

8.1 Recommendation

With my little experience in the bank with vast and complex banking system, it is very difficult for me to recommend. I have observed some shortcomings regarding operational activities of the bank. On the basis of my observation I would like to recommend the following points:

- One of the business strategies is promotion. Successful business depends on how they can promote their products or services to the customer. In this connection to improve the business status bank should introduce more promotional programs.
- In many cases, the foreign banks choose for a confirmation from other foreign banks, which is dishonor for the local bank. It proves the poor financial condition of our country. Bank should try to improve this situation.
- Foreign exchange department should be fully computerized and reduce the paper based work to make it more smooth and faster.
- More branches and ATM booths should be opened in Dhaka city and in other cities of the country.
- Recruitment and selection policy should be revising because it's a time consuming process and bit expensive.
- The management of SJIBL should recruit more employees to reduce their work load and it's also important to implement the equal distribution of work among the employees.
- SJIBL should arrange more training and development programs for their employees to develop their skills and knowledge.
- Shahjalal Islami Bank Ltd. should introduce transportation facility for their employees because lots of employees come far distance from their work place.
- The employees are given deposit target, which creates extra pressure to them for that reason they cannot freely provide customer service. They had to spend most of their time to fill up their target. If the bank can reduce the pressure then they could be able to provide good service.
- In term of opportunity for advancement and promotion the management of SJIBL should redesign their policy to make to more effective to satisfy their employees.
- Last but not the least; the employees must be motivated when they do something good and creative.

8.2 Conclusion

Islamic Banking System has some distinctive characteristics. These Features are making the Islamic banking system not only very different from the conventional banking system but also a very potential business field. Bangladesh has been proved to be a very positive field for Islamic banking. The pro-religion mentality of the mass people has made possible a seemingly impossible event. Not only the Muslims but also the non Muslims have shown a great fascination for Islamic banking which attracted many banks to open Islamic banking branch, even the banks directed by the non Muslims.

Shahjalal Islami Bank Ltd [SJIBL] is one of the most potential Islami banks in the banking sector in Bangladesh. It has a large portfolio with huge assets to meet up its liabilities and the management of this bank is equipped with the expert bankers and managers in all level of management. SJIBL a blend of expertise and technological excellence is in place to meet varied needs of modern customers. The bank aims at mobilizing untapped money of the country and prudent deployment for productive activities in the form of lending at a competitive profit rates/investment pricing.

Shahjalal Islami Bank limited is a leading Private Islami bank in Bangladesh with superior customer bases that are loyal, faithful, worthy towards the bank. The service provided by the young energetic officials of the SJIBL is satisfactory. As an Islami bank SJIBL has to follow the rules of Bangladesh bank despite the fact that these rules sometime restrict the foreign business to some extent. SJIBL's Retail Banking and Investment department to be very efficient. Therefore this department plays a major role in the overall profitability of the branch and to the Bank as a whole.

The Bank's drive towards market leadership as well as quality in choosing business will continue in the coming years although competition is intensified with the opening of more financial institutions. The Bank is optimistic that the volume of business will

increase in future through pragmatic and market friendly policies. The Bank shall continue to explore new Branches for Banking. We shall endeavor to adopt customer-oriented policies and introduce new techniques that will help to earn profit and increase greater confidence of the existing/ prospective customers. Shahjalal Islami Bank Ltd, adopts professionalism within the framework of Shariah, So they able to earn handsome 'Halal Profit' and higher return to the depositors and share holders. Ultimately, public will get more confidence on Islamic Banking system.