الجامعة الإسلامية للتكنولوجيا
UNIVERSITÉ ISLAMIQUE DE TECHNOLOGIE
ISLAMIC UNIVERSITY OF TECHNOLOGY
ORGANISATION OF ISLAMIC COOPERATION

Internship Report on General & Investment Banking at Shahjalal Islami Bank PLC.

Submitted to:

Islamic University of Technology

in partial fulfillment of the requirements for the degree of BBA in Technology Management

Submitted by:

I understand that my final report will become part of the permanent collection of the Islamic University of Technology (IUT) in partial fulfillment of the requirements for the degree of BBA in Technology Management. My signature below authorizes the release of my final report to any reader upon request.

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Submission date: 8th September, 2025

An Internship Report
On

General & Investment Banking at
Shahjalal Islami Bank PLC.

This internship report is submitted to Islamic University of Technology for the course BTM 4800.

Letter of Transmittal

September 8, 2025

S.M. Rakibul Anwar
Assistant Professor
Department of Business and Technology Management
Islamic University of Technology
Board Bazar, Gazipur.

Subject: Submission of Internship Report

Respected Sir,
With due respect, I am pleased to submit my Internship Report titled “General and Investment Banking at Shahjalal Islami Bank PLC,” prepared as a mandatory requirement of the BBA in Technology Management program.

This report reflects the insights I gained during my three-month internship at Shahjalal Islami Bank PLC (SJIBL), where I was placed in the General and Investment Banking divisions. I have tried my best to present the bank’s operational framework, its Shariah based banking system, and my internship experience, alongside industry analysis and recommendations.

I sincerely believe the knowledge and skills acquired through this internship will contribute to my academic growth and future professional career. I remain at your disposal should you require any clarifications.

Sincerely yours,

Ahmad Fardin Ibn Doha
ID:200061109
Department of Business and Technology Management
Islamic University of Technology

Declaration

I, Ahmad Fardin Ibn Doha, a student of the Department of Business and Technology Management (BTM) of the Islamic University of Technology (IUT), hereby declare that this report titled “General and Investment Banking at Shahjalal Islami Bank PLC” is solely my original work, prepared under the supervision of S.M. Rakibul Anwar, Assistant Professor, Department of BTM, IUT.

I affirm that this report has not been submitted to any other person, institution, or organization for academic or professional purposes. I take full responsibility for any deviations from the university’s plagiarism and academic integrity policies.

<u>Student’s Signature</u>

Ahmad Fardin Ibn Doha
ID: 200061109
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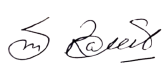
<u>Supervisor’s Signature</u>



S.M. Rakibul Anwar
Assistant Professor
Department of Business & Technology Management
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Acknowledgement

At the outset, I am profoundly grateful to Almighty Allah for granting me the health, patience, and perseverance to complete my internship and prepare this report successfully.

I wish to express my deepest gratitude to the Department of Business and Technology Management, Islamic University of Technology, for offering me the opportunity to undergo this internship as part of my BBA program.

My sincere appreciation goes to my academic supervisor, S.M. Rakibul Anwar, for his continuous guidance, feedback, and encouragement throughout the internship period and during the report preparation.

I would also like to extend my heartfelt thanks to the management of Shahjalal Islami Bank PLC, particularly the officers of the General and Investment Banking divisions at my branch, for providing me with the opportunity to gain hands-on exposure to Islamic banking operations. Their support, mentorship, and willingness to involve me in real banking activities significantly enriched my learning.

Finally, I am deeply grateful to my family and friends for their constant encouragement and unwavering support, which helped me to stay motivated during challenging times.

Executive Summary

This report is based on my three-month internship at Shahjalal Islami Bank PLC (SJIBL), where I worked in the General and Investment Banking divisions from June to September 2025. The study focuses on understanding the operations of SJIBL, particularly its Shariah compliant general banking services (account opening, clearing, remittance, deposits) and investment banking services (Shariah-compliant financing, project investments, and SME support).

The report begins with an introduction and methodology, followed by an overview of SJIBL's history, vision, mission, organizational structure, and products. It then reviews the banking sector in Bangladesh, competitive dynamics, and industry challenges. My internship activities are detailed in Chapter 4, where I describe the tasks I performed from account opening, cheque clearing, NID verification, and remittance handling to supporting investment-related documentation and portfolio management.

In the analysis section, I assess SJIBL's performance in general and investment banking, highlight its strengths and weaknesses, and connect my internship experience to theoretical knowledge gained at university.

Finally, I provide conclusions and practical recommendations for SJIBL, such as strengthening digital banking, enhancing customer service, and expanding investment banking offerings. The report closes with 12 weeks of structured internship activity logs presented in the appendix.

Through this internship, I gained valuable insights into Shariah-based banking, developed professional skills in communication and data management, and built a practical understanding of the financial sector in Bangladesh.

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Chapter 1: Introduction

1.1 Background of Study

Shahjalal Islami Bank PLC is one of the well known private commercial banks in Bangladesh. The company's focus on serving in diverse sectors, particularly general and investment banking, is one of its key strategies to maintain a leading position in the competitive financial sector.

This internship report highlights the 3-month-long internship experience at Shahjalal Islami Bank PLC, which allowed me to gain real-life exposure to the financial sector of Bangladesh as well as the internal financial and managerial activities that run within the company.

I have completed my internship under the General and Investment Banking department. This department is a crucial segment of any bank, as it involves providing a wide array of services to both individual and institutional clients. In this report, common trends in the general and investment banking sector that have contributed to the bank's success will be discussed.

1.2 Purpose of the Study

The General and Investment Banking department is responsible for preparing and executing strategic financial activities that meet client needs and ensure long-term profitability. This internship report has been prepared to address the necessary factors that influence the bank's financial performance and its ability to maintain a strong market position. A bank's success is largely dependent on its strategic decision-making and efficient management of financial resources, which can ensure consistent results in a competitive landscape.

1.3 Objective of the Study

Based on these topics, multiple objectives have been identified to carry out the purpose of this report. These objectives are divided into a main, general one and a series of more specific ones, which overall indicate the tone of the report.

General objective:

- To analyze Shahjalal Islami Bank PLC's strategic approaches to general and investment banking and compare them with my perspective during the internship period.

Specific objective:

- To get an overview of Shahjalal Islami Bank PLC's market presence compared to its competitors.
- To get an overview of the managerial and operational processes intertwined with the General and Investment Banking department.
- To conduct a comparative analysis between the bank's official performance metrics and my personal experience.
- To combine my theoretical and practical knowledge to understand how effective financial and managerial practices can affect a bank's overall business efficiency.

1.4 Methodology and Data Sources

To prepare this internship report, several sources of information, including both primary and secondary sources, have been used to gather relevant data.

Primary Source: The most crucial information was gathered firsthand from the permanent employees within the bank's General and Investment Banking department. Conversations with them provided a clear understanding of the internal trends, financial processes, and client management strategies rigorously practiced to ensure efficiency and profitability. This includes insights from specially organized meetings where unusual financial or market-related issues were addressed to maintain consistency in service delivery. My personal observations of these discussions will be used in this report.

Secondary Source: To support my firsthand observations with evidence-based data, pre-existing documents and reports were used for reference. These sources include:

- Shahjalal Islami Bank PLC's Annual Reports.
- Websites detailing the history and background of the bank.
- Relevant research papers on general and investment banking practices in Bangladesh.

1.5 Significance of the Study

Financial sectors have always been known for their traditional work culture, where modern corporate trends are not well-practiced. This internship report will not only meet the academic requirements of the internship course but also will enlighten the reader on the various aspects of the financial industry and how Shahjalal Islami Bank PLC has utilized effective financial and managerial practices to ensure its business efficiency and a strong corporate image. For any student who has a keen interest in business management and its impact on the business functions and the corporate image of a company, this report will allow him or her to gain enough knowledge.

1.6 Limitations of the Study

This report is subject to certain limitations that may impact the depth and scope of its findings. These constraints are:

- Access restrictions to confidential data and internal systems beyond assigned permissions.
- Time constraint of a three-month placement; depth may vary across functions.
- Single-branch perspective; some practices differ across branches
- Availability and reliability of secondary sources in the public domain.

Chapter 2: Company Overview

2.1 Company Overview

Shahjalal Islami Bank PLC, a prominent private commercial bank in Bangladesh, operates on the principles of Shariah, differentiating it in the country's financial landscape. The bank's journey began with the goal of providing ethical and modern Islamic banking services. Over the years, it has established itself as a leading financial institution, building a strong network of branches and a growing team of dedicated employees. Shahjalal Islami Bank is known for its wide array of services that cater to both individual and corporate clients, including various deposit and investment schemes, trade finance, and foreign exchange services. The bank is focused on delivering socially responsible financial solutions that align with its core values, actively promoting financial inclusion and sustainable development within the community while maintaining a competitive position in the financial sector.

2.2 History of the company

Shahjalal Islami Bank PLC, a prominent private commercial bank in Bangladesh, operates on the principles of Shariah, differentiating it in the country's financial landscape. The bank was incorporated on April 1, 2001, and commenced its commercial operations on May 10, 2001, with its first branch in Dhaka. Over the years, it has established itself as a leading financial institution, building a strong network of branches, sub branches, and ATM booths across the country. It has also expanded its business segments by establishing a subsidiary, Shahjalal Islami Bank Securities Limited, to offer investment banking services. The bank is widely recognized for its diverse range of services that cater to both individual and corporate clients, including various deposit and investment schemes, trade finance, and foreign exchange services, all while adhering to Islamic principles. Shahjalal Islami Bank is committed to delivering socially responsible and ethical financial solutions, actively promoting financial inclusion and sustainable development within the community while maintaining a competitive position in the financial sector.

2.3 Company Profile

Company Name: Shahjalal Islami Bank PLC
Industry Type: Financial Services
Operating Years: 24 Years (since 2001)
Operating Area: All over Bangladesh
Chairman: A. K. Azad
Managing Director and CEO: Mosleh Uddin Ahmed
Total Employees: 2,777 (as of December 31, 2024)
Customer Base: 1,307,769+ (as of April 30, 2025)
CSR Beneficiaries: 915,000+
Capital Adequacy Ratio: 12.44% (consolidated, as of 2017)
NPL Ratio: 4.328% (Trailing Twelve Months, as of August 2025)

2.4 Key pillars of the company

Vision: Most admirable brand of shariah banking & investment in Bangladesh ensuring sustainable value for all our stakeholders embodied with human development based on morality and ethics.

Mission:

- Uncompromised quality service and customer care.
- Setting high standards of integrity.
- Inclusive and innovative banking.
- Sustainable value for all stakeholders.
- Continuous development of professionals and system up gradation to face the challenges and drive for excellence.
- System Automation and digitization adopting the state-of-art technology with full-proof security to ensure fast and accurate customer service.
- Human Resources Development based on morality and ethics.

Values and Objectives:

Core Values	Strategic Objectives
• Shariah Compliance • Integrity and Honesty • Trust and Mutual Respect • Teamwork and Collaboration • Customer Centricity • Social Responsibility • Professionalism	• To contribute to the economic development of Bangladesh. • To provide an excellent banking service to the community. • To maintain and enhance the value of shareholders' investment. • To provide a fair return to the depositors. • To ensure the highest standard of corporate governance and compliance. • To ensure sustainable growth through effective risk management. • To be a leader in providing Islamic banking products and services.

Table 1: Values and Objectives of Shahjalal Islami Bank PLC

Organogram:

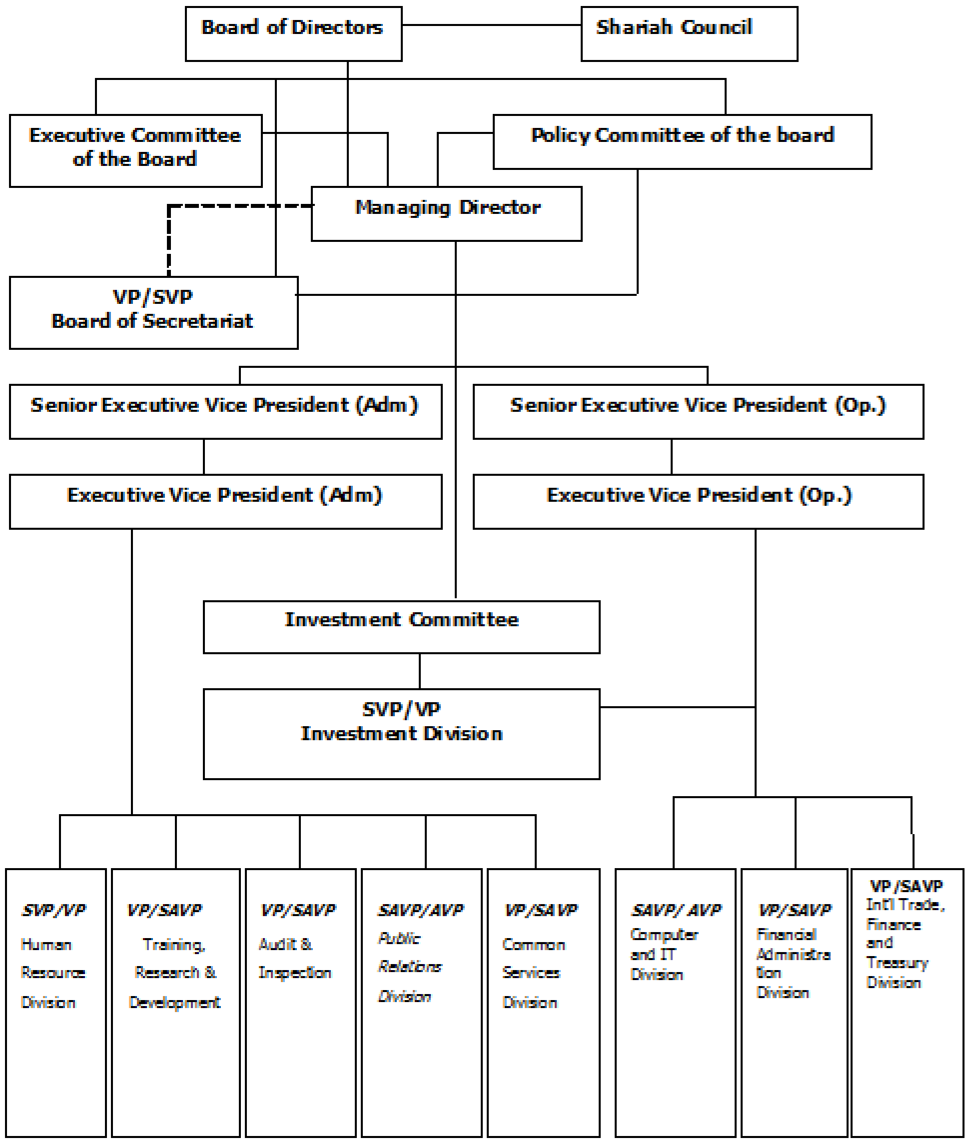

Figure 1: Organogram of Shahjalal Islami Bank PLC.

2.5 Products and Services

<table>
<tr><th></th><th>Category</th><th>Services</th></tr>
<tr><td rowspan="4">Deposit</td><td>Local Currency Accounts</td><td>Al-Wadiah Current Deposit
Mudaraba Savings Deposit
Mudaraba SND
Mudraba Money Spinning
Mudaraba Payroll
Mudaraba School Banking
Mudaraba No Frill</td></tr>
<tr><td>Foreign Currency Account.</td><td>Al- Wadiah EPQ
FC Held for BTB Pa
Al- Wadiah Non- Resident FC
Al- Wadiah Non- Resident TK
Mudaraba RFCD</td></tr>
<tr><td>Scheme Deposit Account</td><td>Mudaraba Monthly Deposit
Mudaraba Hajj Deposit
Mudaraba Income</td></tr>
<tr><td>Time Deposit Account</td><td>Mudaraba Term Deposit Receipt (MTDR)</td></tr>
</table>

<table>
<tr><td>Investment</td><td>Small & Medium Enterprise Investment
Small Business Investment
Housing Investment
Household Durable
Car Investment
Semi Pacca Housing Investment
Investment Scheme for Doctors
Investment Scheme for Executives
Investment Scheme for Marriage
Investment Scheme for Education</td></tr>
</table>

<table>
<tr><td rowspan="3">Cards</td><td>Prepaid Card</td><td>VISA International</td></tr>
<tr><td>Debit Card</td><td>General
Priority Banking
School Banking</td></tr>
<tr><td>Credit Card</td><td>VISA Platinum
VISA Gold
VISA Classic</td></tr>
</table>

Table 2: Products and services of Shahjalal Islami Bank PLC.

2.6 SWOT Analysis

Any organisation like Shahjalal Islami Bank PLC has certain factors that measure its position in the financial services sector. To conduct this measurement, a SWOT analysis is done where the key Strengths, Weaknesses, Opportunities, and Threats are evaluated to have a better understanding of SJIBL's performance and its future scope and challenges.

2.6.1 Strength

Shahjalal Islami Bank's primary strength lies in its strong adherence to the principles of Islamic Shariah, which attracts a growing segment of the population seeking ethical and interest-free banking. This foundation is complemented by a solid financial position, evidenced by a robust capital base and a comfortable liquidity position. The bank's management is composed of experienced and efficient professionals, and its strategic business locations across the country provide a competitive edge. It has also shown a commitment to technological advancement, offering online banking, ATM debit cards, and a growing focus on digitalization. Its credit portfolio is well-diversified, covering various sectors from textiles and pharmaceuticals to real estate and consumer goods, which helps mitigate risk. The bank also places a strong emphasis on customer satisfaction, aiming to provide high-quality, professional, and swift service.

2.6.2 Weakness

Despite its strengths, the bank faces several internal weaknesses. It has historically lacked aggressive advertising and promotional activities, which limits its broader geographical reach and market penetration compared to some of its competitors. The bank's physical infrastructure, such as a limited number of ATM booths, can also be a drawback for customer convenience. While it is modernizing, it has sometimes been criticized for not having a fully upgraded website and for a centralized delegation of authority, which can hinder employee morale and decision-making speed. Furthermore, like many banks in the region, it faces challenges with non-performing investments (NPIs) and has been cited in some reports for issues related to due diligence and loan recovery, which can impact its asset quality and profitability.

2.6.3 Opportunity

The external environment presents several significant opportunities for Shahjalal Islami Bank. The rising popularity of Islamic banking globally and within Bangladesh offers a vast, untapped market for growth. The government's and Bangladesh Bank's focus on sustainable and green financing aligns perfectly with the bank's own Green Finance initiatives, allowing it to tap into new, high-growth sectors like renewable energy and green agriculture. The rapid adoption of digital technologies in Bangladesh's banking sector provides a chance to expand its digital banking offerings, reduce operational costs, and reach new, tech-savvy customers, particularly in rural and unbanked areas through agent banking. Furthermore, a strong focus on financial inclusion and the SME sector, which is resilient to economic challenges, can lead to significant market share gains.

2.6.4 Threats

The bank operates in a challenging and competitive external environment. A key threat is the high level of non-performing investments (NPIs) in the wider banking sector, which can be exacerbated by global economic slowdowns, supply chain disruptions, and high inflation. Volatility in the global economy and local political instability can directly impact business growth and the ability of borrowers to repay their investments. The banking sector is also subject to significant regulatory changes and a push for improved governance, which could require substantial efforts to meet new compliance standards and address structural weaknesses. Intense competition from both conventional and other Islamic banks, as well as the emergence of fintech companies, poses a continuous threat to its market share and profitability.

Strength	**Weakness**
● Strong adherence to Islamic Shariah principles ● Diversified credit portfolio ● Robust capital base and liquidity position ● Experienced management team	● High Non-Performing Investments (NPIs) ● Limited branch and ATM network ● Lack of aggressive marketing and promotion ● Dependence on centralized decision-making
Opportunity	**Threats**
● Growing demand for Islamic banking products ● Favorable government policies for green financing and SMEs ● Rapid digitalization and adoption of mobile banking ● Potential for financial inclusion through agent banking	● Threat of competition from conventional and other Islamic banks ● Volatility in the global and local economy ● Regulatory and governance-related challenges ● High inflation impacting credit portfolio quality

Table 3: SWOT analysis of Shahjalal Islami Bank PLC.

Chapter 3: Industry Overview

3.1 Overview of the Financial Sector of Bangladesh

One of the most rapidly growing yet consistently performing parts of the financial system of Bangladesh is Islamic banking. Among them, Shahjalal Islami Bank PLC holds a prominent position, serving as a critical component in providing Shariah-compliant financial services to a broad spectrum of the population. Even though it operates within a highly competitive banking sector, it has successfully carved out a significant niche by focusing on ethical and interest-free banking principles. The bank is licensed and regulated by the Bangladesh Bank, ensuring its operations are conducted with a high degree of transparency and accountability.

Figure 2: Growth Trend of Bank's Earnings

In the previous financial year (2023-24), Shahjalal Islami Bank PLC's total investments stood at over TK 300 billion, serving a large number of individual and corporate clients. The bank's deposit base also saw significant growth, nearing TK 280 billion, reflecting the increasing trust and preference for Islamic banking among the populace. The bank's operations are driven by a diverse portfolio of Shariah-compliant products, including Mudaraba (profit-sharing), Murabaha (cost-plus financing), and Bai-Muajjal (deferred payment sale), which are tailored to meet the varying needs of its customers, from large corporations to small and medium enterprises (SMEs) and individual consumers.

The reason Shahjalal Islami Bank is considered a top-tier Islamic bank is its dedication to client-focused and ethical services. Its commitment to corporate governance and strategic diversification into sectors like green finance and technology has cemented its position. The bank's management, guided by strong internal control and risk management committees, has been able to navigate complex market dynamics. However, these strengths do not save it from the inherent challenges of the banking industry, such as managing a portfolio with a significant number of non-performing investments (NPIs) and intense competition from both conventional and other Islamic banks. Yet, putting all the pros and cons aside, there's no denying the fact that Shahjalal Islami Bank has successfully contributed to diversifying and developing the economic and financial infrastructure of Bangladesh while upholding its commitment to Islamic Shariah principles.

3.2 Competitive Landscape of this Industry

Within the overall financial sector of Bangladesh, Shahjalal Islami Bank PLC operates in a highly competitive environment. This includes not only the 61 banks, a mix of conventional and Islamic, but also the 35 NBFIs and an increasing number of Fintech companies. This diverse landscape means Shahjalal Islami Bank PLC must constantly innovate and adapt to maintain its market share.

One of the key challenges for Shahjalal Islami Bank PLC, which is common to the broader Islamic banking sector, is that traditional banks dominate certain areas. They still hold the majority market share in the overall retail banking segment and are aggressively expanding into the SME sector. Furthermore, the rise of fintech companies like bKash, Nagad, and Upay presents a significant competitive threat, particularly in the realm of digital financial services, mobile payments, and small-scale transactions. This forces the bank to invest heavily in its own digital platforms to remain relevant.

However, the bank also possesses distinct advantages that help it stand out. Its primary strength lies in its Shariah-compliant business model, which attracts a dedicated and growing customer base seeking ethical financial services. This gives it a competitive edge over conventional banks. Furthermore, the bank's flexible business structure allows it to create innovative products that cater to specific customer needs, such as schemes for green financing and women entrepreneurs.

Despite these advantages, there is intense internal competition within the Islamic banking sector itself. Shahjalal Islami Bank PLC competes directly with other leading Islamic banks like Islami Bank Bangladesh PLC, Al-Arafah Islami Bank, and Social Islami Bank. To secure a top-tier reputation, Shahjalal Islami Bank PLC is actively expanding its funding sources, diversifying its investment portfolio, and leveraging its digital channels to reach a wider and more niche customer base, from rural communities to specialized corporate clients.

3.3 Seasonality of the Industry

Like NBFIs, Shahjalal Islami Bank PLC, and the broader banking sector in Bangladesh, are affected by various situational patterns, even though they are generally less seasonal than other industries.

Macroeconomic Cycles

During economic downturns, such as periods of high inflation or global crises, Shahjalal Islami Bank faces challenges similar to those of NBFIs. Tight liquidity becomes a major issue, making it harder to attract Shariah-compliant deposits. The bank also sees a drop in investment repayments, particularly from the SME and corporate sectors, which can lead to an increase in Non-Performing Investments (NPIs). A slowdown in key sectors like textiles and construction directly impacts the bank's asset quality and profitability.

Quarter-End Activities

Shahjalal Islami Bank's operational rhythm also follows a quarterly pattern. In Q4, the bank intensified its efforts to achieve annual targets for both investments and deposits. This period often involves a strong push to finalize large corporate deals and meet regulatory requirements. Conversely, Q2 and Q3 can be considered periods of strong organic growth, as the bank focuses on expanding its retail and SME portfolios, which often see increased demand for personal and business financing.

Regulatory Fluctuations
Changes in policies from Bangladesh Bank significantly impact the bank's operations. For example, any adjustments to the Statutory Liquidity Ratio (SLR) or the Cash Reserve Requirement (CRR) directly affect the bank's available funds for investment. Similarly, new regulations on refinancing schemes or the introduction of new pricing mechanisms like SMART for conventional banks can create competitive pressure, forcing Islamic banks to innovate their own profit-rate structures to remain attractive to customers.

Occasional Trends
Events that disrupt the political and economic landscape of Bangladesh also affect Shahjalal Islami Bank. Annual budget announcements can introduce new tax policies or incentives that change the profitability of certain sectors. National elections can create temporary financial instability and a slowdown in investment, as businesses and individuals adopt a cautious approach. These events require the bank to be agile in its risk management and strategic planning to navigate potential turbulence.

3.4 Porter’s Five Forces Analysis

Porter’s Five Forces framework is a strategic tool used to understand the competitive forces that shape every industry. Shahjalal Islami Bank PLC can align its strategies more effectively by analysing buyer and supplier power, threats from substitutes and new entrants, and the intensity of rivalry, and gain deeper insight into the competitive landscape of Bangladesh’s financial sector. It would allow Shahjalal Islami Bank to maintain a strong market position and adapt to industry shifts.

3.4.1 Buyer Power (Impact- High)

Customers of Shahjalal Islami Bank have strong bargaining power because Islamic banking customers always seek the best Shariah-compliant deals. As there are multiple Islamic and conventional banks in Bangladesh, customers can easily switch to others that provide better profit rates on deposits or lower charges on services. The increasing financial literacy among people, especially regarding Islamic finance, makes customers more aware and calculative about their choices. Moreover, the influence of social media and digital platforms gives them access to reviews and comparisons, further strengthening their decision-making power.

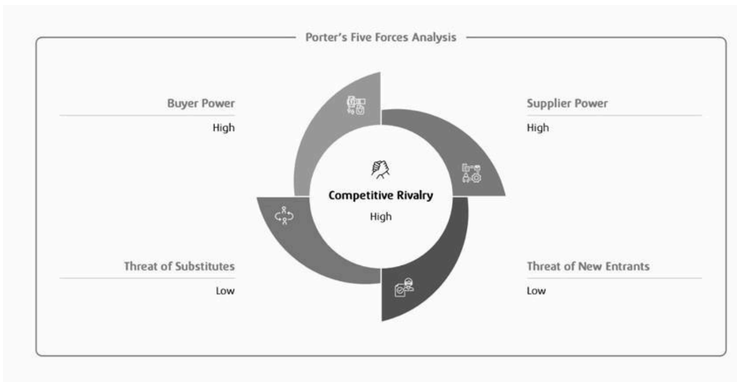

Figure 3: Porter's Analysis of Shahjalal Islami Bank PLC.

Strategy: SJIB PLC must emphasize building a loyal customer base through superior customer service and unique Shariah-compliant products. Enhancing transparency, strengthening digital services, and offering attractive deposit schemes can help retain customers. Relationship management tools, customer engagement initiatives, and personalized banking experiences can also increase customer loyalty.

3.4.2 Supplier Power (Impact-High)

The main sources of funds for Shahjalal Islami Bank come from depositors and interbank financing. Since depositor confidence is crucial in Islamic banking, any fluctuation in profit distribution rates can influence suppliers' bargaining power. Moreover, in times of liquidity crisis, the bank may have to depend on costly interbank borrowing, which affects its profit margin.

Strategy: SJIB PLC should diversify its funding sources, including retail deposits, corporate deposits, and Sukuk (Islamic bonds). Exploring international Islamic finance markets for funding opportunities can reduce dependence on a limited pool of suppliers. Establishing long-term trust with depositors through consistent profit-sharing ratios and innovative deposit schemes can also minimize supplier pressure.

3.4.3 Threat of Substitutes (Impact- Low)

Although Islamic banking is unique, alternatives are slowly growing. Fintech solutions, mobile financial services, and digital wallets are offering financial services that could reduce dependency on traditional banks. Additionally, microfinance institutions and cooperative societies are potential substitutes for small-scale financing. However, since Islamic banking products are specialized, the overall threat of substitutes remains moderate.

- Instead of giving out loans, companies could directly sell their shares to balance liquidity
- EMI plans offered by many retailers can cancel out the need for having a loan at all.

The rise of fintech can be threatening as they are continuously coming up with newer, better plans that are more convenient compared to loans. In fact, there might be a risk of long-term threats in niche areas

Strategy: SJIB PLC should invest in fintech collaborations and develop strong digital Islamic banking platforms. Expanding into mobile-based Shariah-compliant financing, payment solutions, and digital wallets can keep substitutes from overtaking market share.

3.4.4 Threat of New Entrants (Impact- Low)

The Islamic banking industry in Bangladesh is heavily regulated by Bangladesh Bank and requires strong Shariah governance, large capital investments, and customer trust. This makes it difficult for new entrants to establish themselves. While smaller Islamic windows of conventional banks exist, reaching the scale and reputation of Shahjalal Islami Bank is very challenging.

Strategy: To maintain its strong market position, SJIB PLC must continue strengthening Shariah compliance, enhancing customer trust, and improving operational efficiency. Continuous innovation and customer-focused product development will ensure barriers remain high for new entrants.

3.4.5 Competitive Rivalry (Impact – High)

The Islamic banking sector in Bangladesh is highly competitive, with other strong players like Islami Bank Bangladesh Ltd., EXIM Bank, Al-Arafah Islami Bank, and Social Islami Bank. All of them offer similar Shariah-based financial services, making customer switching easier. Competitors are aggressively improving service quality and introducing new products, which increases rivalry.

Strategy: SJIB PLC should differentiate itself by improving digital banking services, offering innovative Islamic financial products, and enhancing service quality. Building a strong brand image through CSR activities, transparency, and customer-centric services can help the bank remain competitive. Expanding into untapped segments like SME Islamic financing and rural Islamic banking can also give it a strategic edge.

3.5 PESTEL Analysis

PESTEL analysis helps examine the macro-environmental factors such as Political, Economic, Social, Technological, Environmental, and Legal factors that affect an organization's operations and decision-making. For Shahjalal Islami Bank PLC, analyzing these factors highlights how external forces influence its operations and guide its growth as a Shariah-compliant bank in Bangladesh.

3.5.1 Political Factors

The most notable political event in the Financial Year 2023–2024 was the national elections of early 2024. As with other financial institutions, Shahjalal Islami Bank had to prepare for possible disruptions in business activities. However, the election process was relatively smooth, and the government initiated more infrastructure and development projects, which indirectly benefited the banking sector.

SJIB PLC maintained its neutral political stance, ensuring that no political risks disrupted operations. This position has helped it sustain stable services and protect its reputation as a reliable Shariah-based bank.

3.5.2 Economic factors

The Bangladeshi economy has faced high inflation (9.48% in 2023), rising commodity prices, and challenges in foreign reserves due to repayment pressure of foreign loans. The import rate increased while export growth slowed, affecting liquidity in the financial system. As a result, the central bank tightened monetary policy, leading to higher interest/profit rates.

For SJIB PLC, the economic challenges brought:

- Pressure on clients' repayment capacity.
- Changes in profit-sharing ratios for depositors.
- Tighter liquidity management, especially in Islamic modes of investment.

Despite this, the bank remained resilient by focusing on SME and retail Islamic finance, ensuring balanced growth in a fluctuating economy.

3.5.3 Social factors

Bangladesh's per capita income increased from BDT 241,047 to BDT 273,360 between FY 2022–23 and FY 2023–24, reflecting overall social progress. However, inflation reduced household savings and spending capacity for lower and middle-income groups.

As an Islamic bank, SJIB PLC has a unique advantage because many customers prefer Shariah-compliant banking solutions for both religious and ethical reasons. Its wide branch network and affordable products allow it to reach diverse income groups. At the same time, growing financial literacy means customers are becoming more demanding and selective.

3.5.4 Technological factors

Digital transformation is reshaping Bangladesh's financial sector. In recent years:

- Digital transactions rose by 122%,
- Debit card usage grew 10%,
- Credit card usage grew 23%,
- Mobile Financial Services (MFS) increased 26%.

SJIB PLC has invested in core banking software upgrades, digital banking platforms, and

Shariah-compliant fintech services. The bank is actively expanding internet banking, mobile apps, and card services to meet growing demand. Keeping pace with fintech adoption is central to the bank's strategic goals.

3.5.5 Environmental Factors

Bangladesh is prone to natural disasters such as floods and cyclones, which can indirectly affect banking activities. While the direct environmental impact on banking is limited, there is growing pressure from regulators and society to ensure green and sustainable banking practices.

The central bank promotes green financing in sectors like renewable energy, eco-friendly housing, and sustainable agriculture. Shahjalal Islami Bank has adopted green banking policies by supporting eco-friendly projects and promoting paperless banking to reduce environmental impact.

3.5.6 Legal factors

As a Shariah-based financial institution, SJIB PLC operates under Bangladesh Bank's regulations as well as its Shariah Supervisory Board. Regulatory requirements include:

- Maintaining capital adequacy ratios.
- Implementing SMART (Six Month Moving Average Rate of Treasury Bill) profit rate policy where applicable.
- Complying with anti-money laundering (AML) and know-your-customer (KYC) guidelines.
- Ensuring proper Shariah compliance in all banking operations.

SJIB PLC strictly adheres to regulatory frameworks, ensuring both legal compliance and Shariah principles, which helps build customer trust and protect its long-term sustainability.

Chapter 4: Internship Activities Overview

4.1 Internship Role Overview

I had the opportunity to complete my internship at Shahjalal Islami Bank PLC under the General and Investment Banking Division. This department is responsible for managing day-to-day banking operations, corporate finance activities, investment portfolio management, and ensuring Shariah compliance across all financial products and services. During my tenure, I was involved in a variety of responsibilities, including daily operational tasks, client-focused services, analytical assignments, and project-based tasks. These experiences enhanced my financial, analytical, and organizational skills while giving me valuable exposure to Islamic banking operations and investment banking practices.

4.2 Daily Tasks

As an intern, I was given several recurring responsibilities that helped me understand the operational workflow of a commercial and investment bank. These included:

Customer Service Support: I assisted frontline officers in handling customer queries related to account openings, deposits, Islamic financing schemes (like Murabaha, Ijara, and Musharaka), and investment products. This gave me practical exposure to client interaction and Shariah-compliant banking operations.

Documentation & File Management: I was responsible for preparing and maintaining documentation for different banking products, including investment proposals, client KYC (Know Your Customer) forms, and compliance-related records. This required attention to detail and adherence to regulatory requirements.

Account Opening & Verification: I helped in verifying client documents for both individual and corporate accounts. This included checking national ID, trade licenses, TIN certificates, and ensuring all compliance requirements were met before forwarding for approval.

Assisting in Credit Proposal Preparation: I supported the credit officers by compiling client information and preparing drafts of investment proposals. This included gathering financial statements, analyzing client history, and preparing preliminary reports for further evaluation.

Transaction Monitoring: I helped the operations team monitor large client transactions to ensure compliance with internal policies and Bangladesh Bank regulations. Suspicious transaction alerts were documented and forwarded to the compliance team.

Updating Investment Records: I updated Excel sheets and internal banking software with details of new investment clients, repayments, and profit calculations for Shariah-based schemes.

4.3 Event-based Tasks

Along with regular responsibilities, I was occasionally involved in tasks based on departmental needs or special events:

SME & Corporate Client Engagement Program: I assisted in organizing a client engagement program where SME and corporate clients were invited to learn about SJIBL's new Shariah-compliant investment products. My responsibility included preparing briefing notes, coordinating logistics, and assisting clients during the event.

Islamic Banking Awareness Campaign: As part of the bank's initiative to promote Islamic banking, I helped prepare educational brochures explaining the difference between conventional interest-based products and Shariah-compliant alternatives. I also assisted in distributing materials and guiding visitors during awareness sessions.

Training Workshop Coordination: I helped the HR and Training Department conduct a workshop on "Shariah Compliance in Investment Banking." My job was to ensure participant registration, manage learning materials, and assist trainers during the sessions

4.4 High Priority Projects

During my internship, I was also trusted with several important projects that required in-depth analysis and precision:

Credit Risk Analysis Project: I assisted the investment banking team in preparing a risk analysis report for a corporate client applying for a large Musharaka-based financing facility. My responsibilities included analyzing their balance sheet, cash flow, and debt history, and summarizing key findings for the senior credit committee.

Portfolio Performance Review: I was involved in compiling data for the quarterly review of the bank's investment portfolio. This included preparing sector-wise investment summaries, calculating profit distribution ratios, and assisting in preparing a presentation for management.

Compliance & Audit Support: I supported the compliance team in reviewing investment files for internal audit purposes. My task was to ensure that all client files had proper documentation, approvals, and Shariah board certifications where necessary.

Research on Capital Market Opportunities: I contributed to a research assignment on Shariah-compliant investment opportunities in Bangladesh's capital market. This involved studying Sukuk (Islamic bonds), equity investment rules, and preparing a comparative analysis with conventional instruments.

Digital Banking Initiative: I worked on a project where the bank was upgrading its digital services. My task was to help gather client feedback on mobile and internet banking services and prepare a report highlighting areas for improvement.

Key Learnings
This internship at Shahjalal Islami Bank PLC allowed me to gain practical exposure in both general banking operations and investment banking practices. I learned how to:

- Apply financial and analytical skills in preparing investment proposals and risk assessments.
- Understand Shariah-compliant financial instruments and their application in real-world banking.
- Strengthen communication and client-handling skills through direct interaction.
- Work with sensitive financial data and maintain strict compliance with regulatory standards.
- Collaborate with different departments such as operations, credit risk, compliance, and investment banking.

Overall, this experience provided me with a strong foundation in Islamic banking, investment analysis, and corporate client management, preparing me for a professional career in the financial sector.

Chapter 5: Analysis

5.1 Market Analysis

Shahjalal Islami Bank PLC (SJIBL) operates within Bangladesh's financial sector, grounded in Islamic Shariah principles. The bank has successfully navigated a challenging macroeconomic environment characterized by inflation and global uncertainties, demonstrating a resilient demand for its diversified financial products. Unlike conventional banks, SJIBL's offerings are structured around Shariah-compliant modes of investment, such as Murabaha, Mudaraba, and Ijara, attracting a conscious customer base seeking ethical financial services.

The bank's business model strategically aligns with the market by offering a wide array of services to a diverse clientele, including individuals, SMEs, and large corporations. The rise of digital platforms and increasing financial literacy among the urban population have been key drivers for the bank's growth, as it continues to improve accessibility and user convenience through its digital initiatives, such as internet banking and mobile apps like ShahjalalTouchPay.

5.2 Company Level Analysis

As a prominent Islamic financial institution, SJIBL has built a strong reputation based on its consistent financial performance and adherence to Shariah principles. The bank's business model focuses on a blend of general and investment banking services to achieve sustained success.

Key Strengths:

- **Diversified Product Line:** SJIBL provides a comprehensive suite of Shariah-compliant financial services. These include various deposit schemes (e.g., Mudaraba Monthly Deposit Scheme, Mudaraba Term Deposit Receipt) and investment products designed for different market segments. The bank offers consumer investment schemes for housing, car, and personal needs, as well as broader investment facilities for trade finance, industrial finance, and project finance. This diversification insulates the company from risks associated with any single market segment.
- **Adherence to Shariah Principles:** The core of SJIBL's operations lies in its strict adherence to Islamic Shariah. Its investment and banking activities are based on profit-and-loss sharing models and trade-based financing, which distinguishes it from conventional banks and appeals to customers who prioritize ethical and interest-free banking.
- **Strategic Investment Focus:** The bank's investment strategy is focused on mobilizing untapped funds and deploying them in productive, Shariah-compliant activities. It provides financial assistance for small businesses, micro-credit, and various sectors like real estate, and export/import. The bank has also established a subsidiary, Shahjalal Islami Bank Securities Limited, to manage its capital market operations.
- **General Banking and Customer-Centricity:** SJIBL's general banking department serves as the primary point of contact for a massive clientele. It offers standard banking services like account opening, remittance, and bill payments. The bank's commitment to customer service is evident in its continuous efforts to introduce new products and improve existing ones, giving it a competitive edge.

Despite its solid foundation, SJIBL faces several challenges:

- Intense Competition: The banking sector in Bangladesh is highly competitive, with both conventional and Islamic banks vying for market share. This pressure can affect deposit mobilization and investment pricing.
- Economic Volatility: External factors like inflation and currency volatility can impact the profitability of both general and investment banking activities. The bank must maintain strong risk management practices to mitigate these challenges.
- Evolving Customer Demands: As customer expectations shift towards more advanced digital services, the bank must continuously invest in technology to stay relevant and competitive.

5.3 General and Investment Banking Activities

SJIBL's banking practices are a reflection of its Shariah-compliant business model and its strategic focus on serving a wide range of clients.

5.3.1 General Banking

Deposit Mobilization: This is the foundation of the bank's operations. SJIBL offers various deposit products like Al-Wadiah Current Deposit, Mudaraba Savings Deposit, and Mudaraba Term Deposit Receipts (MTDR). These are designed to cater to different customer needs, from daily transactions to long-term savings.

5.4 Professional Analysis

Shahjalal Islami Bank PLC follows a thoroughly coordinated and structured workflow to manage its general and investment banking operations. From my internship experience, I can personally vouch for the fact that the bank emphasizes both customer-centricity and process involvement in ensuring service quality and Shariah compliance.

This internship offered me direct exposure to banking functions at different levels, which operate in alignment with the organization's broader strategic goals. Tasks like assisting in account opening, cheque clearing, remittance processing, managing investment files, supporting SME financing documentation, and handling compliance-related paperwork are clear signs of a mature banking infrastructure. In addition, I was able to learn crucial technical skills like Excel reporting, customer data entry, drafting investment memos, and contributing to high-priority projects such as preparing reports for investment proposals and branch-level performance summaries — experiences that reflect a hands-on learning model rooted in operational accuracy and trust.

Furthermore, the bank's initiatives regarding customer engagement, community development through CSR, and Shariah-compliant product innovation indicate that SJIBL tries to implement an integrative banking system that combines customer experience with operational efficiency.

To sum up, SJIBL's strategy in protecting depositor trust and expanding its investment portfolio not only aligns with Islamic banking principles but also addresses current market demands by operating with professional precision. SJIBL's multi-dimensional approach to general and investment banking has helped it become a strong player in Bangladesh's Islamic financial services landscape.

Chapter 6: Conclusion & Recommendations

6.1 Conclusion

Shahjalal Islami Bank PLC (SJIBL)'s commitment to its people-first philosophy, alongside a structured approach to its core banking functions, has positioned it as a key player in Bangladesh's financial sector. The bank's focus on general and investment banking activities, while maintaining strict adherence to Shariah principles, ensures a comprehensive and ethical service offering for its diverse clientele. This strategic approach has not only cultivated customer loyalty but has also contributed to a stable business model, capable of navigating economic challenges. The bank's ability to offer a range of Shariah-compliant products for both retail and corporate clients is a significant competitive advantage.

General and Investment Banking Operations

SJIBL’s operational strategy is a testament to its dual focus on general and investment banking. In general banking, the bank emphasizes customer convenience and accessibility. This is evident in its wide array of deposit products, such as the Mudaraba Savings Deposit and Mudaraba Term Deposit Receipt (MTDR), which cater to different saving habits and financial goals. The bank has also heavily invested in digital platforms like its mobile app, ShahjalalTouchPay, and internet banking services to streamline daily transactions, fund transfers, and bill payments, reflecting a modern banking outlook.

In investment banking, SJIBL stands out by using Shariah-compliant modes of investment instead of interest-based lending. This is a crucial element of its business model. The majority of its investments are executed through Bai mechanisms (purchase and sale), such as Bai-Murabaha and Bai-Muajjal. These mechanisms allow the bank to finance a wide range of activities, from import and export to real estate development and SME financing, all while adhering to its core religious principles. The bank's investment portfolio is diverse, supporting sectors crucial to the country's economic growth. SJIBL also has a subsidiary, Shahjalal Islami Bank Securities Limited, to manage its capital market activities.

My experience has highlighted that SJIBL's general and investment banking operations are well-integrated and strategically sound. They are not merely transactional; they are a continuous process that builds trust, addresses market demands, and supports the bank's mission. The bank's ability to **monitor market trends** and proactively introduce new products and services demonstrates a keen business acumen. However, to further enhance its operations and customer satisfaction, some areas could be improved.

6.2 Recommendation

First, while the bank has embraced digital services, a more robust feedback loop from customers using these platforms is necessary. This will help identify pain points and make real-time improvements to the user experience, potentially increasing digital adoption rates.

Second, the bank should normalize open communication and regular check-ins with both retail and corporate clients. Just as informal conversations can help with employee satisfaction, frequent, informal contact can help the bank's relationship managers understand client needs and concerns better. This can help in early detection of potential dissatisfaction and provide opportunities for timely, meaningful guidance, strengthening the customer-bank relationship.

Lastly, while the bank's investment models are solid, it should also focus on providing clearer, more simplified explanations of its Shariah-compliant products to the general public. This will help a broader audience understand the unique benefits of Islamic banking and demystify concepts like Mudaraba and Murabaha, encouraging greater financial inclusion. This can be achieved through dedicated financial literacy workshops and user-friendly educational materials on its digital platforms.

Reference

a) Official Website and Publications: The content is drawn from the official website of Shahjalal Islami Bank PLC. Key sections consulted include those on products, services, and corporate information.

b) Link: https://www.sjiblbd.com/

c) Annual Reports: Details regarding the bank's financial performance, strategic direction, and operational highlights were sourced from its annual and sustainability reports.

d) 2023 Annual Report: https://sjiblbd.com/file/annualreport/SJIBL_Annual_Report_2023.pdf

e) 2023 Sustainability Report: https://sjiblbd.com/file/sustain/Sustainabiliy_Report_2023.pdf

f) Regulatory Guidelines: The discussion on Shariah-compliant banking and the use of specific investment mechanisms like Murabaha and Mudaraba is based on guidelines and regulations from Bangladesh Bank.

g) Guidelines for Conducting Islamic Banking: https://www.bb.org.bd/aboutus/regulationguideline/islamicbanking/guideislamicbk.pdf

Appendix

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 1
Date: 15 June - 19 June 2025

Overview of Tasks with Brief Description:SS

1. **Account Opening Assistance:** My first week began with learning the procedures of opening new accounts under both individual and corporate clients. I observed how customer KYC (Know Your Customer) forms are filled, how supporting documents (NID, TIN, trade license for businesses) are verified, and how information is entered into the system. I also assisted a senior officer by checking whether all required documents were properly attached before account activation.

2. **Learning Deposit Schemes & General Banking Services:** I was introduced to different deposit products such as Mudaraba Savings, Mudaraba Term Deposits, and Special Schemes. My supervisor explained how profit-sharing works under Islamic Shariah principles instead of conventional interest. I prepared a comparative note on these schemes for my learning and later discussed it with my mentor.

3. **Client Interaction & Service Desk Support:** I spent part of the week at the customer service desk, where I observed how clients are greeted and guided regarding banking services. I helped by arranging forms for clients, explaining the basic requirements for account opening, and redirecting them to the correct desk. This helped me improve my communication skills and understand frontline banking operations.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 2
Date: 22 June - 26 June 2025

Overview of Tasks with Brief Description:

1. **Cheque & Clearing Operations:** This week I was introduced to the cheque clearing process. I observed how inward and outward cheques are verified, stamped, and processed for clearing through Bangladesh Bank. My task included checking cheque details (account number, date, signature, and amount) under supervision to ensure no discrepancies existed before processing.

2. **Cash Department Observation:** I spent some time at the cash counter, observing how deposits and withdrawals are handled. I learned about the dual-control system for cash handling and how daily balancing is done. I assisted by arranging deposit slips, stamping vouchers, and recording entries into the register.

3. **Drafts, Pay Orders & Remittances:** I was introduced to different local remittance instruments such as Demand Drafts (DD), Pay Orders (PO), and Telegraphic Transfers (TT). My role was to observe how forms are filled, how charges are calculated, and how the transaction is entered into the system. I also prepared a list of documents required for each instrument.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.

Reporting Week: Week 3
Date: 29 June – 3 July 2025

Internship Position: General and Investment Banking

Overview of Tasks with Brief Description:

1. **Remittance Processing:** This week I learned the detailed process of inward and outward remittances, focusing on SWIFT messaging standards and compliance checks. I observed how remittance officers verify sender and receiver information against AML regulations before processing. I also assisted in filling up remittance forms and checking mandatory ID documents, which helped me understand the importance of accuracy in cross-border transactions.

2. **Cheque Clearing:** I was introduced to interbank cheque clearing, which is conducted through Bangladesh Bank's clearing house. I observed how inward and outward cheques are batched, validated, and electronically processed. This gave me insight into the timing differences between same-day and next-day clearing cycles.

3. **Client Guidance:** At the customer service desk, I helped clients by explaining required remittance documentation, such as passport, NID, and transaction purpose. I guided walk-in customers regarding fees and transaction timelines. This interaction improved my ability to explain technical banking processes in simple terms.

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<u>WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES</u>

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 4
Date: 6 July - 10 July 2025

Overview of Tasks with Brief Description:

1. **Introduction to Investment Banking:** My mentor explained how investment banking supports corporate fundraising, particularly through IPOs, private placements, and bond issuance. I was introduced to the concept of underwriting and how banks assume risk in capital raising. This broadened my perspective on how banks extend beyond traditional deposit and loan services.

2. **Financial Statement Review:** I reviewed annual reports of corporate clients to assess profitability, solvency, and liquidity. My supervisor explained how key financial ratios are used for evaluating investment potential and creditworthiness. This exercise sharpened my ability to interpret balance sheets and income statements in a banking context.

3. **Deposit Analysis:** I assisted in preparing a summary of deposit structures, such as fixed deposits, savings deposits, and current accounts. The analysis highlighted how different deposit types affect liquidity ratios and fund availability. I learned the importance of diversifying deposits to ensure financial stability.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 5
Date: 13 July- 17 July 2025

Overview of Tasks with Brief Description:

1. **Account Opening Procedures:** I assisted in processing new account applications, including current and savings accounts. My supervisor guided me through KYC (Know Your Customer) requirements and compliance checks. This experience gave me practical knowledge about customer onboarding.

2. **Fixed Deposit Schemes:** I supported the documentation and processing of Fixed Deposit Receipts (FDRs). I learned how maturity dates and interest calculations differ from regular deposit accounts.

3. **Introduction to Islamic Banking Products:** I attended a briefing on Murabaha and Musharakah, which are Shariah-compliant financing modes. This broadened my understanding of how Islamic principles shape investment banking.

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Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 6
Date: 20 July- 24 July 2025

Overview of Tasks with Brief Description:

1. **Credit File Preparation:** I assisted in preparing credit files for small business clients. My supervisor explained how client financial data is assessed before loan approval.

2. **Loan Risk Assessment:**I observed how officers evaluate client repayment capacity, collateral, and credit history. This gave me insights into risk management in banking.

3. **Client Record Organization:** I helped organize loan and investment files for easier audit access. This strengthened my organizational skills and attention to detail.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 7
Date: 27 July- 31 July 2025

Overview of Tasks with Brief Description:

1. **Letter of Credit (LC) Documentation:** I assisted in preparing and reviewing import and export LC files. My supervisor explained how documents such as invoices, bills of lading, and insurance certificates are verified. This task helped me understand the role of LCs in facilitating international trade and minimizing transaction risks.

2. **Foreign Exchange Desk Operations:** I observed how the foreign exchange desk handles cross-border payments, currency conversion, and reporting to Bangladesh Bank. I learned how fluctuations in exchange rates impact business clients and the importance of regulatory compliance in FX transactions.

3. **Investment Portfolio Review:** I supported my mentor in compiling performance summaries of client portfolios. The exercise introduced me to concepts like asset allocation, diversification, and risk-return analysis. This experience showed me how investment banking services add value beyond traditional banking.

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Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 8
Date: 3 August- 7 August 2025

Overview of Tasks with Brief Description:

1. **Customer Service Support:** I was assigned to the customer service desk where I guided clients regarding account balances, statement requests, and basic procedures. This experience improved my communication skills and made me more confident in handling client queries.

2. **Remittance Processing:** I assisted in verifying and processing remittance requests. My mentor explained the role of remittances in Bangladesh's economy and the compliance checks necessary to prevent fraud. This task gave me hands-on experience with real-time banking operations.

3. **Branch Performance Summary:** I compiled weekly data on deposits, withdrawals, and remittances. Preparing these summaries gave me a better understanding of how branch efficiency and productivity are measured in financial terms.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 9
Date: 10 August- 14 August 2025

Overview of Tasks with Brief Description:

1. **Internal Audit Preparation:** I assisted in organizing client files, transaction slips, and ledger entries for the upcoming internal audit. My supervisor explained how audits safeguard transparency and strengthen internal controls.

2. **Compliance Review:** I supported officers in reviewing high-value transactions to ensure they complied with regulatory guidelines and Shariah principles. This task emphasized the importance of compliance in reducing operational risks.

3. **Loan Recovery Reporting:** I helped compile a loan recovery report that highlighted overdue payments and pending settlements. This showed me the challenges banks face in loan management and the strategies used to minimize default risk.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 10
Date: 17 August- 21 August 2025

Overview of Tasks with Brief Description:

1. **Sukuk Documentation:** I was introduced to Islamic bonds (Sukuk) and assisted in preparing related documents. My supervisor explained how Sukuk structures differ from conventional bonds by avoiding interest and instead relying on profit-sharing mechanisms. This gave me insight into Islamic capital markets.

2. **Investment Proposal Drafting:** I supported my mentor in preparing preliminary notes for investment proposals. I learned about the key elements of proposals, including financial projections, risk analysis, and client objectives. This enhanced my report-writing skills in a banking context.

3. **Fixed Deposit Record Updates:** I helped update fixed deposit files by checking maturity dates, profit distributions, and renewal requests. This improved my accuracy in handling financial records and highlighted the importance of maintaining updated client data.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 11
Date: 24 August- 28 August 2025

Overview of Tasks with Brief Description:

1. **Branch Investment Reports:** I worked on preparing a summary of the branch's investment activities for submission to head office. This involved consolidating data on deposits, advances, and investments. It taught me how branches contribute to overall bank performance.

2. **Client Complaint Handling:** I helped record and categorize client complaints related to delayed services and discrepancies in account statements. My supervisor demonstrated how addressing these issues improves customer satisfaction and builds long-term trust.

3. **Account Reconciliation:** I participated in reconciling the branch's general ledger with customer accounts before monthly closing. This process strengthened my ability to detect errors and understand the importance of financial accuracy in banking.

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WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Name: Ahmad Fardin Ibn Doha (ID- 200061109)
Company Name: Shahjalal Islami Bank PLC.
Internship Position: General and Investment Banking

Reporting Week: Week 12
Date: 31 August- 04 September 2025

Overview of Tasks with Brief Description:

1. **Final Internship Report Assistance:** Under my mentor's guidance, I summarized my internship activities and prepared a draft report. This exercise helped me reflect on my overall learning and progress throughout the internship.

2. **Archiving Files:** I assisted in archiving old client files and transaction records to maintain compliance with documentation policies. This improved my organizational skills and helped me appreciate the importance of record-keeping in banking.

3. **Branch Review Meeting Observation:** I observed a final branch performance meeting where the manager presented profit and loss statements, deposit growth, and loan recovery performance to the head office. This gave me a holistic view of how strategic decisions are taken in banking.

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