Receivables} / \text{Current liabilities}) * 100$

Particulars	Year		
	2017	2016	2015
Cash + cash Equivalents + Short term investments + Current Receivables	6,763,403,574	8,060,214,325	8,038,097,994
Current Liabilities	4,270,928,951	5,717,554,749	6,408,328,345
Quick Ratio	158.36%	140.97%	125.43%

Table: Calculation of Current Ratio

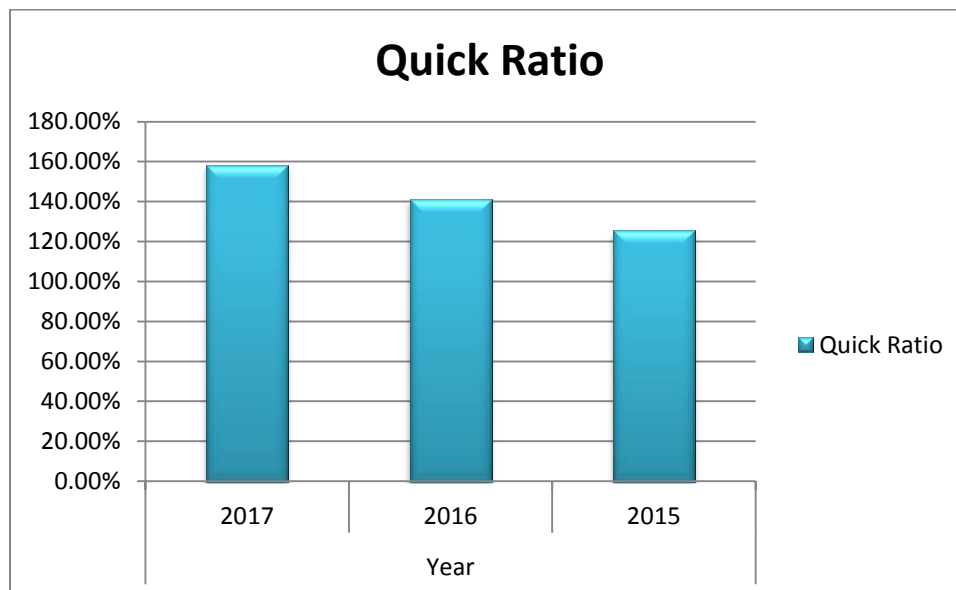


Fig: Quick Ratio Diagram

5.2.3 Debt Ratios

This ratio measures the extent of a company's leverage. It indicates a company's ability to pay off its liabilities with its assets.

5.2.3.1 Debt to Asset Ratio

It is a leverage ratio. It indicates the percentage of debts a company has against its percentage of assets.

Formula: $(\text{Total Debt} / \text{Total Asset}) * 100$

Particulars	Year		
	2017	2016	2015
Debt	4,270,928,951	5,717,554,749	6,408,328,345
Asset	7,332,949,679	8,619,687,005	8,598,648,994
Debt to Asset Ratio	58.24%	66.33%	74.53%

Table: Calculation of Debt to Asset Ratio

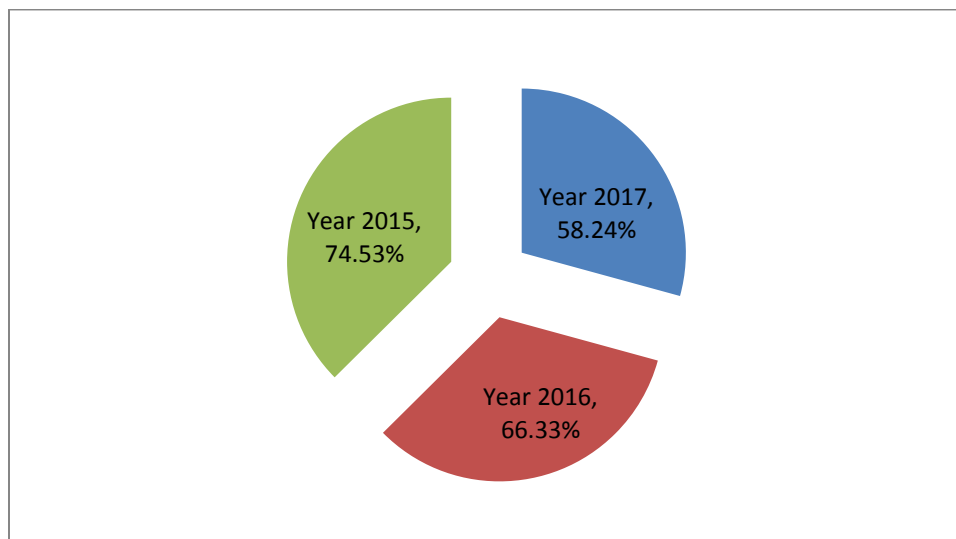


Fig: Debt to Asset Ratio Diagram

5.2.3.2 Debt to Equity Ratio

It is also a financial leverage ratio. It indicates the ability of shareholder equity to cover up all the obligations arising from debts.

Formula: $(\text{Total Liabilities} / \text{Total shareholder's Equity}) * 100$

Particulars	Year		
	2017	2016	2015
Liabilities	4,270,928,951	5,717,554,749	6,408,328,345
shareholder's Equity	3,062,020,728	2,902,132,256	2,190,320,649
Debt to Equity Ratio	139.48%	197.01%	292.57%

Table: Calculation of Debt to Equity Ratio

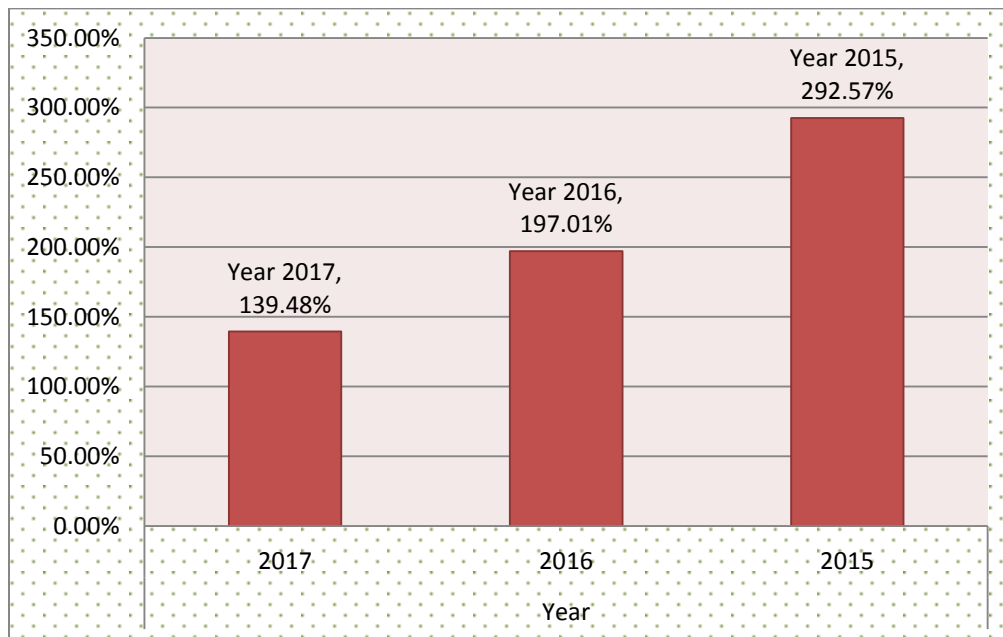


Fig: Debt to Equity Ratio Diagram

5.2.4 Return on Investment Ratio

It is the most common profitability ratio. This ratio shows the efficiency of the different number of investments. It is a very flexible ratio.

Formula: $[\text{Investment Gain (Net Income)} / \text{Cost of Investment (Total Assets)}] * 100$

Particulars	Year		
	2017	2016	2015
Net Income	296,888,472	111,811,607	31,346,428
Total Assets	7,332,949,679	8,619,687,005	8,598,648,994
ROI	4.05%	1.30%	0.36%

Table: Calculation of ROI Ratio

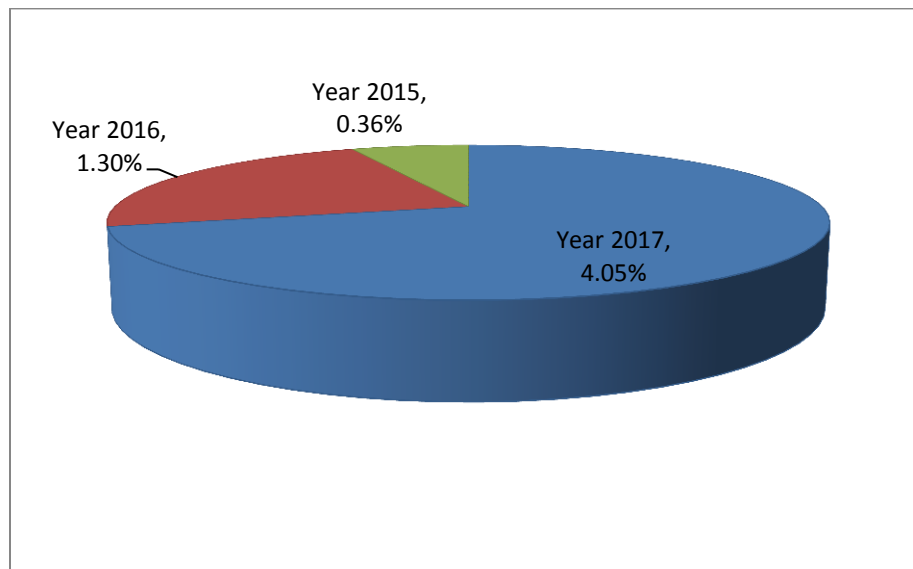


Fig: ROI Ratio Diagram

5.2.5 Equity to Asset Ratio

Equity to asset ratio is an investment solvency ratio. It indicates how much of the company's assets are funded by equity shares. It represents the financial health of a company.

Formula: $(\text{Total Equity} / \text{Total Asset}) * 100$

Particulars	Year		
	2017	2016	2015
Equity	3,062,020,728	2,902,132,256	2,190,320,649
Asset	7,332,949,679	8,619,687,005	8,598,648,994
Equity to Asset Ratio	41.76%	33.67%	25.47%

Table: Calculation of Equity to Asset Ratio

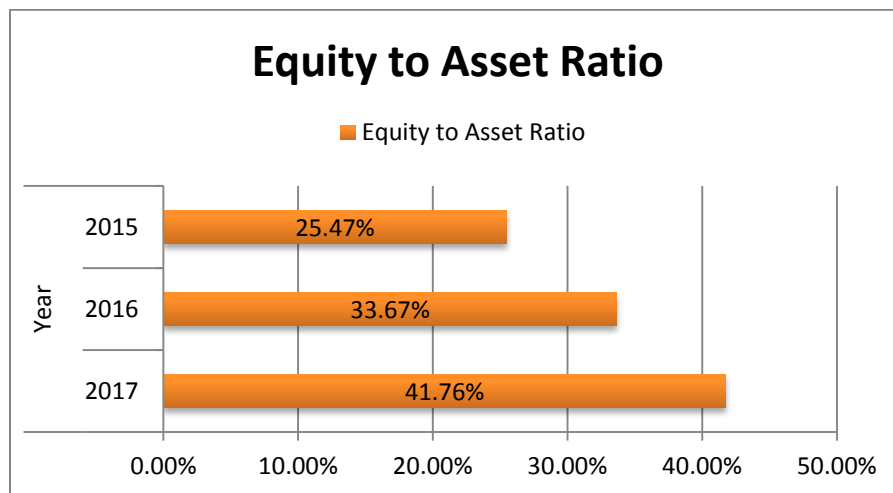


Fig: Equity to Asset Ratio Diagram

5.2.6 Loans to Deposit Ratio

Loans to Deposit ratio (LRD) indicate a comparison between total loans and total assets. It is used to assess the bank's liquidity. If the percentage is too high, so it means a bank does not have much liquidity to cover up its obligation. On the other hand, if the percentage is too low, it means a bank is not earning as much as it can.

Formula: $(\text{Total loans} / \text{Total deposits}) * 100$

Particulars	Year		
	2017	2016	2015
Loans	7,332,949,679	8,619,687,005	8,598,648,994
Deposits	4,270,928,951	5,717,554,749	6,408,328,345
Loans to Deposit Ratio	171.69%	150.76%	134.18%

Table: Calculation of Loans to Deposit Ratio

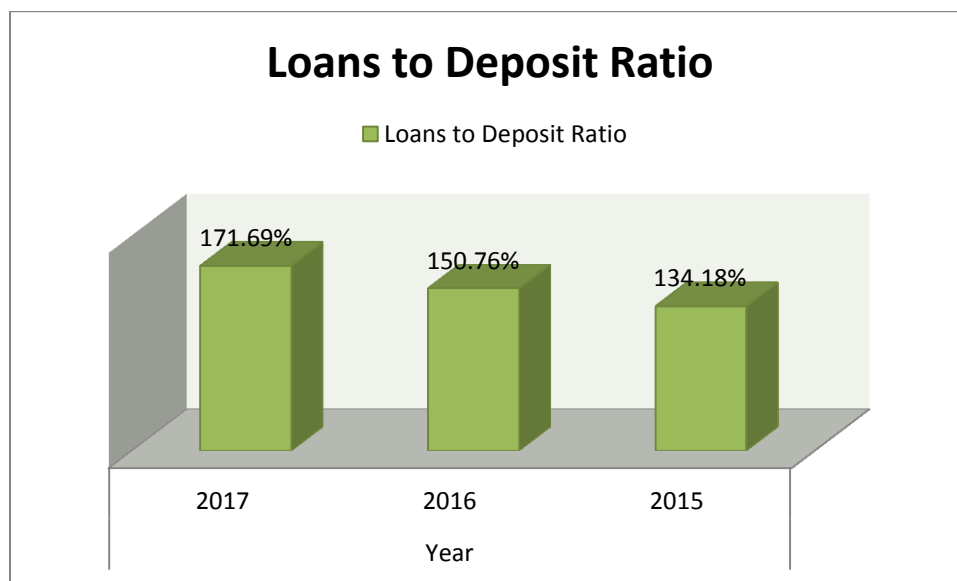


Fig: Loans to Deposit Ratio Diagram

Chapter 6
Findings and
Recommendation
of the Study

6 Findings and Recommendation

When preparing the report I have found some major findings related to SJIBL. I have found it not only in the specific part but overall study and the period of Internship. Major findings are stated below:

6.1 Major Findings

- During the period of my Internship, I have found that the connection between employee and the superiors are average.
- In the branch, employees find difficulties at bank's rush time.
- Sometimes clients cannot have the proper treatment as they expected from the bank's employee.
- The Slow process of the server hampered the employee's activeness.
- In the loans to deposit ratio, I have found that SJIBL performance is average.
- In the equity to asset ratio, I have found that SJIBL performance is good.
- ROI shows that SJIBL percentage is increasing, which is a good sign for the bank.
- Debt to equity ratio represents that SJIBL performance is getting good.
- Debt to asset ratio percentage has decreased and it indicates a good sign of SJIBL.
- Liquidity ratios are showing a good indication of SJIBL.
- ROE percentage has increased so it tells about the good performance of SJIBL.
- ROIC percentage has also increased.
- ROA percentage represents us how well SJIBL is doing in their sector.
- Employees are given a certain amount of target and this thing gives much pressure on them.
- SJIBL is doing very well as an Islamic bank than other Islamic and commercial banks.

6.2 Recommendation

As a leading bank, they are doing their best to hold their position. Though they are leading private bank, they need to improve some areas. Some recommendations are given below:

- SJIBL should give more importance to their General Banking sector.
- They should go for more high profile projects and it will increase their goodwill more.
- More employees should be recruited for every branch.
- Proper training should be given to all the employees.
- Keep updating every branch of the bank.
- The Server of SJIBL needs to be updated more.
- The bonding between the employees needs to get stronger and helpful.
- Customer survey should be conducted regularly. So that SJIBL can understand the demands of every customer.
- Working place should be improvised.
- SJIBL should introduce more new schemes for deposit.
- For new schemes and projects, SJIBL should conduct a good advertisement.
- Applying new technologies to every branch is needed.
- Provide more customer services.

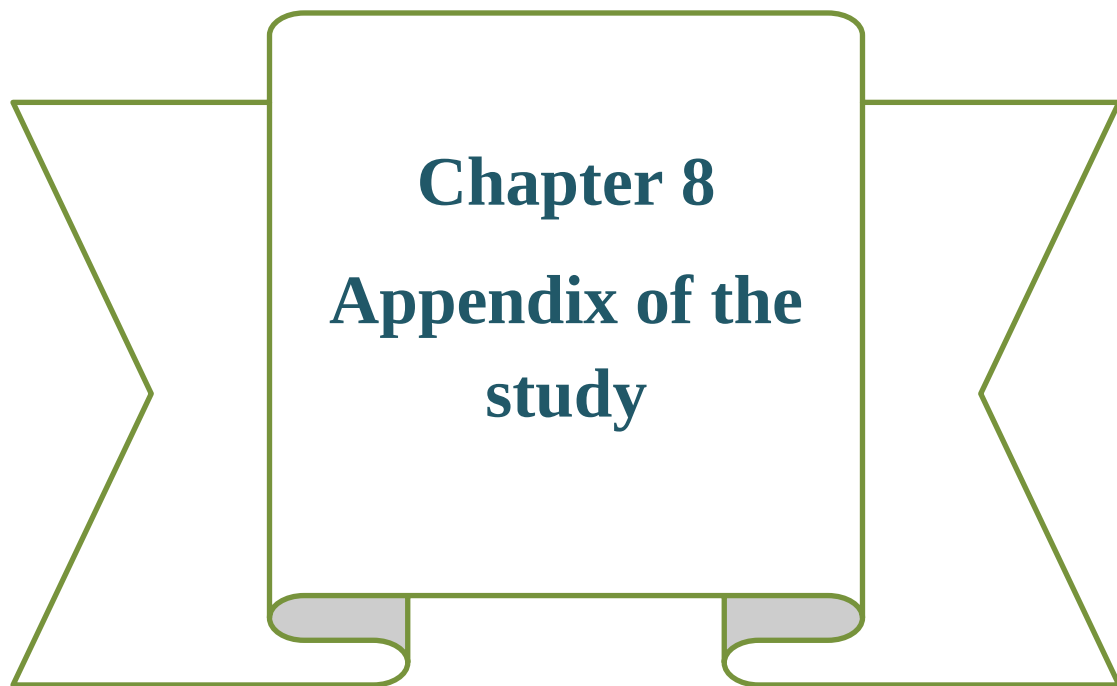
Chapter 7
Conclusion part

7 Conclusion

The banking sector is a part of our life. It is with us as long as we are using money. Banks are providing the highest security for our depositing money. The role of the banking sector in the economy cannot be beatable. For the banking sector, our GDP is in a good position. Through the different type of schemes, projects, and services the banking sector is getting stronger than any other financial organization.

Shahjalal Islami Bank Limited is one of the most leading banks in the banking sector. Their performance is excellent in the market. As a sharia-based bank, they follow the Interest-Free method of transaction. They are successful in their position. They started their journey from 2001 and now they are on peak. From the study, it can be said that their performance is following an upward trend. They are much focused on their trend. They are giving positive growth to the economy of Bangladesh. SJIBL has a very good relationship with their clients and this thing gives SJIBL much strength.

As an intern, I have worked under pressure. Though most of the time I worked for GB, they help me so much for my study purpose. They provide me a good guideline for completing my purpose of the internship. I have gained much knowledge and skill which allow me to compete with the corporate world. I am honored to be part of SJIBL.



Chapter 8
**Appendix of the
study**

8 Appendix

8.1 Reference

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8.2 Acronyms

- ✓ SJIBL = Shahjalal Islami Bank Limited.
 - ✓ GB = General Banking.
 - ✓ GDP = Gross Domestic Product.
 - ✓ IBBL = Islami Bank Bangladesh Limited.
 - ✓ LC = Letter of Credit.
 - ✓ BOD = Board of Directors.
 - ✓ MOA = Memorandum of Agreement.
 - ✓ AOA = Articles of Association.
 - ✓ CIB = Credit Information Bureau.
 - ✓ TIN = Taxpayer Identification Number.
 - ✓ SWIFT = Society for Worldwide Interbank Financial Telecommunication.
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