

**International Islamic University Chittagong**  
**Department of Business Administration**  
**Program –BBA**  
**Final Term examination, Spring' 22**  
**Course Code: BNKG-4802; Course Title: Islamic Banking**

Marks: 50

Time: 2.30 hrs

(Answer any five of the following questions. Different parts of the same question must be answered serially)

1.a	How Islamic banking system able to ensure welfare services to their customers within the Shariah framework? Differentiate between Monoram and Service centre as special projects of IBBL.	5
b.	With special reference to SIBL, explain some welfare programs under its non-formal and voluntary sector of banking.	5
2.a	Outline the interest based government transactions. As a finance graduate submit a proposal to eliminate interest from government transactions.	4
b.	Describe the scope of deficit financing. Propose some suggestions to GoB for minimizing budget deficit.	6
3.a	Critically describe different nature of risks which are faced by Islamic Banks in its operators in a mixed economy like Bangladesh.	6
b.	Investment managers at financial institutions must manage the credit risk of their portfolios to ensure maximum returns and minimum risk. What are those techniques of credit risk management?	4
4.a	How IBBL as a leading Islamic commercial bank able to improve relationship to its customers?	5
b.	Outline the reasons for which the relation between IBBL and its customer may be terminated.	5
5.a	Explain the constraints faced by Islamic Banks in its operators in a mixed economy like Bangladesh?	6
b.	Discuss the prospects of Islamic banking industry in a mixed economy like Bangladesh	4
6.a	As a new Islamic financial instrument what are the provisions of Government Investment Certificates introduced in Malaysia?	5
b.	Mention the special features of Participation Term Certificates which have replaced debentures in Pakistan.	5
7.	Write short notes: ➤ Interest rate risk of Conventional financial institutions; ➤ Different types of baker-customer relationship; ➤ Increased cost of information is one of the micro operational problems of Islamic banking system; ➤ Valuation of Bank's Assets is one of the macro operational problems of Islamic banking system; ➤ Welfare activities of Islamic Bank Foundation	10