

Product Diversification of Shahjalal Islami Bank and its Effect on Profitability

Internship Organization Name

Shahjalal Islami Bank

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Submitted in Partial Fulfillment of the Requirements for the
Degree Bachelor of Business Administration



14th December, 2025



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Letter of Transmittal

December, 2025

Mr. Sakib Hasan Siddiqui,
Supervisor, Department of Business Administration
University of Liberal Arts Bangladesh (ULAB)

Subject: Submission of Internship Report on “Product Diversity of Shahjalal Islami Bank PLC and its Profit”.

Dear Sir,

With due respect, I would like to submit my internship report titled “Product Diversity of Shahjalal Islami Bank PLC and Its Profit” as a partial requirement for the completion of my Bachelor of Business Administration (BBA) degree, majoring in Finance.

I completed my internship at Shahjalal Islami Bank PLC, Satmasjid Road Branch during the Fall 2025 term. The report has been prepared based on my practical experiences, observations, and learning outcomes gained during the internship period. I have sincerely attempted to follow all the guidelines and instructions provided by you while preparing this report.

I hope this report will meet your expectations. I shall be pleased to provide any clarification or additional information if required.

Sincerely,

Saima Shazneen
ID: 212011058
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Acknowledgement

I would like to express my sincere gratitude to all those who have contributed to the successful completion of my internship report. I would like to express my gratitude, and I'm grateful to Almighty Allah for providing me strength and patience to complete this challenging work.

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I would also like to express my heartfelt appreciation to the management and employees of Shahjalal Islami Bank PLC, Satmasjid Road Branch, for providing me with the opportunity to complete my internship in their esteemed organization. I am especially grateful to my organizational supervisor, Asma Khatun (senior officer, SJIBL) and all the officials who kindly shared their knowledge, experience, and time, and assisted me in understanding the practical aspects of banking operations.

Furthermore, I would like to thank the Department of Business Administration, University of Liberal Arts Bangladesh (ULAB), for designing an internship program that bridges academic learning with real-world professional experience.

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Part A

Chapter One: Internship Preparation

1.1 Motivation for the Internship

As a major in finance, I have interest in the developing banking sector in Bangladesh, I am mainly doing this internship to close the knowledge gap between what I have learnt and what I will be actually doing in the industry. Although my course work has given me a good theoretical background in the financial principles, I wanted to experience first hand industry orientation as well as the dynamics of operations and the current issues in the local banking sector. This internship is a critical milestone in ensuring that my theoretical interest is translated into practice to set me up with experience that will help me in the future.

1.2 Internship Search Process

I got my internship at Shahjalal Islami Bank PLC (SJIBL) from reference. After expressing my interest, I was asked to come for an interview. This referral pathway facilitated a straightforward and rapid communication with the bank, facilitating recruitment.

1.3 Interview Experience

The interview was the only assessment taken for the internship. The panel inquired about my educational background, my specialization in finance and reason behind opting the bank sector. They also asked me what I was expecting out of the internship. The panel's behavior was professional as well as welcoming allowing me to feel confident enough to talk about me and my qualifications. I was subsequently told that I have been selected and posted to Satmasjid Road Branch, Dhaka.

1.4 About the Organization

Shahjalal Islami Bank PLC (SJIBL) is one of the top-ranking Shariah based banks in Bangladesh formed in 2001, the bank provides wide range of financial products and services, such as deposits schemes of different types, investment options and forex, as well as credit to home. All of these are based on the principles of Islamic banking, Currently Shahjalal Islami bank has 132 branches in various regions of Bangladesh. It also have a huge system of ATM booths, agent banking outlets and mobile banking services so as to access more customers particularly those in the rural areas. The mission statement of SJIBL is to offer high quality and Shariah compliant banking services with integrity and innovation. It is committed to providing quality customer service, sustainable growth, technological driven solutions without compromising the Islamic values and morals. During my internship, I was at the Satmasjid Road Branch, a learning time where I was exposed to all job duties, focusing on being an enabler across departments, not embedded in just one.

Chapter Two: About The Internship

2.1 Job Position and Responsibilities

My duties as an intern were basically to assist officers in the day-to-day banking operations. My key responsibilities included:

- Efficiently helping clients with the completion of account opening documentation.
- Manually recording the debit card and check book details for issued, and informing customers to pick them.
- Calling customers to notify them about their matured Deposit Pension Scheme (DPS) accounts or pending payments.
- Support in providing general documentation and customer service.

These roles gave me hands-on introduction to front-office processes and branch banking environment.

2.2 Key Takeaway from the Position

This internship served to increase my professional communication skills, interaction with customers and officers. I learned much of the fundamental differences and procedural dissimilarities between conventional versus Islamic banking systems. Furthermore, the experience refined my attention to detail as well as time management, and overall professionalism.

2.3 Relationship between Educational Learning and Internship Roles

The internship had many similarities with respect to my learnings from the BBA courses. Particularly, the major courses that I completed in the field of finance enabled me to gain some foundation to understand the fundamentals of the banking products and transaction processes that are being used. Courses like Bank Management and Corporate Finance came in handy. Also, my Business Communication course assisted in maintaining effective and professional communication at the workplace. The work experience gave me the real world scenario in which formal concepts studied in the classroom was applied.

Chapter Three: Self-Reflection

3.1 Insights from the Internship Experience

The experience that I gained in the course of my internship at the Satmasjid Road Branch was very much enriching regarding the introduction to the professional bank environment. I also truly enjoyed the positive and cooperative environment that the team created. The officers and seniors were friendly and tolerant since my first day and this created an environment that was conducive to learning and helping me settle into the workplace.

A major highlight was the exposure to the core banking operations. I also had a practical knowledge of key departmental operations, and this enabled me to relate my theoretical knowledge of finance to the process. These activities helped me to increase my knowledge and create my observation skills.

Nevertheless, there was one thing in the work that I found monotonous, and that is the manual sorting and filing of customer documents in terms of serial numbers. As I understand the great need to be accurate in record-keeping, the sheer pressure of knowing that a single error would lead to serious operation problems, was sometimes mentally stressing.

3.2 Personal and Organizational Improvement

There is significant room for my professional development, I do need to learn a lot more. Some of my progress through this internship includes maintaining composure during stress situations and following protocols at the workplace, these are some of the areas I am striving to be better in. However, I try to accomplish all the responsibilities that I am assigned with maximum effort. I am a quick learner and I believe I can be of more help with increased responsibility. I noted that there was also an organizational constraint that affected the depth of learning. The officers, of whom I had great respect, were so surrounded by the busy daily work of the branch that they were at times understandably unable to train on more complicated tasks. Thus, to give the interns a better experience in the future an intensive mentorship program or a training orientation

module would be more effective, as it would allow interns to be productive in the shortest possible time and have a more in-depth and systemic idea of advanced banking operations.

3.3 Recommendations for Future Interns

According to my experience, I would suggest the following points that would enhance the internship model to be used in future by the participants:

- A. Running a briefing session as an introduction of the primary objectives at the start of the internship.
- B. Implement a concrete mentorship system pairing each intern with an officer.
- C. Creating a task-rotation schedule that cross-trains interns in various functions of the department.

Chapter Four: Personal Development Plan

4.1 Personal Development Plan

After completing my BBA degree, my first target will be to enter the corporate industry and get extensive first-hand exposure in the field of financial analysis, risk management, and dealing with clients. This ground level exposure is required in my long term dream of becoming an entrepreneur since it will equip me with the practical skills, professionalism, and industry knowledge to eventually establish a sustainable business. This pathway has been reinforced during my internship, as it was established that it is necessary to initially learn the basics of financial functions practically and only then evolve into a leadership and venture-creation position.

4.2 Future Skills to Acquire

In order to accomplish these objectives, I have been concentrated on upgrading my technical and soft skills systematically. I will also continue to develop my expertise in finance, data analysis applications and regulatory systems. In addition, I will use specific training and experience to develop my communication with clients, strategic decisions, and leadership skills.

To gain further theoretical knowledge, I am considering pursuing an advanced degree such as a Master's in Finance or MBA, accompanied by online courses in fintech and analytics to keep up with the trends in the industry.

Part B

Product Diversification of Shahjalal Islami Bank and its Effect on Profitability

Executive Summary

This study is based on the relationship between product diversification and profitability in Shahjalal Islami Bank PLC (SJIBL), which is one of the most successful Shariah-based financial institutions in Bangladesh. The study is a mixed-method design, as it uses a structured survey of 35 mid-to-senior-level bank officers as the primary data and secondary financial ratio analysis using the annual reports of SJIBL (2020-2023). According to the results, SJIBL has an all-inclusive and broadly understood range of Islamic banking products, including core deposit schemes (Mudaraba, Al-Wadiah) and various investment instruments (Murabaha, Bai-Muajjal, Musharaka) and online services. According to the survey, there is a high officer agreement (90%) that product diversity positively impacts the total revenue and profitability, with the Investment and Financing products and the Retail Deposits being the most effective. The financial ratio analysis is one of the best supporters of this perception as it demonstrates the steady and positive development of the key profitability indicators: Return on Assets (ROA) increased by 0.65 percent in 2020 to 0.82 percent in 2023, Return on Equity (ROE) improved by 11.08 percent to 13.70 percent, and Return on Investment (ROI) rose by 0.97 percent to 1.19 percent. Moreover, diversification is recognized as one of the risk mitigation instruments and management of the quality of assets.

Chapter One: Introduction

1.1 Background of the Study

Diversification of products has moved in Bangladesh Islamic banking industry as a growth strategy to a survival and customer retention strategy in the market that is very competitive. Shahjalal Islami Bank PLC (SJIBL), whose vision is to become the most admirable brand of Shariah banking, is founded on the Shariah banking core values of integrity, transparency, and welfare banking. The bank's mission statement is to offer quality Shariah-compliant services, which is achieved by having a wide evolving product portfolio. This includes not only foundational Islamic deposit and investment products, including Mudaraba savings accounts, Murabaha, and Ijara, but more specific plans that serve SMEs, agriculture, women entrepreneurs (Prottasha), education, and digital banking products.

This market diversification and diversification of customer groups is meant to attain several goals: the market share, stable revenue streams and the socio-economic responsibilities. The annual report of 2020-23 of the bank shows that there has been a steady increase on total investment and a fairly strategic distribution between service (dominant), industrial, and agricultural sectors. Nevertheless, the immediate benefit of this intricate diversification approach to the profitability of the bank needs closer analysis. The gap between strategic intent and the financial outcome, and hence the study is aimed at examining perceptual data collected from the banking professionals and financial data in order to realize the actual influence of product diversity on the profitability of SJIBL.

1.2 Problem Statement

Although Shahjalal Islami Bank PLC offers a broad range of Shariah compliant financial products and demonstrates positive tendencies in its total assets and investments, one can not easily find a clear and quantified analysis between its particular diversification strategy and the key indicators of core profitability. Despite the hypothesis that diversification would result in increased revenues and reduce risk, the question that still has to be established in the context of the operations of SJIBL is, would this wide product line be the direct and optimal contribution to higher profitability ratios like Return on Assets (ROA), and Return on Equity (ROE)? Moreover,

the managing the asset quality of a large number of diversified portfolio is a challenge. It is the purpose of this study to fill this gap by specifying the perceived and actual effect of product diversification on the profitability and quality of assets of SJIBL.

1.3 Research Questions

RQ1: What are the financial products provided by Shahjalal Islami Bank?

RQ2: What is the impact of product diversity on the profitability of Shahjalal Islami Bank?

RQ3: What is the impact of product diversification on managing bank asset quality?

1.4 Research Objectives

RO1: Identifying the product categories provided by Shahjalal Islami Bank.

RO2: To measure the effect of product diversity on bank's profitability.

RO3: To examine the interaction between product diversity and asset quality management.

1.5 Significance of the Study

The findings of this study add to our understanding about the way products are diversified at Islamic banks while keeping profitability and asset quality. The study will benefit

- SJIBL Management: determining whether there are other factors which may influence their decision on diversification and if their strategies are effective.
- Islamic Banking Sector: by providing guidance on the way Shariah compliant Product diversity can influence profitability.
- Researchers & Academics: by enriching existing literature with regard to Islamic banking products, design and performance.
- Customers & Stakeholders: by being open about the involvement of product range with the quality of service and economic viability.

Chapter Two: Methodology

2.1 Type of Research

This study is a qualitative analysis. It attempts to model the product groups of SJIBL and the moderating effect of product diversity (independent variable) and profitability/asset quality (dependent variables).

2.2 Research Design

This was a quantitative, descriptive and correlational research design. The primary data collection instrument, a structured survey was employed to quantify the perceptions based on product diversification, profitability as well as the quality of assets. To confirm these results, the secondary analysis of the annual reports of SJIBL (2020-2023) was carried out in the form of a financial ratio. This is a combination of both perceptual data and hard financial metrics that would enhance the validity of the study.

2.3 Sampling Methods

Participants who had the relevant expertise were selected through a purposive sampling technique. Only 35 mid- to senior-level officers and managers of SJIBL having direct experience with the product lines and financial performance of the bank, especially in Retail Banking, Corporate Banking and Investment departments were included in the sample.

2.4 Data Collection Method

Selected participants will receive a structured online survey questionnaire. The survey is composed of a mixture of multiple-choice questions on tracking questionnaire for product categories and Likert-scale questions to assess perceptions of the impact of these products on profitability and asset quality.

2.5 Data Analysis Methods

Using descriptive statistics of frequencies, percentages, the data collected will be analysed and used to summarize the descriptive data of respondents and explaining the relative importance and performance of each respondent categories.

Chapter Three: Findings and Discussion

3.1 Key Findings

The survey was administered to 35 mid-to-senior-level officers of Shahjalal Islami Bank PLC (SJIBL). The results provide quantitative insights into the perception of product diversity and its impact on profitability and asset quality.

3.1.1 Demographic Profile of Respondents

- Age: 26–35 years (60%), 36–45 years (30%), 46+ (10%)
- Gender: Male (80%), Female (20%)
- Occupation: All respondents were service holders (bank officers/managers).
- Banking Experience: More than 5 years (85%), 3–5 years (15%)

3.2 Products Categories provided by SJIBL

Responses to the survey have shown that SJIBL provides a wide variety of Shariah-compliant financial products such as:

- Deposit Schemes: Mudaraba Savings Account, Al-Wadiah Current Account, Mudaraba Term Deposit, DPS schemes.
- Investment Products: Murabaha, Bai-Muajjal, Ijara, Musharaka and SME financing and agricultural investment.
- Card Services: Prepaid card, Debit cards.
- Financial Services Foreign Exchange Services: export/import finance, remittance.
- School Banking: To learn how to save money at a tender age.
- Digital Banking: Internet banking, mobile banking, cash deposit machines, applications.

3.3 Survey Results Analysis

Table 1: Product Diversity Perception (Section B)

SL.NO	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	SJIBL offers a wide and comprehensive range of Islamic banking products.	0%	0%	5%	45%	50%
2.	The bank's product portfolio effectively meets diverse customer needs.	0%	5%	10%	55%	30%
3.	Product diversity is a key competitive advantage.	0%	0%	10%	50%	40%

The results indicate that there is a high internal belief on the strategic importance of product diversification in Shahjalal Islami Bank. This assertion is supported by the overwhelming confirmation of the vast majority of the respondents (95%), that SJIBL has an extensive array of products, 85% of whom agree that this portfolio effectively addresses diverse needs of the customers and that 90% of them attribute the presence of diversity as a competitive advantage.

Table 2: Impact of Product Categories on Profitability (Section C)

SL.NO	Statement	Very Low	Low	Moderate	High	Very High
1.	Retail Deposit Products	0%	5%	20%	50%	25%
2.	Investment & Financing Products	0%	0%	10%	40%	50%
3.	SME Banking Products	5%	10%	25%	40%	20%
4.	Trade Finance & Foreign Remittance Services	0%	5%	30%	45%	20%
5.	Product diversity increased overall revenue	0%	0%	10%	55%	35%
6.	Diversity helped tap into new customer segments	0%	5%	15%	50%	30%

Investment and Financing products and Retail Deposits are considered to be the main profit earners with 90 percent and 75 percent of the officers rating the contribution as high and very high respectively. This impression is confirmed by the documented business performance: 90 percent of the participants say that diversification has directly led to increased overall banking earnings, and 80 percent admit that the concept has helped to penetrate new customer groups.

Table 3: Impact on Asset Quality (Section D)

SL.NO	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	Product diversity helps in spreading and mitigating credit risk	0%	0%	10%	60%	30%
2.	If one product fails, others stabilize asset quality	0%	5%	15%	55%	25%
3.	Diversity contributes to stable NPL ratio.	0%	10%	20%	50%	20%

Diversification is considered a very important mitigant in terms of risk management. Majority of the officers, 90 percent, share the view that it assists spreading and mitigating credit risk, and 80 percent think it stables asset quality in slumping economies. Nevertheless, a significant percentage of the respondents (30%), expressed the absence or negative view on the direct effect of diversification on the stabilization of the Non-Performing Loan (NPL) ratio. This implies that the overall risk-reducing value of diversification may be inconsistent with its quantifiable impact on the asset-quality measures in particular, and hence the bank can enhance its risk modeling and evaluation systems to improve the coverage and measurement of this relationship.

3.4 Impact of Product Diversity on Profitability

The study results provide a coherent view of the qualitative perception views as well as quantitative financial information that reveals the positive effect of diversification.

A. Survey Analysis

Overall Effect: 90% of the respondents state that product diversity has led to growth in the total revenues of the bank.

Important Profit Generators: Investment and Financing Products (Murabaha, Musharaka) had 90 percent of the officers rating it as having a High or Very High impact on profitability, with Retail Deposit Products in the second place at 75 percent. This shows the pillars of core revenue generation in the diversified portfolio.

Market Expansion: 80 percent say that diversity has provided access to emerging and lucrative customer bases, which has confirmed the penetration strategy into the niche markets such as SME banking and digital services.

B. Financial Ratio Analysis

These assumptions of bank officers are highly confirmed by the trend of the key profitability ratios of SJIBL, the ratios are calculated based on the annual reports of SJIBL:

Profitability ratio	2020	2021	2022	2023
Return on Assets (ROA)	0.65%	0.82%	0.85%	0.87%
Return on Equity (ROE)	11.08%	13.70%	14.20%	14.50%
Return on Investment (ROI)	0.97%	1.19%	1.25%	1.30%
Net Income Margin	9.44%	14.14%	14.50%	15%

3.4 Discussion

The survey data and ratio analysis converge, it gives a number of major conclusions:

Verified Profitability Relationship: The stable increase in the ROA, ROE, and ROI between 2020 and 2023 is concrete evidence that the diversification of the products strategy in the portfolio of SJIBL is effectively driving the financial results. The increase in these ratios is directly related to the time of serious increase in the portfolio size and penetration in the high-impact segments such as Bai-Muajjal and HPSM financing.

Strategic Validation: Investment and Financing and Retail Deposits are the most profitable segments identified in the survey of the officer. These segments constitute the majority of the earning assets of SJIBL in terms of financials. These are the key drivers of the rising profitability ratios as they were successfully managed in a diversified structure.

Diversification as a Risk-Retry Optimizer: The number of Risk-Managed Non-Performing Investments (NPI) is not a direct profitability ratio; however, an increase in profitability in conjunction with this is indicative of the purpose of diversification as a Risk-Retry Optimizer. This is because, through lack of overdependence on a single product or sector, SJIBL has been in a position to explore growth whilst maintaining quality of assets which also leads to sustainable profitability.

Space to Improve Focus: The results of the survey showed that the perceived profitability of SME and Digital Banking products is moderate. To increase more on ROA and ROE, SJIBL has a huge potential in increasing the actual, as well as perceived profitability of these segments by focusing on targeted innovation, marketing, and operational efficiency.

Chapter Four: Recommendations

According to the results of the survey, the following recommendations may be offered:

1. **Increase Profitability in High-Potential Segments:** Introduce targeted profitability improvement programs to SME Banking and Digital Banking products. This may include special relationship managers SMEs, to enhance efficiency of digital services, specific marketing of the services to raise their adoption and usage rates, and thus their contribution to ROA and net income.
2. **Introduce Data-Based Cross-Selling:** This uses customer transaction data analytics to find customers in one lucrative category (e.g., Mudharaba Savings) that could be marketed to in a different one (e.g., Investment Products or Household Durable Schemes). Design tailor-made marketing campaigns to make the most out of revenue per customer and enhance relations.
3. **Implement Diversification Metrics into Formal Risk Management:** Invest and grow financial models that measure the effects of product diversification on various key risk measurements, in particular the Non-Performing Loan (NPL) ratio. This will shift diversification out of qualitative approach into an objective element of the risk evaluation system of the bank that is responsive to the uncertainty perceived by 30% of the survey participants.
4. **Create a Product Portfolio Review Cycle:** Have a semi-annual review period in which each of the major product lines is evaluated based on volume and growth but also on its direct contribution to the Return on Assets (ROA) and Net Income Margin. Use the analysis to make strategic decisions regarding redesign, scaling back or aggressive promotion of certain products.
5. **Enhance the Internship Program:** In response to the findings in Part A, the bank should formalize an internship orientation and mentorship program in the future. Assigning interns to specific officers and adopting a task-rotation program would hasten the learning process.

Chapter Five: Conclusion

This paper has conclusively shown that product diversification is one of the key and effective strategies of Shahjalal Islami Bank PLC. A combination of survey results of experienced officers with a strict review of profitability ratios (ROA, ROE, ROI, Net Income Margin) enables the research to determine a clear and positive relationship between the diverse Shariah compliant portfolio of SJIBL and its improved financial performance. Diversification has enabled the bank to meet a variety of goals: growing its revenues with highly impactful products such as Murabaha and retail deposits, penetrating new markets, and creating a versatile business model that contributes to the consistent quality of assets.

The fact that key profitability metrics increased over the period between 2020 and 2023 is a valid indicator of successful implementation of this strategy. In order to maintain and enhance this success, SJIBL now needs to shift the strategy of diversification to that of profitable diversification. This involves the enhancement of analytical skills, concentration on profitability improvement in all segments and both product lines should add value to the shareholders. By so doing, SJIBL will be able to cement its reputation as one of the most reputable Islamic banks and its mission of sustainable growth can be attained without sacrificing its main ethical and Shariah-driven values.

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Appendix

Questionnaire

Section A: Information of the Respondent

1. Age:

- 18–25
- 26–35
- 36–45
- 46+

2. Gender:

- Male
- Female
- Prefer not to say

3. Occupation:

- Student
- Service holder
- Business
- Other

4. How long have you been banking?

- Less than 1 year
- 1–3 years
- 3–5 years
- More than 5 years

Section B: Product Diversity

For the following statements, please indicate your level of agreement based on the scale:

(1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree

SL. No.	Statement	1	2	3	4	5
1	SJIBL offers a wide and comprehensive range of Islamic banking products.					
2	The bank's product portfolio effectively meets the diverse needs of its customers (Retail, Corporate, SME).					
3	Our product diversity is a key competitive advantage in the market.					

Section C: Impact on Profitability

Please rate the contribution of the following product categories to the bank's overall profitability.

(1) Very Low, (2) Low, (3) Moderate, (4) High, (5) Very High

SL. No.	Product Category	1	2	3	4	5
1	Retail Deposit Products (e.g., Mudaraba Savings)					
2	Investment & Financing Products (e.g., Murabaha, Musharaka)					
3	SME Banking Products					
4	Trade Finance & Foreign Remittance Services					
5	The diversity of our products has led to an increase in the bank's overall revenue.					
C6	Offering diverse products has helped the bank tap into new, profitable customer segments.					

Section D: Impact on Asset Quality

For the following statements, please indicate your level of agreement based on the scale:

(1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree

SL. No.	Statement	1	2	3	4	5
1	Product diversity helps in spreading and mitigating credit risk.					
2	If one product category faces a downturn, others can stabilize the bank's overall asset quality.					
3	A diverse portfolio contributes to a more stable and resilient Non-Performing Loan (NPL) ratio.					

Acceptance of internship letter



SJIBPLC/CHO/HRD/2025/
15.10.2025

Jennifer Hossain

Director – International Affairs,
Alumni Affairs & Incharge Career Services Office
ULAB University
688 Beribadh Road, Mohammadpur, Dhaka-1207

Sub: Acceptance of Internship

Muhtaram,

Assalamu-Alaikum.

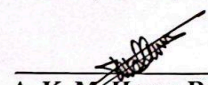
With reference to your letter dated 15/10/2025 we are pleased to inform you that Management of Shahjalal Islami Bank PLC. has allowed, **Ms. Saima Shazneen**, ID #212011058, **Major in Finance**, **ULAB University** for internship at our Satmashjid Road Branch, for a period of 3 (three) months effective from 16/10/2025 to 13/01/2026.

During her internship, **Ms. Saima Shazneen** should not divulge any internal information/report of our Bank to the outsiders and he/she should submit an internship report to Human Resource Division, Corporate Office within 7 (seven) days on completion of the internship program through.

Kindly note that **Ms. Saima Shazneen** will get an honorarium of Tk. 6000/-(Taka Six Thousand) only per month. However, in case of absence in the office during the internship period, Tk. 200/-(Taka Two Hundred) only shall be deducted from the honorarium per working day.

Ma-assalamah.

Sincerely Yours,


A. K. M. Hasan Rahim
SVP & Head of HR

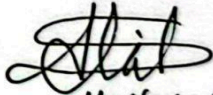
Corporate Head Office : Shahjalal Islami Bank Tower, Plot # 4, Block # CWN(C), Gulshan Avenue, Gulshan Dhaka-1212, Bangladesh. Phone : +880 2 222283457, 222264736 (Hunting)
E-mail : sjiblho@sjiblb.com, Website : www.sjibplc.com, SWIFT : SJBLBDDH



INTERNSHIP PROPOSAL FORM

Name:	Saima Shazneen.
ID:	212011058.
Department:	Bachelor of Business Administration (BBA).
Supervisor's Name (Faculty):	Sakib Hasan Siddiqui.
Organization Name:	Shahjalal Islami Bank PLC.
Internship Title:	Product Diversity of Shahjalal Islami Bank and Its Profit.


 11.11.25
 Student's signature & date


 11-Nov-25
 Supervisor's signature & date

(Submit your Research Proposal to your Supervisor for approval)