

## OFFERING INNOVATIVE & responsive services



**MOSLEH UDDIN AHMED**  
Managing Director,  
Shahjalal Islami Bank

The role of banks has significantly evolved from being traditional service providers focused primarily on deposits and investments (loans) to becoming comprehensive financial advisors. To ensure overall financial growth and effective wealth management for customers, modern banks typically offer a comprehensive suite of products and services. These offerings cater to a range of financial needs, from basic savings and investments to complex financial planning and wealth management strategies. Here's a breakdown of key products and services:

**Various Depository Accounts:** Essential accounts for everyday transactions, offering features like profit earnings through Mudaraba Savings, Mudaraba Short Notice Deposit accounts, low fees, and easy access via mobile and online banking.

**Mudaraba Term Deposit Receipts (MTDRs) - Fixed Deposits:** Profit-bearing time deposits that offer higher returns compared to regular savings accounts in exchange for keeping funds locked for a specified period, such as 30 days, 90 days, 100 days, 180 days, or 360 days.

**Debit and Credit Cards:** Payment solutions that include features like rewards, cashback, and installment payment options to enhance customer convenience and financial flexibility.

**Stocks and Bonds:** Direct trading services through brokerage accounts, enabling customers to buy and sell individual equities and fixed-income securities for portfolio diversification.

**Lending and Investment (Credit) Services:**

**Home Investment (Mortgages):** Flexible mortgage options for purchasing or refinancing homes, including fixed-rate, adjustable-rate, and

profit (interest)-only loans.

**Personal Loans:** Unsecured loans for various purposes like education, home renovation, or debt consolidation, often with fixed repayment terms.

**Various Investment (Credit) Facilities:** Various revolving investment facilities like Bai-Muajjal, Bai-Salam, and Murabaha, providing customers with access to funds up to a pre-approved limit based on their creditworthiness.

direct assistance, improving customer satisfaction. By using internet and app banking, banks are providing these types of services to customers. By leveraging customer data across multiple touchpoints, companies can deliver more personalized and timely responses, enhancing customer loyalty.

With increased digital interactions, robust cybersecurity measures are crucial. Implementing technologies like

**Leveraging technology and digital innovation has become essential for enhancing service delivery across various industries. Through SJIPLC mobile apps, we directly deliver our services at customers' fingertips. Our mobile banking apps allow customers to check their balance, transfer funds, and pay bills without visiting a branch. Through internet banking, customers can access services, make payments, troubleshoot issues, and find information without needing direct assistance, improving customer satisfaction.**

Leveraging technology and digital innovation has become essential for enhancing service delivery across various industries. Through SJIPLC mobile apps, we directly deliver our services at customers' fingertips. Our mobile banking apps allow customers to check their balance, transfer funds, and pay bills without visiting a branch. Through internet banking, customers can access services, make payments, troubleshoot issues, and find information without needing

multi-factor authentication (MFA) and encryption ensures data privacy and builds customer trust. Digital banking services use mobile apps, biometric security, and fraud detection to offer convenient and secure customer experiences.

By integrating these technologies, SJIPLC has been able to improve customer satisfaction, offer more innovative and responsive services, and ultimately drive growth and build a competitive edge.

## A HOLISTIC financial journey



**SYED MAHBUBURRAHMAN**  
Managing Director & CEO,  
Mutual Trust Bank

Over the years, Mutual Trust Bank (MTB) has evolved from being traditional service providers to becoming comprehensive financial advisors, adapting to the changing needs of customers and technological advancements. Initially focused on core banking services such as deposits, loans, and transactions, MTB and similar institutions have broadened their offerings to include wealth management, financial planning, and personalised advisory services. This transformation has been driven by increased competition, customer demand for holistic financial solutions, and advancements in digital technology.

Today, banks utilise data analytics, artificial intelligence, and digital platforms to provide tailored financial guidance, enabling customers to achieve long-term goals such as retirement planning, investment growth, and risk management. Additionally, MTB emphasises customer-centric strategies that align with global trends towards sustainable banking and fostering financial literacy. With over 25 years of banking excellence, we have established a reputation for trust and innovation. Our inclusive approach, supported by robust governance and a skilled workforce, allows us to cater to diverse customer needs, ensuring a holistic financial journey.

To support the financial growth and effective wealth management of our customers, MTB offers a comprehensive range of tailored products and services. These include retail banking, SME financing, and digital banking solutions. Our savings and deposit schemes, including fixed deposits, current accounts, and specialised savings plans, help customers grow their wealth securely. MTB also provides personalised investment

advisory services, ensuring clients make informed decisions across diversified portfolios. For long-term financial goals, our asset management services encompass mutual funds, bonds, and other structured investment instruments.

Additionally, MTB's lending solutions, such as home loans, car loans, and SME financing, empower customers to achieve their life aspirations while maintaining financial balance.

By integrating advanced digital banking solutions, such as mobile banking apps, we enable customers to perform transactions, access account information, and receive real-time support anytime, anywhere. Our robust online banking platform incorporates state-of-the-art security features to protect sensitive data while offering intuitive navigation for enhanced user convenience.

Furthermore, we are investing

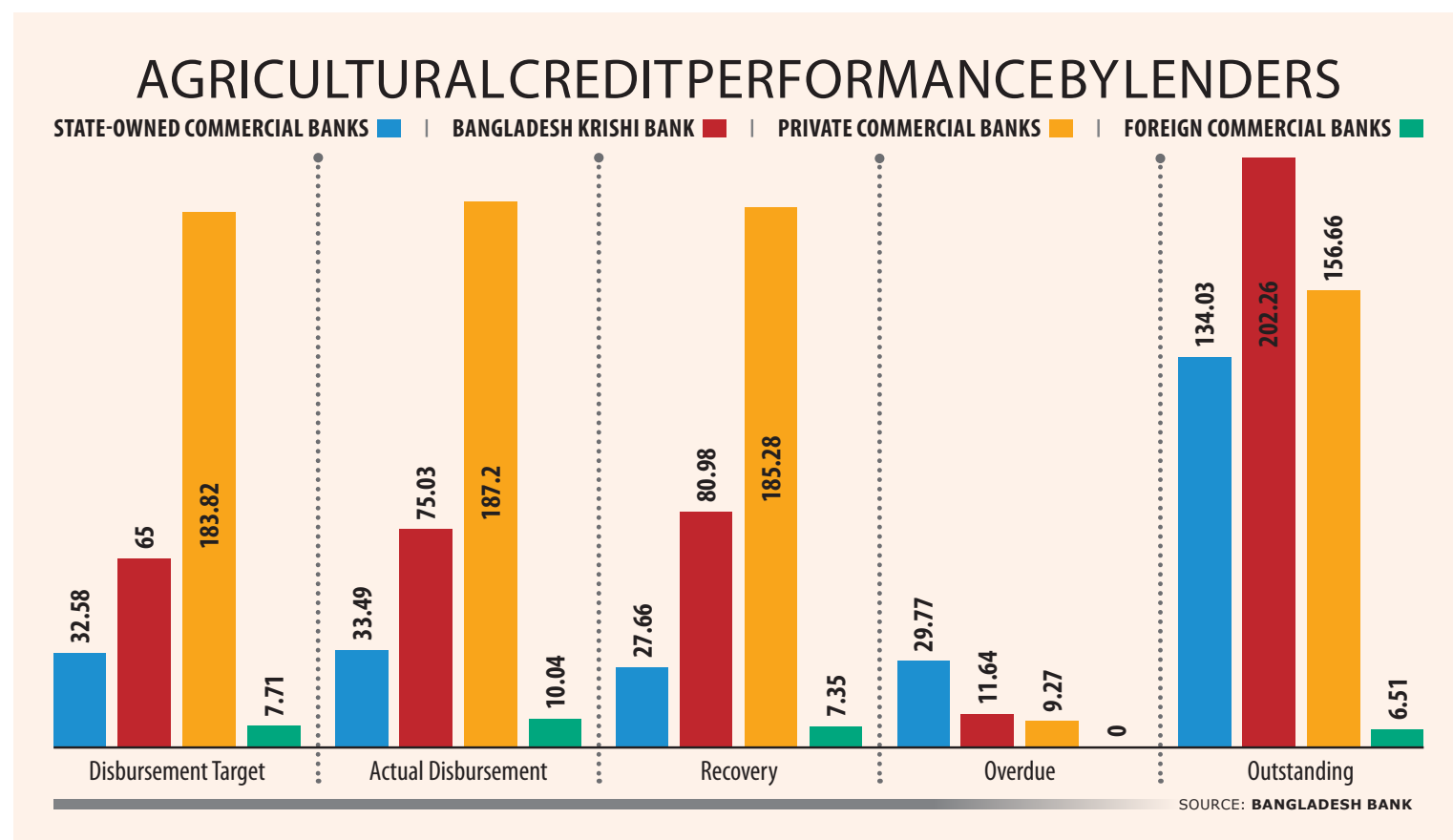
**MTB emphasises customer-centric strategies that align with global trends towards sustainable banking and fostering financial literacy. With over 25 years of banking excellence, we have established a reputation for trust and innovation. Our inclusive approach, supported by robust governance and a skilled workforce, allows us to cater to diverse customer needs, ensuring a holistic financial journey.**

Through our digital banking platform, customers can access convenient and secure services, from wealth tracking to automated savings. With a focus on trust, transparency, and financial empowerment, MTB strives to be a reliable partner in every customer's financial success.

Mutual Trust Bank is leveraging technology and digital innovation to redefine service delivery, ensuring a seamless and customer-centric experience.

in automation and blockchain technology to streamline processes, reduce turnaround times, and increase operational efficiency. By digitising back-end systems and adopting paperless workflows, we enhance speed and accuracy in service delivery while minimising environmental impact. Through continuous innovation, MTB ensures it remains at the forefront of the digital banking revolution, empowering customers with cutting-edge solutions.

## BESPOKE BANKING Retail Loans to Match Your Goals



FROM PAGE J6

Shahjalal Islami Bank has 'Education Investment Scheme' (EIS), offering maximum 5 lac for students studying in Bangladesh and 10 lac for students abroad with 5 years tenure. The scheme provides financing for graduation, post-graduation, job-oriented professional or technical courses by reputed

universities and courses offered by reputed Private Accredited Educational Institutions.

Prime Bank offers student file service for financing students going for education abroad, offering up to BDT 20 lac for 5 years. It supports financing for undergraduate, post-graduate, prerequisite language courses for higher degrees and professional diploma or certificate courses abroad.

Besides specialized offerings, personal loans are perfect for young people to finance their education or small business since the minimum age requirement for these loans start at 22. On this note, Akter from Midland Bank mentioned, "Apart from financing education of the youth customers, we provide unsecured personal loans for small entrepreneurs up to 10 lac."

www.sjibbd.com

মুদারাবা  
মাসিক আয়ানত  
প্রকল্প

প্রতি মাসে স্বল্প সঞ্চয়  
এক সাথে অনেক  
টাকা দেবে নিশ্চয়

প্রতি মাসে ৫০০ টাকা থেকে ৫০,০০০ টাকার  
যে-কোনো পরিমাণ টাকা জমা করে বিভিন্ন মেয়াদে  
অর্জন করুন এককালীন বৃহৎ অঙ্কের অর্থ (প্রাক্কালীন)

শাহজালাল ইসলামী ব্যাংক লিমিটেড  
আন্তর্জাতিক সেবায় প্রতিশ্রুতিবদ্ধ