

Table of contents

Sl.	Particulars	Page
	Acknowledgement	iv
	Executive Summary	v
	Acronyms	vii
	List of Tabular Presentations	viii
	List of Graphical Presentations	ix
Chapter 01 - Empirical Parts of the Report		
1.1	Introduction	1
1.2	Origin of the report	1
1.3	Rationale of the report	2
1.4	Scope of the Report	2
1.5	Objective of the report	3
1.6	Methodology of the report	3
1.7	Limitation of the Report	5
Chapter 02 - Overview of the Banking System in Bangladesh		
2.1	The Banking System in Bangladesh	6
2.2	Current Structure of Banking Industry	8
Chapter 03 - Islamic Banking concept		
3.1	Islamic Banking Concepts	11
3.2	Objectives of Islamic Banking	12
3.3	Evolution of Islamic Banking	13
3.4	Legitimate Business Contracts for Islamic Banks	13
3.5	Common practices of banks in mobilization of funds	14
3.6	Some common Terms used in Islamic Banking	17
Chapter 04 – Shahjalal Islami Bank Limited (SJIBL) : An Overview		
4.1	Background of SJIBL	18
4.2	Vision of SJIBL	18
4.3	Mission of SJIBL	18
4.4	Strategies of SJIBL	19
4.5	Objectives of SJIBL	19

4.6	Motto of SJIBL	19
4.7	Corporate Information of SJIBL	20
4.8	Divisions of SJIBL	21
4.9	Management	22
4.10	Products and Services	25
4.11	Reserves of SJIBL	26
4.12	Deposits	26
4.13	Profit and Operating Results	27
4.14	Equity of the Bank	29
4.15	Capital Adequacy	29
4.16	Investments	30
4.17	Liquidity of SJIBL	32
4.18	SWIFT	32
4.19	REUTERS	32
4.20	Foreign Correspondents	32
4.21	Information Technology (IT) & Automation	33
4.22	On-Line Banking Services	33
4.23	Investment (Credit) Rating Report	34
4.24	Social Welfare Activities	35
Chapter 05 - Retail Banking Dept of Shahjalal Islami Bank Limited		
5.1	Introduction	36
5.2	Retail Banking Divisions	37
5.3	Deposit Mobilization of SJIBL	37
5.4	Different Types of Scheme	42
5.5	Others services	44
5.6	Cheque Book Issue	45
5.7	Local Remittance	47
	▶ Activities of Cleaning Department	49
5.8	Bills Collection	49
5.9	Clearing	51
5.10	Transfer Delivery	52
5.11	Activities of Cash Department	54
Chapter 06 - Foreign Exchange Dept of Shahjalal Islami Bank Limited		
6.1	Definition of Foreign Exchange	59
6.2	Importance of Foreign Exchange Business	60
6.3	Function of Foreign Exchange Division	61
6.4	Purpose of the Manual	62
6.5	Foreign Exchange Market	62
6.6	Operation in the Foreign Exchange Market	63
6.7	Exchange and Trade Controls	63
6.8	Dealing with Banks Abroad	64
6.9	Dealing with the Client	65

	▶ Services Provided by SJIBL	66
6.10	Travel Related Services	66
6.11	Remittance	69
6.12	Letter of Credit (LC)	71
6.14	Back to Back Letter of Credit (LC s)	77
6.13	Miscellaneous	80
6.15	Export Receipts and Finance	83
6.16	Formalities & Procedure	90
6.17	Some Key Documents with LC	93
6.18	Foreign Exchange Business Process At a glance	95
Chapter 07 - Findings & Analysis		
7.0	SWOT Analysis of SJIBL	97
7.1	Strength	98
7.2	Weakness	99
7.3	Opportunity	100
7.4	Threat	101
7.5	Findings	102
Chapter 08 - Recommendations & Conclusion		
8.1	Recommendation	104
8.2	Conclusion	105
Bibliography		107
Appendix		108