

All about EBL Islamic Banking

Grounded in the principles of trust, transparency, and compliance with Shariah law and to meet the growing demand of customers, EBL began Islamic Banking operations in August 2024. It is guided by a knowledgeable Shariah Supervisory Committee, its services are meticulously crafted to ensure that every transaction is ethical, profitable, and aligned with customers' faith-based values.



Although EBL Islamic Banking operates within the conventional banking environment, its Balance Sheet, Profit & Loss Statement, Fund Management, etc., are entirely separate.

As a commercial bank, it offers deposit, financing, investment, and trade finance products complying with Shariah principles. For deposits, it follows the Al-Wadiah principle for current deposits and the Mudarabah principle for profit-sharing and loss-bearing deposits.

The deposit products are segmented for SME, retail, and corporate clients. For financing, EBL Islamic Banking provides Murabahah, Ijarah, and Musharakah-based products.

Murabahah and Ijarah are fixed-return products complying with Shariah, while Musharakah is a variable-return contract where the bank shares both loss and profit. Genuine losses are borne as per the capital ratio, but profits are shared according to a pre-agreed ratio.

From its inception, EBL Islamic Banking has attracted customers' attention due to its products, services, and commitment to Shariah compliance. These products are also segmented for retail, SME, and corporate customers. Among window-based Islamic Banking operators, EBL is the first bank to receive an AD license for centralised Islamic Banking operations. This license enables the bank to conduct trade business while maintaining Shariah compliance.

To provide Islamic Banking services, EBL has established 20 Islamic Banking windows across the country. Additionally, complying with Bangladesh Bank's instructions, EBL has installed Islamic Banking Help Desks at branches where there are no Islamic Banking windows. These desks provide information about Islamic Banking products and services to customers.

If a customer wishes to open an Islamic account, the Help Desk guides them by providing the required information, and the account is opened at the nearby Islamic Banking window, not at the branch having a Help Desk.

To cater to customer demand, EBL is preparing to launch an Islamic Credit Card under the Wakalah contract, and the next plan is to introduce Islamic agent banking.

Photo: Collected

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EBL Islamic Banking





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