



**Meezan Bank**  
The Premier Islamic Bank

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The launch of Meezan VISA Debit card signifies Meezan Bank's commitment to remain a technologically advanced bank, with a robust Alternate Distribution Channel to cater to the rapidly growing customer base and branch network.

Meezan VISA Debit card, equipped with the power of VISA, can be accepted at over 40 million shopping outlets, and can be used to withdraw cash at over 1.4 million VISA Plus ATMs internationally, including any ILink/Mnet member banks' ATM within Pakistan. Customers can dine or shop and pay by simply swiping their card on VISA credit/debit card point of sale (POS) terminal at the outlet.

The Meezan Visa Debit card is Shariah-compliant and is unique to the workings of a VISA Credit Card. Unlike a Credit Card which works on "Buy Now, Pay Later" mechanism, the Debit Card works on the "Buy Now, Pay Now" principle. When a customer uses his VISA Debit Card, the amount is debited from his bank account instantly with no interest charges. The bank earns from a discount given by the merchant to the bank.

Visa Debit Cards are an ideal choice for our NRP customers and customers who are frequent travelers as most tourist destinations and traveling agencies prefer electronic payment. Customer do not have to visit money changers and wait in queues, just one card swipe and the amount will be directly debited from their account, no matter what the currency is.

Meezan Bank Launches

# VISA DEBIT CARD



**YOUR MONEY**

**ANYTIME, ANYWHERE**

# Message from the COO

Alhamdulillah, Meezan Bank has demonstrated very good performance over the year. Annualised deposit growth for the first half of the year was 32%, which is substantially higher than the 8% growth achieved by the banking industry as whole during this period. We are now in the important last quarter of 2009 and I am confident that our concerted efforts will ensure that we close the year on a high note. We have already crossed the important milestone of Rs 90 billion, a 28% increase over the 31st December 2008 figure, and we must now work hard to achieve the magic target of Rs. 100 billion.

Some of you have expressed concern that while we push to achieve the target of Rs. 100 billion certain decisions with regard to 'premiums' allowed to customers, appears to be contradictory to that desire. I want to clarify that while we must Insha'Allah strive unwaveringly towards the Rs. 100 billion goal, we also need to be aware that this must be done profitably. As a result the Asset Liability Committee (ALCO) meets regularly to carefully evaluate the liquidity of the Bank, review profit rates paid by other banks, etc. on the basis of which decisions with regard to pricing on deposits and strategy to pay 'premiums' is taken. It is, therefore, important to understand that pricing decisions are taken very carefully after taking both internal and external factors into consideration. We have to work within the parameters set by ALCO from time to time and have faith that this is what is in the best interest of the bank.

The second important point that I want to share with you relates to the future strategic direction of Meezan Bank. I believe that, by the Grace of Allah, we have firmly

established the bank as the 'premier Islamic Bank' of Pakistan. Going forward, we have to ensure that we maintain our leadership position in the industry. This means that we must focus on maintaining growth while at the same time strengthen our systems and controls. A number of initiatives are being considered to address this need, including new technology initiatives, centralization of processes and an in-depth review of internal controls. But what is critical is that all of us, at all levels, understand that there is a need to streamline the manner in which we work, maximize productivity and improve turn-around-time (TAT). This will be critical in the face of difficult economic conditions and increased competition from other banks (Islamic and conventional). TAT is critical to ensure that we retain the best quality customers since good customers always have a choice - a choice where to take their business. It is easy to become complacent and believe that we will retain customers even if we give them poor service. The downfall of many successful businesses may be attributed to this one single factor; so we must not fall into the same trap.

To recap, do not be frustrated by decisions taken by Head Office from time to time that appear to be contradictory to what you expect. Have faith that these decisions are taken in the overall interest of the Bank. Secondly, we must manage the bank efficiently and prudently; with a very strong focus on the quality of services delivered to the customers.

It is essential that we unite as one team and maintain our position as leaders in Islamic Banking.

Jazzak Allah Khair.  
Ariful Islam

## Editorial Team

Chief Editor: Sohail Khan  
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[www.meezanbank.com/newsletter.aspx](http://www.meezanbank.com/newsletter.aspx)

## Editor's Note

Success! **pages** has received an overwhelming response. Survey results show an increase of over 40% in readership and an increase of 35% in contributions. We thank you for your comments and feedback received on the launch of our first printed edition. Please keep sending in your suggestions and critique to further develop this newsletter as an important form of corporate communication.

This quarter, the launch of the highly anticipated VISA Debit Card, the aggressive increase in the Bank's deposits, and the individual milestones achieved by the Corporate Department have been highlighted. The steps towards providing Micro Finance and the focus on training via efforts by the Training Department and the PDSC department are commendable.

It is felt that the newsletter remains lacking in terms of highlighting nationwide branch achievements. Area Managers and Branch Managers are encouraged to send in contributions from their branches to recognize branch and individual employee efforts in each quarter.

# Area Sales Manager Conferences 2009

Mid-year 2009, Meezan Bank's Area Sales Manager conferences were held at Lahore and Islamabad. The Area Sales Managers from across Pakistan along with the National Sales Manager, Head of Consumer Banking and respective Regional and Area Managers participated in the conferences.



The conference was held with the purpose of reviewing the overall performance of Meezan Bank's Business Development Team and align the future sales strategy to further uplift the deposit base of the bank. A prize distribution Ceremony was also held where the top performing Business Development Officers were recognized and awarded with cash prize and certificates based on their performance.

By: Mehdi Abbas  
Area Sales Manager, Liability Sales,  
Consumer Banking Department

## TOP PERFORMING BUSINESS DEVELOPMENT OFFICERS

Name	Branch	City
Muhammad Iqbal Chaudhary	DHA IV	Lahore
Kashif Shahzad	Sialkot	Sialkot
Mubashar Hussain	Urdu Bazar	Lahore
Muhammad Bilal	Vehari Road	Multan
Syed Mubashir Wasi	Peoples Colony	Faisalabad
Mirza Ahmed Zafar Baig	I-10	Islamabad
Amanullah Khan	Chowk Yadgar	Peshawar
Mian Gul Johar Aziz	Mingora	Swat
Iqbal Qureshi	New Challi	Karachi
Saleem Shahzad	Gulshan-e-Iqbal	Karachi
Kamal Hashmat	Sharah-e-Faisal	Karachi
Kamran Anwar	PNSC	Karachi

## MEEZAN BANK LAUNCHES

# VISA DEBIT CARD

For the bank, the card has dual benefits. The Visa debit card is both an attractive tool for deposit mobilization and provides support to the existing product line. For example Meezan Labbaik, a recently launched Hajj and Umrah package coupled with our VISA Debit card provides our customers freedom, convenience and security in their international travel.

Meezan VISA Debit card is split into two categories, the Silver card and the Gold card, with the Gold card providing a larger daily withdrawal limit in both shopping and cash withdrawal.

Meezan Bank is proud to offer this product to its customers. The Meezan Visa Debit card is another sign of our commitment towards making Islamic banking the banking of first choice for Pakistani consumers.

By: Mohammad Amjad Khan  
Project Manager,  
Alternate Distribution Channels



# BANK CROSSES RS 90! BILLION MARK

## Branches Hit New Deposit Milestone

Meezan bank yet again set the benchmark for the banking industry in the 3rd quarter of 2009, with an incremental growth of Rupees 10 billion. This significant increase over the last quarter has raised the overall deposit position of Meezan Bank to a new height of 91 Billion. This great achievement is a result of the dedicated efforts of the entire Meezan Bank team. We are determined to achieve the Golden Milestone of 100 billion Mark by the end of Year 2009.

By: Kamran Zaffar  
Manager National Sales, Consumer Banking

We extend our appreciation for the hard work and congratulate the branches for hitting new milestones.

Barkat-e-Hyderi Branch (Karachi)	-	2.0 Billion
Gulberg Branch (Lahore)	-	3.0 Billion
DHA-III Y Block Branch (Lahore)	-	1.5 Billion
Bahadurabad Branch (Karachi)	-	1.5 Billion
Marriot Branch (Karachi)	-	2.5 Billion
Cloth Market (Karachi)	-	1.5 Billion
Kotwali Branch (Faisalabad)	-	1.0 Billion
DHA Extension (Karachi)	-	1.0 Billion
FB Area (Karachi)	-	1.5 Billion

## NORTH REGION Celebrates

### 1<sup>ST</sup> POSITION IN DEPOSIT TARGET

Meezan Bank, North Region, celebrated its achievement of being ranked at 1st position in meeting the deposit target set for June 2009.

With a lunch at Café Monal, Islamabad, the participants were highly motivated by the gesture and the brief speech by Mr. Saleem Khan, Regional Manager North. Mr. Saleem Khan provided guidance & congratulated his team for their excellent performance which resulted in the achievement by the Region.

By: Afzal Mujtaba  
Branch Manager, F-7 Jinnah Super Branch



## MEEZAN - SUZUKI FINANCE PROGRAM

Taking another step towards providing world-class products and services to its customers, Meezan Bank has launched Meezan - Suzuki Finance program.

The MoU signing ceremony was held in the premises of Pak Suzuki Motors Karachi, the biggest auto manufacturer of Pakistan, jointly signed by Mr. Irfan Siddiqui - CEO & President Meezan Bank and Mr. Hirofumi Nagao - Chief Executive & MD Pak Suzuki. Mr. Mohammed Raza - Head of Consumer Banking, Mr. Faisal Saifullah - Business Manager Car Ijarah from Meezan Bank & Mr. Ashfaq Hussain - Sr. GM Marketing, Mr. Ghulam Hussain Agha - Sr. Manager Marketing from Pak Suzuki were also present at the event.

The launching of Meezan - Suzuki Finance program was based on a number of factors, including brand equity, TAT, growth potential, priority delivery and uninterrupted presence in the market. It is pertinent to mention that the most exclusive feature of this

venture is that the manufacturer is offering all its auto brand variants under one scheme. This will not only give a clear edge over all our competitors but will also help our Car Ijarah product to position itself among the top market players (both conventional and Islamic). In addition, this will act as a prime catalyst in improving our Bank's present acquisition level.

The features of this deal include priority delivery for all Pak Suzuki variants, Takaful and accidental death coverage up-to Rs. 400k, and a reduction in both monthly and advance rent as well as reduced processing charges. Meezan Bank will also be highlighted as the Preferred Financing Partner at all Pak Suzuki dealerships nationwide.

By: Nasir Imam  
Product Manager, Car Ijarah,  
Consumer Banking

# MILESTONE ACHIEVED The First & Largest Furnace Oil LC

Corporate Banking (South) established the first ever Furnace Oil LC in Meezan Bank's history amounting to USD 27.44 Million (equivalent to Rs. 2.281 Billion) for Pakistan State Oil (PSO). This was also the largest LC opened by Meezan Bank. Achieving this milestone not only reinforces the Bank's firm footing in the banking industry, but also shows the confidence that large corporates have in the Bank. This landmark transaction is expected to play a major role in attracting trade business from other leading corporates.

We also take pride in informing that we have disbursed Rs. 1.25 billion to PSO under Tijarah mode of financing with Furnace Oil (HSFO) as an underlying commodity.

Corporate South felicitates the Meezan Bank family on the achievement of this milestone, and is thankful to PDSC, Trade Finance, Credit Administration and the Treasury departments for extending their support in the smooth handling of these transactions.

By: Ata Ur Rahim Hanafi  
SVP-Team Leader,  
Corporate Banking South



## MBA in Islamic Business & Finance RIPHAH INTERNATIONAL UNIVERSITY In Collaboration With MEEZAN BANK

For the first time ever in Pakistan, a full fledged MBA program in "Islamic Business and Finance" has been launched by Riphah International University (RIU), in joint collaboration with Meezan Bank (MBL).

The signing of the MOU confirmed a relationship of co-operation between MBL and RIU in promoting Islamic ethical values in business and finance with the common objective of introducing Islamic system of business finance globally. The Bank will provide all the technical assistance for the educational program.

The signing ceremony took place at Meezan Bank's Head office at Karachi. The MOU was signed by Mr. Hassan Mohammad Khan - Pro Vice Chancellor Riphah International University and Dr. Muhammad Imran Ashraf Usmani - Head of PDSC. The signing ceremony was also attended by Mr. Sohail Khan - Head of Marketing & Training and Mr. Moazzam Iftikhar - Associate Director Riphah Business Resource Center.

Meezan Bank is committed to providing support to the leading universities of the country in order to promote Islamic Banking & Finance. Already Islamic Banking & Finance courses are being offered in many leading universities of Pakistan such as IBA, CBM, PAF KIET, IBA Sukkur with a majority of these courses conducted by personnel of the PDSC department.

Riphah International University is a private university, chartered by the Federal Government of Pakistan in 2002. This university is committed to promote and impart quality education in applied, social sciences and management in particular with character building of the new generation in the light of Islamic principles and values.

By: Fayyaz Ur Rehman Khan  
Assistant Vice President,  
Product Development & Shariah Compliance



## Short Term Financing Transaction of **RUPEES 1 BILLION** with PARCO

After months of effort, Corporate Banking South has successfully executed a Short-Term Financing transaction with Pak-Arab Refinery Ltd "PARCO". In the process, Meezan Bank Limited has become the first Islamic Bank to provide Working Capital Financing to the largest Oil Refiners in the Industry.

The financing was provided under Istisna Structure amounting to Rs. 1 billion for the procurement of High Speed Diesel.

The conversion of the relationship with PARCO has been a long and arduous process; however the end-result has been monumental for the Bank.

This transaction will serve as a catalyst towards building a strong and lasting relationship with PARCO and other significant players in the Petroleum Sector.

Corporate Banking, South would also like to extend its appreciation to PDSC, CAD and Legal department, as well as the PNSC Branch (Karachi), for their efforts and support for the successful execution of the transaction.

By: Mohammad Khurram Shami  
Team Leader,  
Corporate Banking (South)

## Human Resource Policy & Procedures Manual approved

The Board of Directors of Meezan Bank, in its meeting on 17th August 2009, approved the Human Resource (HR) Policy & Procedures Manual as proposed by management. This is a comprehensive document covering code of conduct, staff rules, staff policies, staff benefits, and related process and procedure documentation. It unifies within it many previously separate and scattered policies and guidelines, in addition to giving new process flows,

forms, formats, etc. Improvements have also been made to the contents of individual chapters.

The policy is under print and will be distributed to all locations within October 2009.

By: Irfan Ali Hyder  
Head of Human Resources

## A DINNER WITH CORPORATE CUSTOMERS

### NORTH REGION

The Regional Office - North headed by Mr. Saleem Khan hosted a business dinner on 14 October 2009, in the honor of corporate customers. Joined by the Country Corporate Head, Mr. Zubair Haider during his visit to North Region, the corporate team included the selected Area Managers and Relationship Managers of Islamabad, Rawalpindi and Abbottabad.

The dinner was organized at Serena Hotel, Islamabad, with exclusive arrangement for the valued customers at Zamana Restaurant. Existing as well as prospective customers of the area and affiliates of prominent institutions were invited, who appreciated the idea and showed their prompt willingness to join us at a rather short notice.

It was an informal get-together, with an opportunity for the Meezan Bank team to discuss the business relationship with participants, to introduce Islamic Banking with its product menu. The main focus was to strengthen relationship and enhance business with the existing valued customers.

The event remained highly interactive, with business networking discussions pertaining to business requirements of customers. Addressing concerns and confusions, related to Islamic Banking and its processes, were also part of discussions.

The two hour event of discussion and dinner was

appreciated by the invitees and the efforts of the Corporate team was recognized. Customers also acknowledged the initiative of the Bank for arranging such an event to provide them the opportunity to share their views for establishing/ enhancing relationship with Meezan Bank.

We believed that the dinner would certainly prove to be a milestone in building-up strategic relationship with new and existing customers, and soliciting business from them. We are arranging follow-up meetings with the attendees to thank them and to build upon a successful business relationship.



By: Mustafa Rabbani  
Area Manager, Islamabad

# INTER BRANCH SERVICE COMPETITION WORKING TOWARDS BEING THE BEST SERVICE PROVIDING BANK 2011

The Inter Branch Service Competition, a segment of the Service Accountability Report, has proved very beneficial and its components are considered an essential tool in service measurement. We have seen branches that have successfully grown to our expectations and others who are striving to reach the top. This development has also been verified by the positive results of the mystery shopping conducted last month along with a comparative report of the branches performance amongst its competitors.

Another area that has been highlighted through this monitoring is the various practical issues which were found and addressed by branches which scored comparatively lower than their competing branches.

We congratulate all those branches who have earned the title of "Service Champion" and expect that they remain at the top. We encourage the rest to continue striving for service excellence and together we shall reach our goal.

By: Corry Francis  
Service Quality Analyst,  
Service Quality Department

## SERVICE CHAMPIONS

MONTH	SOUTH	CENTRAL	NORTH
July	DHA Phase IV Branch, Karachi	DHA Phase I Branch, Lahore	I-9 Markaz, Islamabad
Aug	Barkat - Hyderi Branch, Karachi	Gulshan-e-Ravi Branch, Lahore	Bahria Town, Islamabad

	
DHA Phase IV Branch, Karachi	I-9 Markaz Branch, Islamabad
	
DHA Phase I Branch, Lahore	

## Islamic Micro finance in Pakistan

### Meezan Bank Limited and Islamic Relief *sign* MOU

On August 13, 2009, Meezan Bank (MBL) entered in an MOU with Islamic Relief (IR) to join hands in launching Islamic Micro finance in Pakistan. Founded in 1984 in UK, Islamic Relief is an independent international relief and development organization which aims to alleviate the suffering of the world's poorest people. Its international headquarter is in Birmingham UK and offices in more than 25 countries around the world.

The country Director of Islamic Relief Pakistan, Mr. Muneer Muhammad and Executive Vice President of Meezan Bank Mr. Ahmed Ali Siddiqui signed the MOU at a ceremony held at Islamic Relief Head Office in Islamabad. Mr. Saleem Khan, Regional Manager North, and Fayyaz Ur Rehman Assistant Vice President Meezan Bank were also present at the event. The basic purpose of the MOU between MBL and IR is to address the serious challenges in eradicating poverty in Pakistan through interventions in the field of Islamic Microfinance, vocational trainings and other livelihood related activities.

By signing this MOU, Meezan Bank is the first Islamic commercial bank in Pakistan to have entered the long overdue field of Islamic Microfinance. This is also the

first time a relationship between an Islamic Bank and an NGO already working in the field of Microfinance has been established.

Meezan Bank will provide technical support on Shariah-compliant Microfinance by building the capacities of Islamic Relief staff and also IR's Internal Auditors on Shariah Audit in line with Shariah-compliance. The Bank's team will also review the current IR policies and assist them in the assessment and selection criteria of borrowers/entrepreneurs during its ongoing and future Islamic microfinance projects.

Working towards building similar relationships with other NGOs, Meezan Bank aims to cater to the needs of the poorest population sector in a more direct, effective and efficient way. May Allah accept all our sincere efforts and make this joint collaboration a successful one resulting in poverty alleviation from our beloved country.

Ameen!

By: Fayyaz Ur Rehman Khan  
Assistant Vice President,  
Product Development & Shariah Compliance

# Sales Blitz

## In Karachi

The Meezan Bank Sales team is consistently active in the promotion of the Bank's products and services. This quarter, stalls placed at key locations with sales activities focused on Meezan Labbaik and Meezan Visa Debit Card.

The sales blitz generates customer interest, spreads knowledge on Islamic Banking and plays a major role in the generation of deposits.

The Business Development & Personal Banking Team included Mr. Nasir Siddiqui, Mr. Sohail Akhter, Mr. Mehmood Alam, Mr. Feroz, Mr. Adnan, Mr. Amjad, Mr. Shahab, Mr. Anas Iaghari and Mr. Obaid.

By: Mehdi Abbas  
Area Sales Manager, Liability Sales,  
Consumer Banking Department

### CLIFTON & DHA

**LOCATION:**  
DHA Creek Club  
Seven Eleven Mart Bokhari  
Boat Basin Food Street

**NUMBER OF DAYS:**  
6 Days

**DATE:**  
29th Sep 09' - 4th Oct 09'

**FOCUS PRODUCTS:**  
Meezan Labbaik & Meezan Visa

**HIGHLIGHTS:**  
The idea of distributing water-bottles at DHA Creek Club and display of Multimedia Screen at Boat Basin have struck very well and aided in engaging the targeted audience and collecting prospective leads.



### KORANGI



**LOCATION:**  
Korangi II

**NUMBER OF DAYS:**  
2 Days

**DATE:**  
18th Aug 09' - 19th Aug 09'

**HIGHLIGHTS:**  
Team visited individual Businesses and Shops to promote products to potential customers

### CLIFTON

**LOCATION:**  
Aghas Supermarket

**NUMBER OF DAYS:**  
4 Days

**DATE:**  
5th Aug 09' - 8th Aug 09'

**FOCUS PRODUCTS:**  
Meezan Labbaik & Meezan Visa







## Elevating the bank's image globally

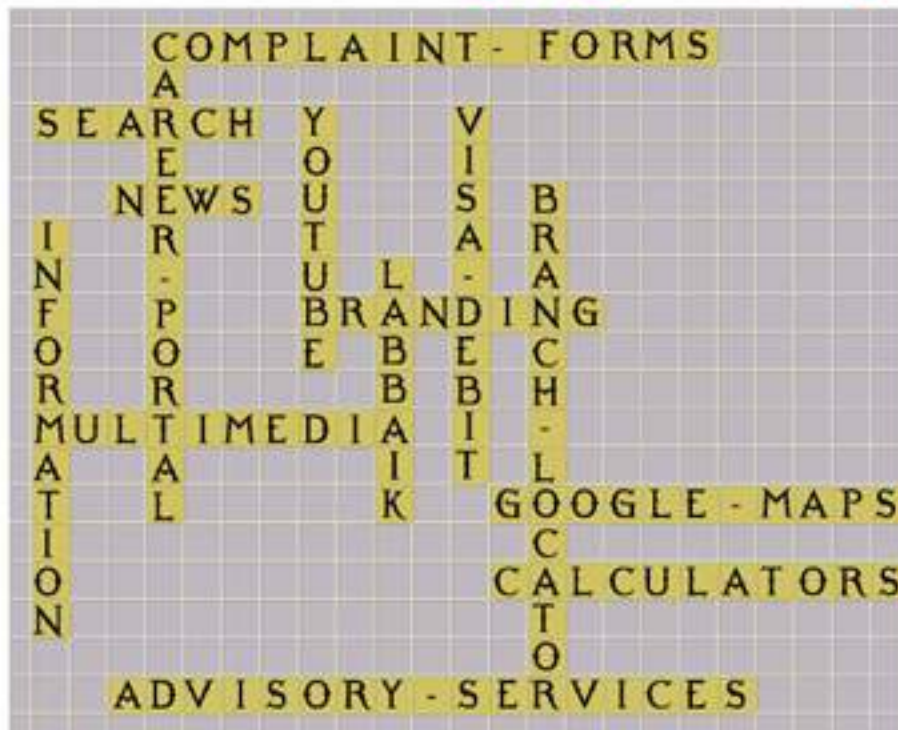
Coming under Special Projects, the Meezan bank corporate website is consistently enhanced via introduction of innovative features, making it amongst the most frequently updated and visited Financial Institution websites of Pakistan. Keeping in view customer convenience, usability and speed of access to information, the project team has revamped and introduced numerous sections and functionalities in the website.

To assist customers in locating the Meezan Bank branches and to highlight the expanding branch network, the website's branch locator provides an excellent bird's eye view of each branch location. Using the Google Maps application, users can scroll, zoom and get in-depth details of the branch and its surrounding area.

The corporate website provides an excellent search facility, found on the top-right of all the website pages allowing users to search the website via the Auto-suggestion feature. A list of possible search keywords is displayed upon the entering of the first few letters in the search box. The News section has also been enhanced to provide the latest news with a brief summary of each item on the homepage itself via an aesthetic and impressive usability.

The recent launches of the Meezan Visa Debit and Meezan Labbaik (Hajj and Umrah) products, were supported by the website via their product sections. The new Labbaik Calculators allow customers to easily calculate their saving plan or review package plan prior to visiting the branch and finalizing their selected package. The newly added section of Islamic Financial Advisory Services is designed for Financial Institutions looking for advisory services for development of Shariah compliant services and products.

In the area of helping the banks' departments, the Human Resource (HR) department was recently provided an updated means of working with job applicants by providing an in-depth filtering and searching mechanism to filter the relevant applications. Previously, the HR department faced a time consuming and resource hogging process of physically filtering received CVs retrieved from the website.



One aim of the corporate website is to reduce call load on the Call Center and Branch visits by providing customers all possible information at a single location, accessible from their home or workplace. While assisting in the promotion and branding of the Bank and its products, the website also plays a role in the generation of leads for potential customers and provides an avenue for customer complaints and feedback. The corporate website further provides access to bank's departments to specially designed functions based on their specific requirements which need to be updated on a perpetual or periodic basis. The website also provides access to its certain sections to relevant departments to ensure the information is 'always up to date' and provides a share of responsibility and interest in its consistent development.

The corporate website is consistently evolving with numerous projects currently in the pipeline, pertaining to Online Education, Corporate Branding and Online Social Marketing.

By: Kaiwan Jamshed Irani  
Special Projects - Marketing

## ISLAMIC BANKING TRAINING VIDEOS

### A step forward in Shariah Training

PDSC has introduced self explanatory short training videos on 'The basic concepts of Islamic Banking' and 'Murabaha'. Accessible via the Intranet to all employees, the training videos are easy to access and a quick way to revise the basic concepts of Islamic Banking. These videos are just a beginning of multiple

training modules currently in the pipeline with a lot more to come in near future.

By: Shayan Ahmed Baig  
Assistant Vice President,  
Product Development & Shariah Compliance



## International Islamic Banking Certificate Course BATCH 2009

Product Development and Shariah Compliance Department (PDSC) has worked incessantly towards the Islamic Banking training effort.

The Islamic Banking Certification (IBC) Course, considered the hallmark of the training effort has been remarkably handled by the PDSC team. The team is responsible to plan, organize, implement and control the personnel development program.

IBC was launched with its first batch in 2006 and second batch in 2007 for Karachi region only. In 2008 the third batch covered Lahore and Islamabad through Teleconferencing facility. With support from the IT department the fourth batch included the regions of Multan, Lahore and Islamabad in 2009 via the recently installed videoconferencing facility.

The course consists of the latest up to date knowledge base of the Islamic Banking industry; this coupled with Meezan Bank's experience in product innovation and leading the industry adds a practical dimension to the course making it stand out from all other courses offered in the market. The course provides a golden opportunity for personal and professional growth to every employee of the Meezan family to equip themselves with the Shariah technicalities involved in

Islamic Finance and the structure of Islamic Financial Products.

Quizzes, assignments, report-presentation, mid-terms and final-exams are all the techniques used to provide a solid learning environment with a reprieve of professional reference. Trainers include Mr. Ahmed Ali Siddiqui, Mr. Suleman M. Ali, Mr. Shayan Ahmed Baig, Mr. Mukrram Hasan, Mr. Farhan-ul-Haq Usmani, Mr. Nadir Ishaq and Mr. Omair Nehal Siddiqui, each covering their areas of expertise.

Along these years IBC has produced a number of Islamic Banking professionals and enhanced their understanding to help them conduct their respective tasks with a renewed spirit and enthusiasm. The onus now lies on these individuals to diligently execute the capabilities gained from these sessions to further the cause of establishing Islamic banking as banking of first choice. May Allah give us the strength and inspiration to achieve the noble objective and relieve the world from the menace of riba, Ameen!

PDSC is grateful to Mr. Shoaib Rizwani, Mr. Nadeem Rajput, and Mr. Muslim Khan for their role as course coordinators in Multan, Lahore and Islamabad regions respectively.

By: Suleman M. Ali & Usama Bin Tariq Siddique  
Product Development & Shariah Compliance

POSITION	NAME	DEPARTMENT / BRANCH
<b>Overall Countrywide Position</b>		
1st	Aneeq Ejaz Qureshi	Internal Audit - North
2nd	Zubair Ahmed	Corporate Finance - HO
3rd	Abrar Amanat	Corporate Finance - HO
3rd	Khwaja Khalid Mushtaq	Muslim Town Branch, Rawalpindi
<b>Karachi</b>		
1st	Zubair Ahmed	Corporate Finance - Head Office
2nd	Abrar Amanat	Corporate Finance - Head Office
3rd	Syed Adeel Akbar	Jodia Bazar Branch
<b>Multan</b>		
1st	Muhammad Saad Mazhar	Bosan Road Branch
2nd	Muhammad Ramzan	Bosan Road Branch
3rd	Muhammad Mashood Ahmed	Hussain Agahi Branch
<b>Lahore &amp; Sialkot</b>		
1st	Ali Tariq Farooki	Gulberg Branch, Lahore
2nd	Raza-e-Mustafa	Sialkot Branch
3rd	Syed Mubashir Hussain Bokhari	Gulberg Branch, Lahore
<b>Islamabad &amp; Rawalpindi</b>		
1st	Aneeq Ejaz Qureshi	Internal Audit, North
2nd	Khawaja Khalid Mushtaq	Muslim Town Branch, Rawalpindi
3rd	Nafees-ur-Rehman	I-9 Branch, Islamabad

# A DINNER WITH CORPORATE CUSTOMERS

## CENTRAL REGION

A Corporate Dinner was arranged on September 29, 2009 at Royal Palm Golf & Country Club during visit of Mr. Zubair Haider, Country Corporate Head to Lahore. The dinner was hosted by Mr. Rizwan Ata, Regional Manager Central, and attended by selected existing and potential Corporate Clients of Lahore.

The dinner aimed at discussions with the customers in an informal manner regarding the prevailing business conditions in different industries. More importantly, these discussions shed light on Meezan Bank's engagements in the business and the readiness to avail fresh business opportunities on existing, new and potential customers. Representing different industries and business segments, the guests actively participated at the dinner, including prominent and key representatives from large corporate groups.

The meeting provided an opportunity to the Regional Team to introduce new/potential clients to Mr. Zubair Haider, who had individual discussions

with all customers regarding their company /group, and financial facilities availed from different banks.

Customers expressed their appreciation of the efforts made by the Bank in providing Islamic banking facilities and also conveyed their satisfaction over the business achievements, including the expansion of the branch network. The challenges being faced by banking sector and the industry was also discussed in an informal way in which participants expressed their personal views based on their recent experience.

As a follow up to the dinner, the corporate team is visiting individual customers to capitalize on available business opportunities.

By: Anwarul Haq  
Head of Corporate - Central

## UPDATE *On* HEAD OFFICE BUILDING

As part of the Administration team at the under construction Meezan Bank Head Office, a team of photographers namely Mahmood Edhi & Afzal Shahzad are responsible for taking of daily multiple photographs to maintain record of progress of the Head-office building project.

The well trained photographers take numerous photographs a day and have begun the process of capturing photographs of the inner development of the rooms in addition to the overall building construction.

By: Mahmood Edhi & Afzal Shahzad  
Officer, Administration, Head Office



# EID MILLANI WITH CUSTOMERS

Meezan Bank celebrated the joyous occasion of Eid at selected branches across the country. On September 30 2009, the Kotwali Road Branch, Faisalabad enjoyed a day of festivity with their invited customers and guests at the branch.

The three-floored branch was decorated with balloons, flowers, colorful fabrics and a red carpet at the entrance. A team was present on the entrance for greeting guests, which included the management team of Faisalabad. A team of Business Development Officers (BDO) was responsible for providing information on our products and services.

The response from the customers was highly appreciative and motivating. Customers requested similar gatherings more regularly and admired the service received at the Kotwali Road branch. A number of guests showed an interest in Islamic Banking and left the bank after opening their



Kotwali Road Branch

accounts, adding on to the deposit base of the branch. Other branches which held Eid Milan days include DHA Bokhari Branch (Karachi), Clifton Boat Basin Branch (Karachi), Mian Channu Branch and the Jhang Branch.

By: Mian Muhammad Asad Ullah  
Branch Manager, Kotwali Road Branch



Jhang Branch



Sadiqabad Branch



Mian Channu Branch

## Training Corner Activities for the Quarter

The Training Department continues to actively organize training courses throughout all regions in the dedicated Training Centers established for our staff. The feedback from across the country regarding the Training Department's activities was very positive and encouraging. The Monthly Training Calendars for all the regions were improved and there were hardly any days in the training calendar when a training activity was not conducted at the main Training Centers of Karachi, Lahore and Islamabad.

- A new Initiative undertaken across the country was the holding of Demo sessions of External Trainers for "Soft Skill" courses since now that the General Banking, Islamic Finance and technical training courses have been incorporated into the training Calendars on a regular basis, the need to introduce soft-skill courses for the Personal and Professional Grooming of staff is also being felt.

- In order to further improve the quality of the training sessions and to ensure maximum absorption by the participants, the Training Department has initiated "Testing" at the end of each Technical

Banking session. These tests are designed by our internal trainers with the idea to instill the importance and the seriousness of the training sessions in the staff. The test results are shared with the participants and their immediate line manager / supervisor.

- DVD training sessions for the staff are another innovation attributed to the Training Department, when any new product / service is launched by the bank. Case in point being the VISA Debit Card and the Hajj Labaik products. Training Sessions were recorded and burned on DVDs in the South and were used as a DVD Training Tool in organizing the same product or service orientation sessions in the other regions.

By: Khalid Maqsood  
Manager, Training

# SIX THINKING HATS

CHANGING A MINDSET IS AS EASY AS CHANGING A HAT

The Six Thinking Hat Training, organized by the Training department was conducted by Syed Amir Ali, Head of Investment Banking. The training was advertised as a simple and powerful tool to provide an innovative and creative means of problem solving.

The training suggested an urgent and drastic shift in thinking, from an argumentative mode of thinking, one which is prevalent in our culture, to an open and parallel approach. It provided various processes which may be adopted based on a situation in order to arrive at a thought out conclusion, free from biased views and hasty judgments.

One of the positive elements that I came across throughout the session and which I find necessary to inculcate, is the opportunity for an individual to come forth with his/her opinion. I find that the application of these processes demands room for each one to express their ideas and later apply the techniques to arrive at a sound decision. This exercise would encourage expressing one's individual creativity to allow for communitarian decision making.

Hats off to Syed Amir Ali for the great job in ensuring the audience was involved throughout the session. I feel that this training should be made as essential as the orientation for the grooming of every employee on various levels.



By: Corry Francis  
Service Quality Analyst,  
Service Quality

## CRICKET STAR OPENS AN ACCOUNT AT GUJAR KHAN BRANCH

Muhammad Aamir recently started banking with Meezan Bank after a convincing explanation of Islamic Banking was provided to him. The young cricketing star opened an account with his mother at the Gujar Khan Branch.

Belonging to a small village, Changa Bangyal, near Gujar Khan, Muhammad Aamir, a member of the Pakistan Cricket Team, is recognized for his outstanding performance in the recent ICC T-20 tournament, where his impressive display of balling played a major role in Pakistan's victory in the tournament.

The aspiring young cricketer was introduced to Islamic Banking over a cup of tea at the Branch shortly after the T-20 tournament. Introduced by his cousin, Mr. Imran Khan Business Development Officer (BDO), Muhammad Aamir was given a warm welcome at the branch by the excited staff. Aamir interacted with the staff and had a friendly discussion in regard to cricket, his performance and his future plans.

Convinced by the importance of Riba-free banking, Muhammad Aamir expressed his gratitude towards the gesture and opened his account at the Meezan Bank Gujar Khan branch.



By: Tauqeer Ahmed  
Branch Manager,  
Gujar Khan Branch

## DAY TRAINING ON Islamic Microfinance

A two day Training course on "Islamic Banking and Shariah Compliance" was conducted by the PDSC Department for field and office staff of Islamic Relief at their Country Office in Islamabad.

The training sessions were conducted by Mr. Ahmed Ali Siddiqui and Mr. Fayyaz ur Rehman Khan. This was the first ever opportunity of the IR personnel to attend a formal training course on Islamic Banking and Shariah Principles. The main focus of the two day training course was Islamic Microfinance. The course participants were trained on various topics including The concept of Riba in Islam, Islamic Contract, Sale, Murabaha, Mudaraba, Musharakah, Diminishing Musharakah and Ijarah in the light of Islamic Microfinance.

The course conducted is in line with the vision of the bank, "To make Islamic Banking the Banking of first choice" and is linked to the recent MOU signing between IR and Meezan Bank to formally start Islamic Microfinance in Pakistan.

The course was attended by twenty personnel where numerous misconceptions and queries were cleared and answered. With high enthusiasm, the motivated participants vowed to do banking with only Islamic banks in future.

The importance of imparting knowledge about Islamic Banking and Shariah-compliance is the key force behind these external training activities and the PDSC Department is fully involved in working towards the fulfillment of the Bank's Vision and Mission. In this connection, various training courses and seminars are held regularly with different companies, institutions and organizations nationwide to assist the nation to come out of the menace of Riba.

By: Fayyaz Ur Rehman Khan  
Assistant Vice President,  
Product Development & Shariah Compliance

## “SME FINANCE GRASS ROOT CLUSTER” ATTENDING A WORKSHOP ON BEHALF OF MEEZAN BANK

In line with Meezan Bank's aim to empower their team with the latest prevailing banking and professional grooming, three staff members namely Mr. Khurram Waqar and Mr. Iqbal Shafi from South Region and Mr. Raheel Umar Khan from the Commercial Banking Department were nominated for a three day workshop on "SME Finance Grass Root Cluster".

Conducted at the Learning Resource Center of State Bank of Pakistan (SBP), the participation of Meezan Bank along with nearly all Commercial Banks and specialized banks made the experience a learning and highly beneficial experience.

Amongst the trainers were the Joint Director-SME Finance SBP and the Vice President-SME Product & Development at MCB. The trainers covered many

areas related to SME sector and its financing options throughout the program. The Role of Commercial Banks and SBP, the needs of strategic changes for expansion in SME portfolio, Cash flows based and program based lending in small segments, credit scoring techniques, effective marketing strategies, improving TAT and aligning Risk Management process were the limelight of the sessions.

Meezan Bank's SME Financing Department provides specific Shariah-compliant products and is looking to align its activities towards the betterment of SME sector. These out-of-office trainings/workshops help enhance our knowledge and confidence to deliver better output.

By: Raheel Umar Khan  
Senior Officer,  
Commercial Banking & SME Department



# CUSTOMER APPRECIATION DAYS

## continue at Meezan Bank

Amongst other branches during the past quarter, the Meezan Bank Garden west Branch held its Customer Appreciation Day with the bank's valuable clients in August 2009.

Head of Consumer Banking, Area Manager, National Sales Manager and the Branch Manager were joined in by numerous Branch Managers of other branches to celebrate this event.

The event was well acknowledged by the customers who admired the Bank having done a great job in appreciating its customers. As a result these customers attended the event along with their friends and relatives in good numbers, promoting the Bank's image and inviting new customers toward Riba-free banking.

The hard work done by the Garden West branch team is highly appreciated as they ensured customers were

entertained and they managed their regular banking tasks throughout the day with exceptional dedication.

By: Junaid Ahmed  
Branch Manager, Garden West Branch



## Meezan Bank awarded for its **BEST NATIONWIDE NETWORK OF BRANCHES** (Islamic Banks)

Meezan Bank was awarded in the "1st National Achiever Award Ceremony" at the Finance Expo International Exhibition and Conference 2009 for its nationwide branch network. The nomination was on the basis of Financial Year 2008 by renowned National & International agencies.

The award ceremony was aimed to congratulate the individuals and organizations which have set the benchmarks in their respective fields and have contributed towards the enhancement and development of the Financial Sector of Pakistan.

The ceremony was supported by the Ministry of Finance, Ministry of Privatization, Ministry of Investment, Ministry of Commerce, Ministry of Petroleum, Ministry of Information Technology & Broadcasting, Ministry of Textile and the Ministry of Tourism, along with the Board of Investment and Cabinet Division Senate.

## CONTRIBUTING TOWARDS THE SACRED JOURNEY Labbaik Saving Aasaan

Amongst the various products of the recently launched Meezan Labbaik Umrah & Hajj scheme, Labbaik Saving Aasaan is the bank's first Corporate Social Responsibility (CSR) based deposit product.

Through this product the Bank assists in giving an opportunity to every Muslim to be honored by undertaking the holy journey towards the cites of Makkah and Madina for performance of Hajj and Umrah.

By offering exceptionally high profit rates on Labbaik Saving Aasaan and by allowing deposits to be made at one's convenience the Bank assists in the planning, making it convenient for low income savers to make the holy journeys which often seems out of reach.

The Bank further facilitates its customers with value added services including flexibility in monthly contribution with no early redemption charges. A web-based saving calculator is available on the corporate website ([www.meezanbank.com](http://www.meezanbank.com)) for customers to easily plan their Umrah & Hajj at their convenience with a saving duration of six months to twenty years.

May Allah pave the way for us to sincerely strive and implement Islamic banking in its true essence.  
Aameen!!

By: Adnan Ahmed Khan  
Assistant Manager, Retail Banking,  
Product Development & Shariah Compliance

## Interview

### Fahim Siddiqui discusses the Deposit Mobilization Strategy and the effort to provide new innovative products to customers from the Islamic Banking platform



**Mr. Fahim Siddiqui, Manager Retail Banking Products, PDSC**

Muhammad Fahim Siddiqui is a MBA from the Institute of Business Management Pakistan and has a PGD in Islamic Banking.

Fahim was previously associated with Saudi Pak Bank (now Silk Bank) for 3 years. Earlier he worked for 10 years with the State Bank of Pakistan on projects including those of the World Bank.

**Consistent news is visible of the bank hitting new deposit milestones during the year. What has the bank done to bring this recent acceleration in the increase of the deposit base?**

Throughout the year, Meezan Bank has made consistent efforts to improve quality and to provide personalized services to customers. A strong sales team was the key to deposit generation who were given in-depth training of all products related to their target customers and proved to be extremely active in making follow ups and attending to potential customers.

The Bank has further dedicated itself in the development of the Islamic Banking Industry by marketing efforts and knowledge based discussions through Area seminars, Islamic Banking Workshops, Open panel discussions meeting and

product based marketing campaigns. One major factor which played a role in deposit generation was the Customer Appreciation Days which enhanced the trust of customer banking with Meezan Bank and celebrating the high growth and success of Islamic Banking in Pakistan. Another important factor is the recognition of staff loyalty and their efforts via the unique 'Deposit Mobilization Scheme' designed for employees at non-sales positions.

**What differentiates the Deposit Mobilization Campaign (DMC) from regular Sales activities?**

DMC was a time-bound, point-based reward scheme to generate low cost deposit through Non Sales related employees. What differentiated this from any other Sales Activity is that every employee had an opportunity to make sales with their efforts being rewarded through a specially designed award scheme.



The rewards provided an extra incentive to promote the bank and expand its deposit base.

The campaign brought about 2800 new accounts with fresh deposits as well as incremental deposits in the existing accounts. Total amount generated from this campaign was more than Rs. 1.4 billion and almost half of them were in current accounts.

**What are the most recent products your team has worked on?**

Recently we launched the highly successful Meezan Labbaik, Hajj & Umrah product. The product provides for three payment options:

**Labbaik Savings Aasaan** - customers can Save now and perform Umrah/Hajj later. The saving plan extends from 1 to 20 years with good profits and exciting features

**Labbaik Travel Aasaan** - customers pay now and travel immediately, Meezan bank makes all the arrangements to ensure the journey is made with comfort and convenience

**Labbaik Travel Aasaan Installment Plan** - where customers make their journey now on the basis of a Qard given to the customer by the Bank. All arrangements and formalities are completed by the Bank and its Travel Partners.

We are working to further launch new packages in upcoming Umrah / hajj season.

**How is Labbaik unique to any other Hajj / Umrah financing product available in the market?**

Meezan Labbaik is designed to be a One Stop Shop. Our Hajj & Umrah packages offer a convenient and easy way for our customers to travel via the options of immediate payment, accrued payment or even through the specialized saving account. Our team ensures that complete and proper arrangements with travel agency have been made so that the pilgrims can perform their religious duties with complete comfort and convenience.

Nor only do the pilgrims have multiple payment options, unlike any Travel Agent, but are also provided with the most convenient and noted travel arrangements and VISA processing. The strategic alliance with M/s Bukhari Travel Pakistan for air tickets and with M/s Bab ul Haramain Pakistan for Visa and KSA arrangements makes the entire journey's arrangement a single window operation for convenience of the customer. Furthermore, we also make arrangements of groups with Visa, Hotel, Transport, Ziaraat and confirmed return airline seats for weekly departure.

**How is a product like Labbaik beneficial to the bank?**

Meezan Labbaik, is not about the benefits to the Bank, it's the first product which the bank has launched as its Corporate Social Responsibility (CSR). The product's aim is to help and encourage Pakistani pilgrims in performing their religious duties by simplifying the application and travel process and giving a one window reliable solution in a Shariah compliant way.

Not only does the product increase the number of potential customers at branches but it is also helping brand our loyalty toward the customer and highlight our efforts towards the spreading of the Deen, which in essence is a fundamental duty as an Islamic Institution.

Nevertheless, Meezan Labbaik is designed with the potential to earning a good profit if desired, however the bank has not considered it with a profit motive but rather more as a CSR effort.

**The economic slump has affected banks globally. What strategy plan has been put in place to counter the current situation?**

The financial industry has been affected, so yes we have taken a balanced approach in liability products profit ratios and consumer banking rental charges so that financing customers should be as satisfied as the depositors of the bank.

We are making all possible efforts to give value of money to customer and developing products mix to cater to different income classes.

**What new products are in the pipeline for 2010?**

Insha'Allah in coming months, we are planning to launch different exciting new products, mostly not available in the Islamic Banking industry like Meezan Income Support Account, Education Savings Plan, Marriage Savings Plans, Foreign Currency Savings Accounts and long term Certificate of Islamic Investments.

Fahim is currently managing Retail Banking Products under the Product Development & Shariah Compliance department, and is involved with product development for Consumer Banking

# MEEZAN BANK

## TOP EMPLOYER OF ROZEE.PK

Meezan Bank - Human Resources, with assistance of the Special Projects Team of the Marketing department has recently signed a contract with Rozee.Pk for CV collection and short listing of potential candidates to cater to our country-wide HR requirements.

Recognized as Pakistan's top Online Employment Agency, Rozee.Pk services will allow the Human Resource Department to accelerate their hiring process and identify relevant personnel for the Bank's expanding branch network and head office department work force.

Meezan Bank has consistently used its career portal on the corporate website ([www.meezanbank.com](http://www.meezanbank.com)) for receiving CVs and for the filtering of applicants since mid-year 2006. The hiring of Rozee.Pk services brings in further efficiency in the hiring process and also provides an enhanced system for interested candidates to apply for relevant positions in the institution.

By: Asif Haider  
Vice President, Human Resources

## Consumer Banking

### دسترخوان

The Consumer Banking team continued along its team building strategy following its "one team one dream" vision, through a Friday lunch program at the Consumer Banking Hub, Karachi.

Mr. Faisal Saifullah, Business Manager - Car Ijarah, commenced the series of lunches, followed by Mr. Wise-ur-Rehman, Business Manager - Housing Finance, Mr. Athar Hassan, Head of Collection and later by Mr. Kamran Zafar, Head of Liability & Sales. The lunch program ended with a grand lunch organized by Mr. Mohammad Raza, Head of Consumer Banking, a day prior to the blessed month of Ramadan.

In addition to the consumer banking staff, selected Head Office staff were also invited to join in. Every occasion was well organized and complemented with variety of delicious dishes.

These lunch gatherings help assist in building a healthy atmosphere and friendly working environment to provide a platform to understand and interact with all staff members under the umbrella of Islamic Banking.

By: Nasir Imam  
Product Manager,  
Car Ijarah Department

## Geared up for the Cricket Season

A fresh cricket season has commenced and the Bank's team is all set to participate in various events to be held in the coming months. Two tournaments that will see the Bank's players in action include the prestigious Daniyal Trophy and the Toyota Cup, which will be underway soon.

Meezan Bank attaches great importance to its

employees' physical and mental well-being. As such the Bank's personnel will participate in various recreational activities that will also include friendly cricket games against multinational companies and other banks.

By: Mirza Ayub Baig  
Assistant Vice President,  
Capital Market - Operations



Story of a

# Batch Trainee Officer

Eager to build my professional career, my MBA in Islamic Banking and Finance from the International Islamic University Islamabad had me geared-up to enter the industry. The degree however had still left me unconvinced as to the practicality and utility of Islamic Banking in our society.

During my MBA, numerous debates on the financial concepts and practicality were arranged. Professional bankers, financial managers and Shariah Scholars discussed and educated us via open discussion, seminars and panel discussions proving productive but not always convincing. Are the concepts feasible, applicable and will they be able to impact society? Are the Islamic Institutions capable of catering to our financial needs? These questions remained unanswered.

Interning at an Islamic Bank, after my Post Graduation, I was unable to explore in detail the impact and the possibility of establishing Islamic Banking as the preferred option over conventional banking. A notice at the university notice board gave me the opportunity to clear my doubts and pave my career, I applied for the advertised Batch Trainee Officer position in Meezan Bank.

Hastily completing the prerequisites, so as not to be amongst the last to apply, with the grace of Almighty Allah and prayers of my mother I was accepted and joined Meezan Bank as a Trainee. The intense and fast paced one month training in Islamic Banking answered and showed practical examples of the value and vision of the Bank and the practicality of Islamic Banking both locally and internationally. Training at Bhara Kahu, Islamabad, the professionals answered, with logic and belief, the queries that previously restricted my confidence in Islamic banking and showed how it enables the wealth in societies to be streamlined.

In the short time span which I have been associated with Meezan Bank, the Bank has continued to assist me in development of my career and increase my understanding in the Islamic modes of financing and banking.

I am proud to be a part of the Meezan Bank workforce, and to play a role in making Islamic Banking Banking of the first choice in Pakistan. May Allah bless Meezan Bank and it progresses with leaps and bounds.

By: Muhammad Salman Ali  
BTO Batch-4, Islamabad

## An Example of Dedication

### MR. WASEEM BARI - Area Manager & Internal Trainer

*"Dedication is not what others expect of you, it is what you can give to others."*

Mr. Waseem Bari is dedicating his time and efforts to the very serious issue of Prevention in the Area of Fraud & Forgery. Besides his responsibilities as an Area Manager, he has conducted 7 sessions on the subject with two more sessions schedule this October. He will have trained a total of over 320 staff members in 9 sessions.

Mr. Bari is very dedicated for training upcoming bankers and has been involved in the area of training over the years with different institutions.

By: Khalid Maqsood  
Manager, Training



# INFORMATION SECURITY?

## What is Information?

Any Data that has a value to the organization

## What is Information Security?

Information security means protecting information and information systems from:

- Unauthorized access
- Use
- Disclosure
- Disruption
- Modification or
- Destruction

## How information will be protected?

There are two line of defense:

- Human: First line of defense
- Technology: Second Line of defence

What are Meezan Bank's plans in regard to Information Security?

SEE THE NEXT NEWSLETTER.....

By: Ali Imran Khan  
Manager, Information Technology

# WELCOME TO THE MEEZAN

*Family\**

Employee Name	Branch	Employee Name	Branch
Abdul Haseeb Memon	Saddar, Hyderabad	Mansoor Ahmed Khan	Clifton, Karachi
Abdul Mannan Qureshi	PNSC, Karachi	Manzoor Ahmed	Circular Road, Lahore
Adeel Anwar	Clock Tower, Faisalabad	Mubeen Ahmed	Blue Area, Islamabad
Adnan Zahoor Butt	Circular Road, Lahore	Muhammad Ali Qureshi	Circular Road, Lahore
Amin Hyder Chohan	Qasimabad, Hyderabad	Muhammad Naeem	Okara
Amjad Ali	Blue Area, Islamabad	Muhammad Nasir	Rahim Yar Khan
Aqeel Mushtaq	Bohar Bazar, Rawalpindi	Muhammad Naveed Akhtar	Gulberg, Lahore
Asif Ehsan Sheikh	Clock Tower, Faisalabad	Muhammad Riaz Ahmed	Circular Road, Lahore
Asif Hameed	Gulberg, Lahore	Muhammad Salman	PNSC, Karachi
Asif Javed	Serena Hotel, Faisalabad	Munaf Usmani	PNSC, Karachi
Atif Rashid Bajwa	F-10 Markaz, Islamabad	Omer Ashraf Nizami	DHA Phase IV, Lahore
Faisal Amjad Durrani	New Airport Road, Lahore	Sabir Nazir Hussain	PNSC, Karachi
Farrukh Ali	Gulberg, Lahore	Salaar Tehseen	Sialkot
Fatima Hassan	Gulberg, Lahore	Sheikh Muhammad Asif	PNSC, Karachi
Fayyaz Ahmed	Blue Area, Islamabad	Syed Ahmed Ameer Tabish	PNSC, Karachi
Imran Mahmood	Gulberg, Lahore	Syed Muhammad Omer	PNSC, Karachi
Imran Shakir	Brandreth Road, Lahore	Syed Tahir Mushtaq Gilani	Akbar Chowk, Lahore
Inayat Ali	Azam Cloth, Lahore	Tanweer Farooq	Blue Area, Islamabad
Irfan Aslam	College Road, Lahore	Tariq Mehraj	PNSC, Karachi
Ismail Shahzad	Urdu Bazar, Lahore	Usman Fida Muhammad	Gujranwala
Junaid Anwar Shaikh	PNSC, Karachi	Yasir Zaman	Mardan
Karim Nawaz	Dera Ghazi Khan	Yousaf Ijaz	Abdali Road, Multan
Khurram Shuja	Jodia Bazar, Karachi	Yusuf Khan	PNSC, Karachi
Khurram Waheed Rishi	College Road, Lahore	Zahid Sharif	College Road, Lahore

\* Recruitments for the last three months

## MEEZAN BANK'S

# Head of Treasury & Financial Institutions elected as GENERAL SECRETARY OF FMAP

Muhammad Abdullah Ahmed, Head of Treasury & Financial Institutions, Meezan Bank Ltd. has been elected General Secretary unopposed of the Financial Markets Association of Pakistan (FMAP) for year 2009-2010. The election was held at the Annual General Meeting of FMAP held at a local hotel. Abdullah was also the treasurer of the outgoing FMAP executive committee.

FMAP is a non-profit professional body of the Money Market and Foreign exchange dealers of banks, financial institutions, and brokerage houses in the country, and is affiliated internationally with Association Cambiste Internationale, Paris.



## Another CFA CHARTER HOLDER



It is a moment of great pride that Syed Amir Ali, EVP & Head of Investment Banking has successfully completed his CFA qualification. Amir is a gold medalist Chartered Accountant from the Institute of Chartered Accountants of Pakistan (ICAP), a member of the Association of Chartered Certified Accountants (ACCA, U.K) and a gold medalist MBA in the field of Marketing.

We take this opportunity to congratulate him on his success and wish him all the best in his future endeavors.

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