



**Meezan Bank**  
The Premier Islamic Bank

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## Alhamdulillah, award-winning years

Alhamdulillah, 2009 and 2010 have been rewarding years for Meezan Bank at several levels. In addition to achieving excellent growth in our branch network and deposits, we have also been recognized as the best Islamic Bank in Pakistan by several local and international institutions including Global Finance Magazine, New York, AsiaMoney Magazine, Hong Kong, Islamic Finance News Awards of RedMoney Group, Malaysia and CFA Association of Pakistan.

Global Finance Magazine (New York) named Meezan bank as the "Best Islamic Financial Institution in Pakistan for 2010" - they had also given this award to Meezan Bank for 2009. The judgement criteria included contribution to growth of Islamic financing, meeting customer needs successfully and creating foundations for sustainable growth. Other factors considered were new business developments, strategic relationships, growth in assets, geographical reach and profitability. The decision was made by the editorial board in consultation with bankers, senior corporate analysts and finance executives

AsiaMoney Magazine, a Hong Kong based magazine, named Meezan Bank as the "Best Islamic Bank in Pakistan 2009. Meezan bank was presented with the award after a 12 month long extensive research and analysis of financial institutions all over Asia and the Gulf States. Criteria for assessment included commitment to quality, customer satisfaction, innovation and reliability.

Islamic Finance News of Red Money group, Malaysia, also recognized Meezan Bank as the 'Best Islamic Bank in Pakistan 2009'.

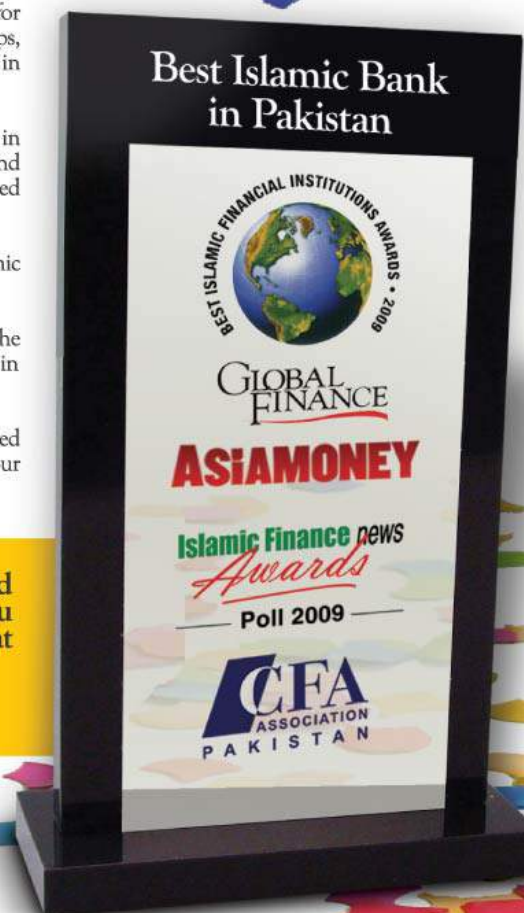
CFA Association Pakistan has chosen Meezan bank as "Islamic Bank of the Year for 2009". This was the first award presented by CFAAP introducing a new category of awards to recognize excellence in commercial banking.

We are thankful to Allah subhan-o-taallah for granting us recognition at such high levels by such reputed organizations.. We would also like to thank all our customers without whose support over the years, our achievements could not have been possible.

**"We congratulate you and your team on this marvellous performance and hope that your constant commitment to excellence will not only keep you at the pinnacle of Islamic Banking sector but will also earn recognition at the international level."**

Bashir Ali Mohommad, Chairman & CEO, Gul Ahmed Textile Mills Ltd.

Mohammed Adil Sami, Manager, Marketing





# From the desk of Ariful Islam (COO)

## The importance of Personal Banker and Cross-sell

With the first half of 2010 behind us, we look forward with vigor to meeting the challenges of the rest of the year. I am confident that with Allah's help and all our efforts, we will achieve the targets assigned to us by the Board of Directors of the Bank.

I wanted to update you on a few key initiatives that are currently underway and which we expect to be launched soon.

The first is a new 'Priority Banking' segment for our high networth customers. The objective is to recognize and make available a higher quality of personalized banking experience to such customers who maintain balances above a certain threshold (applicable thresholds will be announced from time to time). Complete details of this new segment are currently being finalized and we will take feedback from both front-line as well as support staff so as to ensure that Meezan Bank offers one of the best and most comprehensive 'Priority Banking' products in the banking industry. The target launch date is January 1st, 2011.

The second initiative is to launch a new mobile banking/payments platform. The objective is to allow customers to not only manage their accounts (check account balance, request for a cheque book etc.) but also enable person-to-person or person-to-business payments using the mobile phone. All such payments will be in real-time without the use of cash, cheques or pay-orders.

Banks the world over are rapidly embracing the mobile phone as part of a multi channel approach to delivering banking and payments services. In Pakistan, it is estimated that there will be more than 70 million un-banked customers with mobile phones. Meezan Bank is looking to serve these



customers via a mobile banking/payments platform. Investing in a mobile channel will save bank costs as well as increase income through the acquisition of new customers and delivery of new fee based products & services. It will Insha'Allah give us access to a new un-banked customer base.

On the branch-network side, we are planning to open a total of 21 new branches by the end of the year so that we close 2010 with a total network of 222 branches. Work is already underway on 15 branches and the balance 6 is being finalized.

Alhamdulillah, Meezan Bank's position as Pakistan's premier Islamic financial institution has also been recognized globally. This has been made possible only through the entire team's collective efforts towards achieving our vision of making Islamic Banking the banking of first choice.

## Comments on Newsletter

“An excellent effort by the Marketing team to communicate the organization's achievements and happenings to the entire Meezan Team.”

- Ahmed Ali Siddiqui, EVP, PDSC

“WOW! A wonderful effort! An excellent display of creativity and quality.”

- Muhammad Fahim Siddiqui, Manager Retail Banking Products, PDSC

“The standard of our Newsletter is getting better and better with every edition ...Hats-Off to the Marketing Team.”

- Kamran Zafar, National Sales Manager

“I appreciate the efforts made by the entire Marketing Team on these Newsletters...”

- Maqsood Khan, Assistant Manager, Administration



Mr. Faizur Rehman (Head of Information Technology) discussing PAGES with Mr. Adnan Azdar (CEO - Multinet Pvt. Ltd)

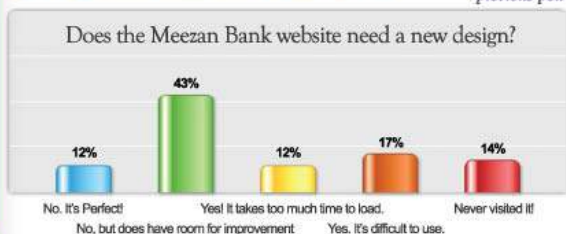
## Poll Results

Does PAGES give you useful information about the happenings of the Bank?

Make your voice known! Vote at!

<http://polls.linkedin.com/p/90813/tzegu>

\*previous poll



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# JCR-VIS UPGRADES ENTITY RATINGS OF MEEZAN BANK TO AA-/A-1 WITH STABLE OUTLOOK

JCR-VIS Credit Rating Co Ltd. (JCR-VIS) has upgraded the entity ratings of Meezan Bank Limited (MBL) from 'A+/A-1' (Single A Plus /A-One) to 'AA-/A-1' (Double A Minus/A-One) with a 'Stable' Outlook. The medium to long-term rating had been on a 'Positive' Outlook since June 22, 2009.

With an additional 35 branches set up in 2009 the branch network has facilitated a broad based growth in deposits. Liquidity indicators have remained consistently strong while low cost of funds has also allowed the bank to generate healthy margins on its financing operations. Meezan Bank has been able to expand its branch network without placing significant stress on operational efficiency indicators.

Over the last year, growth in advances was undertaken at a cautious pace. The bulk of financing represents corporate sector

exposure, while SME and consumer financing represent about 15% each. Going forward, the portfolio mix is expected to be maintained in line with current trends. The rate of delinquencies in the Bank's consumer portfolio compares very favorably to other industry participants in both the Car Ijarah and Home Financing products. New products in this segment are also on the anvil.

The overhaul of IT infrastructure is on-going with the implementation of core modules of T24 across the branch network targeted to be achieved by FY2011.. The sponsors of Meezan Bank have continued to exhibit their support towards the institution, with an equity injection of Rs. 1.7b made in FY09. Capital Adequacy Ratio of the bank is comfortably placed at 12.77%, indicating further room to grow.

## In memory of Ms. Samreen Saba (1981 – 2010)

Ms. Samreen Saba (1981 - 2010) of our Head Office Operations Department expired in a tragic road accident while coming to the office on the morning of Monday, 7th June, 2010.

Samreen Saba had joined Meezan Bank in October 2008 as Senior Officer-II. She was an intelligent and energetic lady with a Masters degree in Statistics from University of Karachi and had worked with several commercial banks before joining Meezan Bank.

Working in the Operations department as liaison between branches and Head Office, she took keen interest in her work. Being recognized as a quick learner and devoted worker, she was promoted to join the T-24 core banking implementation team where she proved to be an important member of the team that made possible the implementation of the new banking software.

In addition to training the new users of T-24 core banking system and providing T-24 System's operational support to branches, she had also contributed as an Internal Trainer by conducting classroom training on Operations policies for Meezan Bank's staff.

Samreen Saba, through her dedication and hard work, had become a valuable team-member of the Operations department and was also awarded an appreciation certificate and cash prize in acknowledgement of her services."

On the morning of June 7th, 2010, the first working day of the week, the unfortunate incident happened which left us all in a shock.

"Although she was not hired for T-24 support she volunteered to be part of the project and became a core member of operations support for testing and implementation of the new system across the country. She will always be remembered as member of the Meezan family." – Bashir Baloch, EVP Operations

We pray that Allah may give her family the courage to bear the loss of a loved one and may she find a high place in Jannah! Ameen!!

Country Operation – Head office

## Meezan Bank on facebook, LinkedIn and YouTube

Social Digital Media provide an avenue to promote the Bank and its products and services and more importantly works as a communication tool via news, announcements, events and open discussions between customers and the staff. These are only a few of the areas which Meezan Bank has been actively involved in to build a stronger relationship between the Bank, its customers and with its employees.

Over the past quarter, the Marketing team has taken an active approach in moderating and promoting activity on the official Meezan Bank Groups of Facebook (over 400 members) for social networking and LinkedIn (over 250 members) for professional networking. Videos on Islamic Banking, including training and promotion videos were also made available for public viewing on YouTube's 'IslamicBankingOnline' channel (over 10,000 video views) which is maintained by Meezan Bank.

Over the quarter, the Marketing Team will continue this project by spreading out into numerous other avenues of social media and

through this initiative develop Meezan Bank's online presence and enhance its visibility over the internet, both locally and internationally.

A note of appreciation to Mr. Shahzad Anwar (Relationship Manager, Sadiqabad Branch) and Syed Haq Nawaz (T24 Team Lead, IT) for their valuable contributions in maintaining the groups on Facebook and LinkedIn respectively.

Hafidh Jamaluddin, Assistant Project Manager, Marketing

Play your part in spreading Islamic Banking Online

 <http://facebook.meezanbank.com>

 <http://linkedin.meezanbank.com>

 <http://islamicbankingonline.meezanbank.com>



# Meezan Bank awards telecom network contract

TO  **WATEEN** &  **MULTINET**

In line with its vision of making Islamic Banking the banking of first choice, Meezan Bank has embarked upon an aggressive strategy to improve its level of customer service by investing in sophisticated technology to link all its branches and offices nationwide through a reliable and stable telecom network. To achieve this end, the Bank has engaged the services of two renowned data operators, Wateen and Multinet to connect all its 201 branches and offices in 54 cities across the country using optical fiber.

At the agreement signing ceremony held at Meezan Bank's Head Office, General Manager of Wateen, Mr. Furqan Qureshi and CEO of Multinet, Mr. Adnan Asdar thanked the Bank's management for reposing confidence in their organizations and reiterated their commitment to provide efficient, cost effective services to Meezan Bank. COO, Mr. Ariful Islam acknowledged both companies' past performance in delivering quality services to the Bank and expressed the Bank's desire to continuously improve its level of customer services, one way of achieving which is to regularly upgrade its technology backbone.

Faiz ur Rehman, Head of Information Technology



Mr. Irfan Siddiqui (President & CEO, Meezan Bank) and Mr. Adnan Asdar (CEO - Multinet) at the signing ceremony



Mr. Ariful Islam (COO, Meezan Bank) and Mr. Furqan Qureshi (General Manager - Wateen) at the signing ceremony

## Trainee Officer Batch 5

In June, Meezan Bank inducted the fifth batch of Trainee Officers at Karachi, Lahore and Islamabad. With 32 trainees in Karachi, 23 in Lahore and 19 in Islamabad, a combined strength of 74 trainees began their 26 day classroom training in mid June. Upon completion of their classroom training, the officers will be deputed to the branches for two months for training in Operations and Personal Banking. The trained officers will then be given permanent placements based on their performance during their training.

Khalid Maqsood, Manager, Training



Mustafa Rabbani, Corporate Head - North, with the Trainee Officers Batch - 5

## Staff Training on Products

The Product Development & Shariah Department, in collaboration with the Training Department conducted staff training for the 2010 Labbaik initiative across the country. The training was focused on various features of this product, highlighting substantial changes in the product. As Labbaik holds strong religious sentiments and customer expectations, the training focused on ensuring that the officer selling the product provide correct and accurate product information to customers. All frontline staff across Pakistan were trained and tested by Mr. Fahim Siddiqui and his Labbaik product team.

Khalid Maqsood, Manager, Training



# Oracle - Human Resource Management System GOES *Live!*

Alhamdulillah, the Core Human Resource Management System (HRMS), Payroll, Human Resource (HR) Intelligence and Discoverer Query modules of Oracle-HRMS have gone Live! The HR team is confident that this will greatly facilitate the HR & Payroll Administration for both the HR and Finance Departments. Insha'Allah in the next couple of months two more modules namely Self Service and Organisational Learning modules will go live as well.

The Self-Service module will be the flagship module as this module will be utilized by all Meezan staff. The module will have two accesses, one called "Employees self-service" and the other called "Manager's self-service" which will allow all employees to participate in this state-of-the-art programme.

I would like to express my gratitude to Mr Irfan Siddqui, President & CEO, and Mr Arif ul Islam, COO for agreeing to the procurement of the Oracle-HRMS modules in Meezan Bank. It was a substantial investment and Insha'Allah will be fully justified in the coming months. For guiding the project team, hats off to Mr Faiz ur Rehman, Head of IT, who took a keen interest in this project and resolved multiple bottle-necks which occurred during the design and implementation of the Oracle-HRMS. The efforts of Mr. Shabbir Hamza Khandwala for providing full support and assigning dedicated team members for the payroll function are also highly appreciated.

Irshad Ali & Kunwar Zeeshan Shahid from Human Resources, Tamim Shabbir & Abid Hussain from Finance, Iqbal Ahmad from IT and Armughan Rafiq & Asad Hanfi from IBM Pakistan have played a key role in the project over the past eleven months to make this project implementation a success.

I would like to honorably mention and personally thank the following project team members from HR, IT, Finance and IBM Pakistan for the untiring effort and hard work they put into the project. Well Done ! I look forward to the implementation of the remaining modules in the summer months Insha'allah.

Irfan Ali Hyder, Head of Human Resources

## Project Team



**Arsalan Khan**  
Human Resource

**Agha Aurangzeb**  
Human Resource

**Farrukh Raza Abidi**  
Human Resource

**Saad Mustafa Nazeej**  
Human Resource

**Umair Rajput**  
Human Resource

**Ammad Ali Khan**  
Information Technology

**Tariq Haneef**  
Finance

## Meezan Bank at **Life**styles Exhibition 2010

The Sales team of the South Region participated in the Dawn Lifestyles Exhibition held at the Expo Centre, Karachi from the 24th till 26th June. Dawn Lifestyles is amongst the most popular annual exhibitions with an estimated attendance of over 500,000 people every year. Meezan Bank is a regular participant of this event and receives an outstanding response from the visitors. Sales officers of Liability Sales team along with representatives from Easy Home, Car Ijarah and Labbaik provided valuable information about these products as well as on Islamic Banking to visitors at the exhibition. A special offer on Car Ijarah and Easy Home applications was also made to encourage visitors to select Islamic Financing over conventional alternatives.

Highlight of the event was a visit to the stall by social worker Jimmy Engineer along with a group of special-children from Dar-ul-Sukun who were given gifts by the National Sales Manager Mr. Kamran Zafar.

Ausaf Ahmed, Area Sales Manager, Region South III





## A RECORD BREAKING EFFORT BY THE CLIFTON BRANCH IN THE INTERNET BANKING CHAMPIONSHIP 2010

A new record for Internet Banking sign-ups has been set by the Clifton branch! This remarkable achievement is because of the perseverance and immense focus by the team which has managed to get over 100 customers to sign up for Internet Banking within a single month from the commencement of the championship. They have further continued their effort and set a new standard for themselves by breaking the previous highest record set by Gulberg Branch Lahore earlier last year.

A special internet banking counter was placed at Clifton branch, which complimented the ambiance, expedited the internet banking processing and assisted the branch in expanding its alternate channels capacity via Internet banking signups. Credit goes to Mr. Muhammad Shoaib Shaikh (Branch Manager, Clifton branch) and the internet banking team members Mr. Saadullah Khan (Intern), Mr. Ghazanfar Bukhari (Service Quality Coordinator) and Mr. Faisal Waseem Zuberi (Personal Banking Officer) for utilizing this initiative to its true potential and expanding the usage of Internet Banking among their customers.

Mohammad Amjad Khan, Project Manager, Alternate Distribution Channels



From left to right: Mr. Ghazanfar Bukhari, Mr. Shoaib Shaikh and Mr. Mohammad Amjad Khan

## Training is about continuous improvement!

The Training department over the past two years has focused on continuously improving its processes, quality of the trainers and their sessions, the training rooms and most importantly the output of each training session. Over the past quarter, evaluation and benchmarking of the presentations have brought noticeable improvement in the quality of the sessions. Each presentation and its test are now reviewed by the Manager Training along with the Internal Trainers to ensure the final product is of high quality!

In order to bring seriousness into the training scenario, and to ensure that maximum output is being absorbed by the participants, the Training Department initiated "Testing" at the end of each Technical Banking session. These tests are designed by the internal trainers of our bank with the idea to instill the importance and the seriousness of the training sessions in the staff.

Staff Training Certification courses are in the pipeline for the staff of different banking areas. These certification courses would include Teller Certification, Operations Certifications, BDO Certifications, SCQ Certifications and PBO Certifications.

Khalid Maqsood, Manager, Training



Trainee Officers Batch 5 - South  
in Classroom Training at Head Office, Karachi

## Restructuring of North Region's Branch Network

In view of rapid expansion of Branches and cities of North Region, the management recently decided to restructure the North Region by dividing the region into 6 Areas, from the previous 5. In this regard a new area Rawalpindi/Islamabad-II has been added effective 24th May 2010. Mr. Tariq Ali has been given responsibility of this Area being elevated to Area Manager from his previous designation of Branch Manager - I9 Branch.

Muhammad Shoaib Qureshi, General Manager, Commercial Banking



## MEEZAN BANK TO FACILITATE

## UMRAH PILGRIMS WITH Meezan



After the successful launch of Meezan Labbaik in 2009, Meezan Bank has signed agreements with Universal Express, Universal Brothers and Oasis, three leading tour & travel service providers of the country, for the continuation of Umrah & Hajj travel facilitation service in 2010.

Meezan Bank will act as a sales & funds collecting agent on behalf of the Travel Agents and provide interest-free installment payment facility to those customers who may wish to avail the option of paying in installments after performing the Umrah. The travel agents will be responsible for providing all required services to the customers during their travel and stay.

With the aim to offer socially responsible products, Meezan Bank's joining hands with the travel operators is focused on providing its customers comfort, convenience and security so that they can perform Umrah and Hajj with peace of mind and at an affordable cost through specially designed packages.

As part of the deal, travel packages of the Travel Agents will be available at all Meezan Bank branches across Pakistan.

By offering this product, Meezan Bank has moved another major step in the direction of achieving its Vision of making Islamic Banking the banking of first choice.

Fahim Siddiqui, Vice President,  
Product Development & Shariah Compliance



Left to right:  
Mr. Naveed A. Siddiqui, CEO, Oasis Travels (Pvt.) Ltd.  
meets Mr. Ahmed Ali Siddiqui (EVP, PDSC)  
and Mr. Faheem Siddiqui (VP, PDSC)



Dr. Aamir Liaquat Hussain & Dr. Imran Usmani  
meet at a signing ceremony

## ASiAMONEY declares Meezan Bank as Pakistan's *Best* Islamic bank

Meezan Bank was Pakistan's first Islamic bank. It is the biggest, and it is still the best.

Meezan today has 201 branches in 54 cities in Pakistan. It is active across the full range of retail Islamic banking, including car leasing, mortgages, general retail banking and VISA debit cards, and has sought to innovate by offering free online banking for Pakistan rupee accounts.

As an asset manager it runs seven funds, with PKR16.2 billion (US\$192 million) under management by the end of 2009, and has outperformed rivals in asset terms both on the way down and the way back up through the financial crisis. It's among the leaders in performance terms too.

The JCR-VIS agency, which evaluates local-currency ratings in Pakistan, rates Meezan A+ with a positive outlook.

The year 2009 was a landmark one in many respects for Meezan: it passed PKR100 billion in deposits,

PKR100 billion in trade finance and logged PKR1.7 billion in pre-tax profit.

Like Indonesia, Pakistan offers immense potential for Islamic banking: a vast domestic population, a growing trend towards wanting to invest and bank in a way compatible with individual faith, and the rising wealth.

It could be argued that Pakistan has done more than Indonesia to put the framework in place for growth, particularly under the tenure of central bank governor Shamshad Akhtar, who made it a policy priority to create the right environment for Islamic finance.

It should now be only a matter of time and traction, and Meezan looks best-placed to benefit.

Chris Wright, 2010, The leading lights of Islamic finance: Pakistan, ASiAMONEY, Volume XXI Issue 3, April, p.41



## DHA Phase-I Branch, Lahore

### the first branch to be awarded an "Excellent" rating in its Shariah Audit & Compliance 2010

Alhamdulillah, DHA Phase I Branch, Lahore has been awarded an 'Excellent rating' (2010) in the Shariah Audit & Compliance review conducted earlier this year. The branch is the first branch to receive this Shariah Audit rating. In addition to the efforts of the branch staff, Branch Manager and Area manager, the leadership of Mr. Rizwan Ata, Circle Executive Central has played a pivotal role in encouraging the branches to strictly follow the Shariah and Compliance guidelines in all their operations.

To celebrate this achievement, a ceremony was arranged at the branch on 8th June which was attended by Mr. Rizwan Ata, and Mr. Sohail Khan (Head of Marketing & Training) who was on visit from the Head Office. The branch staff was introduced to the management team who praised their efforts and commitment towards ensuring that the workings of the bank are within Shariah guidelines and on becoming a benchmark for Shariah-compliance across the Meezan Bank network.

Amer Masood Khan Branch Manager,  
DHA Phase-I Branch, Lahore



## "Expanding Outreach of Development Finance in AJK - Challenges & Solutions"

A Seminar on "Expanding Outreach of Development Finance in AJK - Challenges & Solutions" was arranged by the SBP BSC Muzaffarabad on May 27 in collaboration of all the local banks in Muzaffarabad at the PC Hotel.

In the first session, pertaining to investment opportunities, Mr. Farhan Ul Haq Usmani delivered a presentation on the topic of "Shariah Compliant Banking Services - An Alternate channel to increase financial outreach", linked to the Agriculture financing requirements in the region. The session was highly interactive and led to a question/answer session and further queries during lunch where the representatives of the Bank were surrounded by participants to discuss the financing methods and services Meezan Bank offers in regard to their requirements.

Mr. Alam Zeb Khan (Area Manager, Abbottabad),  
Mr. Shahid Iqbal (Branch Manager, Muzaffarabad) and

Mr. Farhan-ul-haq Usmani (VP, Product Development & Shariah Compliance) represented Meezan Bank at this seminar. The seminar was attended by the Prime Minister of Azad Jammu and Kashmir, the Deputy Governor SBP who presided over the seminar, group heads and representatives of banks, members of the Chambers of Commerce & Industries and members of traders association of Muzaffarabad.

The event also gave opportunity to show Meezan Bank's presence in the region. Promotional banners were placed at the entrance of the hotel and the participants were given products and services brochures along with Islamic banking booklets. The Prime Minister, Azad and Jammu Kashmir, Raja Muhammad Farooq Haider Khan thanked Meezan Bank's representatives for their contribution in promoting Islamic banking in the area.

Shahid Iqbal, Branch Manager, Muzaffarabad Branch

## President's Visit To Alamgir Welfare Trust International

With its focus on developing a better society, Meezan Bank has consistently been involved in Corporate Social Responsibility (CSR) initiatives over the years. In the same spirit, President and CEO, Mr. Irfan Siddiqui, along with EVP Product Development and Shariah Compliance, Mr. Ahmed Ali Siddiqui visited Alamgir Welfare Trust International (AWT) for Inauguration of their OPD Clinic.

Alamgir Welfare Trust has been providing social welfare services in Pakistan since 1993 and carries a reputation for operating with integrity, honesty and sincerity.. Mr. Irfan Siddiqui was given a tour of the entire hospital and was briefed about the facilities being provided to the less privileged, such as free OPD, free medicines free Dialysis, free Physiotherapy etc.

Speaking on the occasion, Mr. Irfan Siddiqui appreciated the efforts being made by AWT and shared his suggestions with the Trustees.

Rehan Waheed, Branch Manager, Gulshan Chowranghi Branch



Mr. Irfan siddiqui (President & CEO)  
inaugurating the OPD Clinic



# INTER-BRANCH SERVICE COMPETITION

## RESULTS FOR 2ND QUARTER 2010

The winners of Inter Branch Service Competition are presented with a trophy and are titled Service Quality Champions for the month for their efforts in working towards our goal of being "The Best Service Providing Bank - 2011".

A special note of appreciation to the staff of the Saddar Branch (Karachi) for retaining their title in February, March and now in April 2010. Mian Chunnu Branch has also shown service excellence by receiving the title of Service Champion once again this quarter after being highlighted in March 2010.

Muhammad Asadullah Chaudhry, Manager, Service Quality

	APRIL	MAY	JUNE
South-I Region	-	Shah Faisal Colony, Karachi	Gulshan II, Karachi
South-II Region	-	-	-
South-III Region	Saddar Branch, Karachi	-	-
Faisalabad Region	-	-	-
Multan Region	-	Mian Chunnu Branch	-
Lahore Region	Badami Bagh Branch	Azam Cloth Market P.C.H.S Branch	Akbari Mandi
North Region	-	-	Bohar Bazar, Rawalpindi



Branch Team - Mian Chunnu Branch



Branch Team - Shahfaisal Colony Branch

## Rs. 109 Billion Mark Crossed as Branches Surpass New Deposit Milestones

Numerous branches nationwide have surpassed the milestones of Rs. 1 billion and Rs. 2 billion this quarter which have propelled the Bank across the Rupees 109 billion mark in deposits. As National Sales Manager, I would like to congratulate the branch teams for their exceptional performance and dedication towards taking Meezan Bank higher in the list of the largest banks in Pakistan.

### Jinnah Road Branch, Quetta

Quetta branch hit the landmark figure of Rs. 1 billion despite difficult working conditions due to recent instability in the city. This achievement is a symbol of the branch staff's commitment towards their role in promoting Islamic Banking. The branch manager Yasir Arafat and his team deserve a special note of appreciation for their noteworthy efforts.

### F.B Area Branch, Karachi

Under the leadership of Area Manager Gulshan-e-Iqbal, Mashkoor AG Khan, and Branch Manager Aftab Ather, the F.B Area branch team has made an outstanding contribution by taking the F.B Area Branch, Karachi beyond the Rs. 2 billion deposit milestone. The branch now stands at the 3rd position in South-III Region.

### Bhadurabad Branch, Karachi

Bahadurabad Branch, Karachi has crossed the important Rs.2 billion milestone and has clinched 2nd position in the South-I Region. Congratulations to the Branch Manager Mr. Shabbir Sheikh and the branch team.

### Chandni Chowak Branch, Rawalpindi

The Chandni Chowak Branch, Rawalpindi has crossed the Rs. 1 billion milestone and stands at the 3rd position of the North Region in terms of Deposits. Mr. Adnan Abbasi, Branch Manager and the branch team have done a commendable job to in taking their branch to this level.

### DHA - Khayaban-e-Sehar Branch, Karachi

DHA - Khayaban-e-Sehar Branch has crossed the Rs. 1 billion deposit landmark and is the 7th highest deposit branch in the South-II Region. Congratulations to Mr. Imran Qureshi, Branch Manager and the entire team of DHA - Khayaban-e-Sehar Branch.

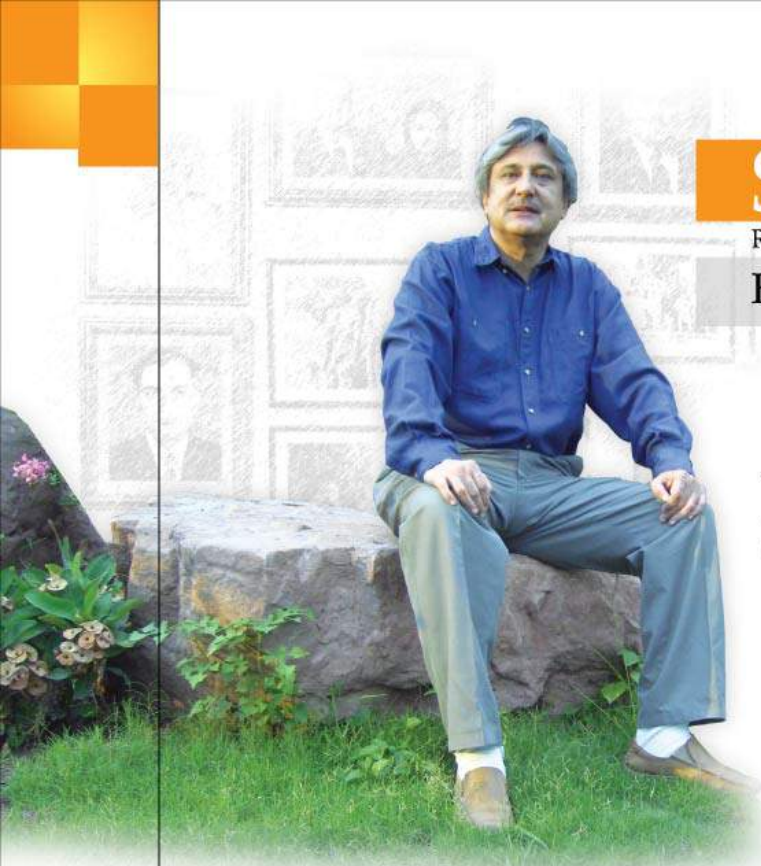
Kamran Zafar, National Sales Manager, Consumer Banking



# SALEEM KHAN

REGIONAL MANAGER - NORTH

**Hardwork, Persistence & Intellect!**



“I had to make a choice; on one hand, was a lucrative career in Abu Dhabi and on the other my duty towards my parents as they needed me. My father was ill and I being the eldest son, I made my decision and came back to Peshawar; to a job at Bank of Khyber where I was paid a meager salary. However, this decision changed my life forever”, Mr. Saleem Khan, the Regional Manager - North at Meezan Bank reflected looking back upon his life. “I still regard it to be my greatest accomplishment.”

Mr. Khan's life spells out as a brilliant assortment of achievements.

Saleem Khan originally hails from Peshawar. His schooling however was at the prestigious institution of Aitchison College - Lahore where his father had also studied before him. Mr. Khan later went back to Peshawar to obtain his Intermediate degree from Edward's College. Subsequently, he obtained a BS and a MBA Degree from San Diego, California, USA, after doing his BBA from the Quaid-e-Azam College of Commerce, Peshawar University.

“I had no plans to go into Banking after my MBA, I wanted to pursue a PHD in USA, having no clear plans for a future career. However, my father thought otherwise and asked me to step into the professional life. One of my father's friends advised me to get into BCCI, one of the most illustrious banks at that time. I had my interview with the executives who told me that they had 80 posting destinations and what would be my reaction if I am posted at a remote area. I myself hail from a remote area and I told them just that. I was selected and we underwent six months of vigorous class-room and on-the-job training at the BCCI

Academy in Karachi, after which I was posted at the Bank's Lahore Branch”, Mr. Khan said.

“I was next posted to Abu Dhabi and my initial reactions were that of shock. I was confused as to what would become of me in a desert! I realized how mistaken I was as the nine years in Abu Dhabi were the best in my life. “, elaborated Mr. Saleem Khan.

Saleem Khan came back to Peshawar in 1993 where his family needed him. He joined Bank of Khyber as Director Credits. However, his experience with the public sector left much to be desired. Recalling his experience in the public sector, Mr. Khan said, “I was not satisfied with the level of knowledge and professionalism in the public sector. I felt my potential was being restrained.”

After four years of working at Bank of Khyber, Mr. Khan joined Societe Generale as Head of Corporate and Operations, Islamabad Branch in the year 1997. He chanced upon this opportunity through a friend he accidentally met at a funeral.





After six illustrious years at Societe Generale (SG), Mr. Khan joined Meezan Bank in May 2002 as Branch Manager, Islamabad when Meezan Bank acquired SG. "I was interviewed by Irfan saheb and Arif saheb and they asked me my opinion about Islamic Banking. I told them that being a Muslim, I would prefer Islamic Banking over conventional Banking. 99% of our old clientele was retained with Meezan Bank including numerous corporate giants and multinationals," enthused Saleem Khan.

There is much more to Mr. Khan's life than his brilliant career. He takes life as an adventure and specially cherishes one road trip that he undertook with his parents and friends from Europe to Pakistan in 1970, covering destinations like London, France, Germany, Bulgaria, Turkey, Yugoslavia, Iran and Afghanistan. He still treasures the potpourri of cultures, food and people he encountered on that memorable trip.



For a person who has such an engaging life, to find time for himself is an effort in itself. But whenever he does, he makes full use of it.

He enjoys book-reading and watching television; especially documentaries and news. He is fond of nature and adds merrily that mountaineering, swimming and horse-riding are some of his hobbies; however due to his busy schedule he does not find much time to engage in them.

Glancing back at his life, Mr. Saleem Khan feels content. "Allah has been kind to me and I am grateful to him for having given me a great life. I would, however, want to involve myself in the service of humanity and do something for the welfare of the needy."

As for the youth, he says, "Every day is a new challenge. There is no shortcut in life. One has to work hard for success. Young people these days want to climb up to the position of MD without really working at it. They need to realize that this approach does not work. Education and learning is a life-long process."

Mr. Khan sees the future of Islamic Banking as bright. "The potential of Islamic Banking in this country is immense. I would love to see the whole country being covered and the Bank scaling new heights. But, most of all, I would like to see the Northern Region outperform all the other regions in the country." Mr. Khan concludes, expressing his hopes for the future.

## Islamic banking comes to the city of ATTOCK

Meezan Bank has taken another successful step in its efforts to make Islamic banking available in all areas of Pakistan by being the first Islamic bank in Attock city. The local community welcomed the Bank's efforts and a large number of attendees were witnessed joining the Branch Inauguration ceremony of the Attock Branch in April. Organized by the Branch manager Mr. Muhammad Umar Farooq, the event was attended by the Regional Manager and Area Managers of Rawalpindi and Islamabad.

All the participants were briefed about Islamic banking, the achievements of Meezan Bank and its success in spreading Islamic banking to numerous areas of Pakistan. A Hi-tea was served to all the participants, giving a networking opportunity to potential and current customers as well as the Bank representatives.

Imran Ejaz , Manager Operations, Attock Branch



Mr. Saleem Khan (Regional Manager - North) being presented a bouquet at the Attock Branch opening ceremony



# ISLAMIC BANKING SEMINARS ACROSS PAKISTAN

Although Meezan Bank, being the pioneer and largest Islamic bank in Pakistan, has rapidly grown in terms of its branch network and customer base, there is still a need to address the misconceptions which people have regarding Islamic banking and its workings. Meezan Bank has taken the initiative to dispel the misunderstanding and informing the general public about Islamic financial solutions as viable alternatives to conventional interest-based banking products. In line with fulfilling this objective Meezan bank has continuously held seminars in different cities of the country.

## Latifabad, Hyderabad

A seminar on Islamic Banking was arranged recently in Hyderabad for the residents of the area to question and involve themselves in understanding the basic concepts and difference between conventional banking and Islamic banking.

A large number of existing and prospective customers attended the seminar and were satisfied by the responses provided to their queries. As a result many attendees promised their support to spread this noble cause among their neighbors, relatives and friends.

The Seminar was presided by Mr Kazi Muhammad Amir (Regional Manager South II) with Mr. Farhan Usmani (Product Development & Shariah Compliance) who visited from the Head Office (Karachi) to deliver a lecture on the differences between Riba Free and Conventional Banking as well as answering the questions of participants. Mr. Ahmer Mithani spoke on Meezan Labbaik.

Syed Mehmood Ali, Branch Manager, Latifabad Branch, Hyderabad



Mr. Farhan Usmani (VP, Product Development & Shariah Compliance) being addressed by the Media

## Gymkhana, Nawabshah

An important factor contributing to spreading Islamic banking is educating the masses to create a target audience for Islamic banking products. For this purpose a seminar was arranged in May at the Nawabshah Gymkhana by the Nawabshah Branches to cater to the audience of both Nawabshah & Sakrand. More than 300 people participated in the event which included respectable Muftis of the city. Mr. Farhan Usmani (Vice President, Product Development & Shariah Compliance), who was visiting from the Head Office (Karachi) addressed the audience and shed light on the Islamic banking system in the light of Quran and Sunnah and the prohibition of Riba. The response to the discussion and the question-answer session at the end was appreciated. The seminar was followed by dinner.

The seminar was hosted by Mr. Mohammad Yaqoob Memon (Area Manager), with Mr. Kazi Mohammad Aamir (Regional Manager South II) speaking on the occasion along with Mr. Farhan Usmani.

Fahim Siddiqui, Vice President, Product Development & Shariah Compliance



## Sindh Sports Board Hostel, *Hyderabad*

An Islamic banking seminar was arranged in May for the people of Hyderabad, at the Sindh Sports Board Hostel. Hosted by Mr Tanveer Zaman Khan (Area Manager, Hyderabad) the speakers included Kazi Mohammad Aamir (Regional Manager South II), Mr. Farhan Usmani and Mr Fahim Siddiqui (Product Development and Shariah Compliance) visiting from the Head Office. The seminar was attended by over 150 participants including noted businessmen of the city. Mr. Farhan addressed the audience regarding the awareness of Islamic banking system and focused on prohibition of Riba in Islam. Mr Ahmer Mithani spoke about the newly launched Meezan Labbaik product. Dinner was served to the attendees which added value to the arrangements and customer relationship building. Mr. Kazi Mohammad Aamir appreciated the efforts, arrangements and dedication showed by Mr Tanveer Zaman Khan and their team.

Muhammad Akber Ali, P.A. to R.G.M South II

## Defence Central Library, *Karachi*

A seminar was held at the Defence Central Library, Karachi by the D.H.A Phase IV Branch. The seminar focused on the structure of Islamic banking and the products offered to customers. Speakers included Mufti Bilal Qazi (Research Scholar) and Mr. Ahmed Ali Siddiqui (EVP, Product Development & Shariah Compliance). The event was attended by members of the bank's senior management team to directly attend to customer queries. Customers appreciated the practical issues and concerns which were covered in the seminar and encouraged the Bank's officials to further organize awareness seminars to keep educating people about the importance and value of Islamic banking in Pakistan.

Aqeel Ahmed, Branch Manager, D.H.A Phase IV Branch, Karachi



## UPDATE *ON* Head Office Building

Photographs by:  
Mehmood Edhi, Officer Administration

**Facts:**  
Ground Breaking - 10th February 2009  
Floors - Ground + 5 along with basement  
Expected Completion Date - within 18 months  
of start of construction



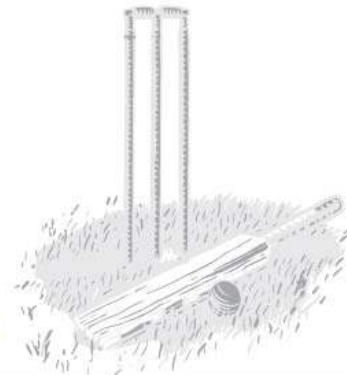
Irfan Siddiqui (President & CEO) visiting the Head Office construction site.



Photo of Head Office construction site July 2010



# Double Century Branches CRICKET EXTRAVAGANZA



To celebrate the achievement of Meezan Bank's 201 branch network, The Consumer Banking team arranged a one-day cricket tournament for the Karachi staff members titled Meezan Bank Double Century Branches Extravaganza - 2010 on April 04 at the Dream World family resort.

Of the total eight teams, five teams were constituted through a combination of departments representing the Head Office and three teams represented the three individual South Regions. Tournament arrangements included lunch and refreshments for all participants, trophies and cash awards for best players of each match and the tournament. The final two teams namely the 'Raiders' and 'Troopers' were also invited for a special dinner with the Bank's senior management.

The tournament trophy was taken by the undefeated 'Raiders' team led by Mr. Arshad Majeed (Head of Operations) with Mr. Mohammad Ismail (Operations Department), titled man of the match. Mr. Rauf Siddiqui (Provincial Minister of Industry & Trade Government of Sindh) and Mr. Irfan Siddiqui (President & CEO) were the Chief Guests of the tournament.

TEAM NAME	CAPTAIN/PATTERN NAME
RAIDERS	ARSHAD MAJEED
TROOPERS	MOHAMMAD RAZA
PREDATORS	ZUBAIR HAIDER
GLADIATORS	FAIZUR REHMAN
TERMINATORS	MUNAWAR RIZVI
WARRIORS	MUHAMMAD ABID
RANGERS	MUHAMMAD AAMIR KAZI
ATTACKERS	TARIQ MAHBOOB

## Meezan Bank sponsors Seminar on Federal Budget 2010

In order to promote Islamic Banking & Islamic Mutual Funds, Meezan Bank participated as a Silver Sponsor in a Seminar organized by the Institute of Chartered Accountants Pakistan (ICAP) on the Federal Budget 2010 on June 10 at DHA Country & Golf Club. Senior Chartered Accountants, recognized businessmen and former Minister of Finance, Mr. Shoukat Tareen were present at the seminar. Meezan Bank's stall was set up at the venue to give information on Islamic Banking and Meezan Bank's products. Through excellent efforts by our sales team, the event generated numerous leads of individuals associated with reputed organizations. Mr. Shoukat Tareen visited our stall and appreciated Meezan Bank's efforts towards promoting Islamic Banking.

A special note of appreciation for Mr. Mehdi Abbas, Sohail Akhter, Junaid Chohan, Shahan Mati, Shahid Abbas, Abdul Rahim, Abdul Razzaq and Abdullah Rizwan for their active participation in the event and for Mr. Shahid Motiwala, National Sales Manager of Al-Meezan, Mr. Kamran Zafar, National Sales Manager and Mr. Mohammad Raza, Head of Consumer Banking Meezan Bank, for their support in this prestigious event.

Sohail Akhtar, Area Sales Manager DHA, South



left to right:  
Mr. Kamran Zaffar (National Sales Manager) along with  
Mr. Shoukat Tareen (former Minister of Finance, Pakistan)  
and Mr. Mohammad Raza (Head of Consumer Banking)

## Meezan Bank helps promote Awareness & Prevention of Thalassemia

Meezan Bank, as part of its Corporate Social responsibility (CSR) supported the noble cause of creating awareness about the perils of Thalassemia disease by extending its cooperation and assistance to "Afzaal Memorial Thalassemia Foundation". The Thalassemia International Day (8th May 2010) was part of the Awareness and Prevention Campaign of the foundation which is working to eradicate this disease from the country to have a "Thalassemia Free Pakistan". Many countries including some developing countries of the world, through sincere and dedicated efforts have been able to overcome this disease in their respective countries and with efforts Pakistan can be amongst the list of these countries.

Ahmed Ali Siddiqui, Manager, Product Development & Shariah Compliance



# www.meezanbank.com in the Top 3 search results of Google.com.pk

The countless hours of work on Search Engine Optimization (SEO) for the Meezan Bank corporate website (www.meezanbank.com) has finally paid off! Meezan Bank's website now has a prominent place on the search results at Google.com.pk (default google reroute for Pakistan). Meezan Bank's website receives the highest number of daily visits amongst all Islamic Banks in Pakistan and is close to entering the 500 most visited websites of Pakistan.

The website team will continue to work on this important part of internet presence to retain and improve upon the statistics through the year.

Hafidh Jamaluddin, Assistant Project Manager, Marketing

Search Words	Search Results
Meezan	1st Position
Interest free banking	1st Bank
House Financing	1st Position
Car Financing	1st Position
Islamic Car Financing	2nd Position
Islamic Bank	2nd Position
Bank	3rd Position
Bank Pakistan	5th Position

## 'ISLAM AND THE FUTURE OF ECONOMICS' A CONFERENCE JOINTLY ORGANIZED BY



&



The Institute of Business Administration (IBA) and Meezan Bank jointly organized a Conference on 'Islamic Economics and Finance' at the State Bank Building in Karachi on 26th June.

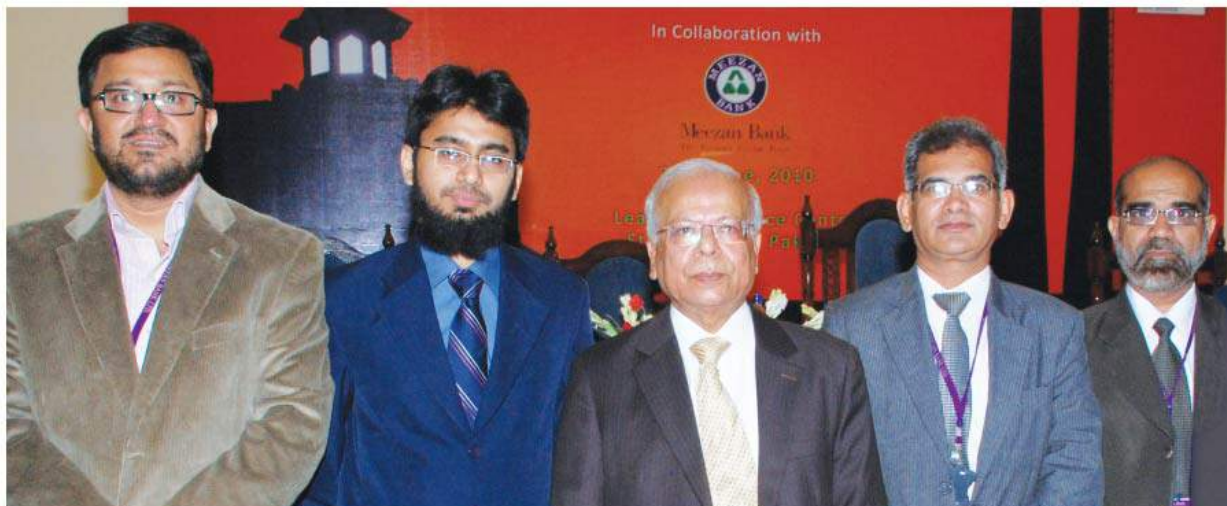
Speaking at the occasion on 'Islam and the future of Economics', Dr. Ishrat Hussain, Ex Governor State Bank, said that Islamization of economic system, if adopted and practiced in its true form, at any time in the future will strengthen the economy, particularly income distribution and poverty alleviation which have proved elusive under the present western economic model.

Leading Islamic finance experts and Shariah Advisors who spoke on 'Islamic Economics and Finance' said that the phenomenal growth in Islamic Financial sector worldwide is a testimony to its potential and that the Islamic Economic system could be a role model for the world economies. The speakers and panelists discussed topics such as the impact of ideology on economic system, Islam and the future of economics, Global & local Islamic banking scenarios, Takaful Models & practices etc.

Dr. Hussain said that the introduction of Islamic banking has promoted financial inclusion by bringing those who have so far remained outside the conventional banking system thus deepening the financial sector.

Speaking at the occasion, Mr. Ahmed Ali Siddiqui, Executive Vice President, Meezan Bank Limited, said that Islamic finance and economics is a reality which is being recognized by IMF, World Bank and Basel Committee. Establishment of bodies like IIFM, IFSB, CIBAFI etc as well as Islamic indices such as Dow Jones and FTSE is a sign of its acceptance at the international level while global hubs of Islamic finance include London, Bahrain and Malaysia.

Other speakers who shared their views at the occasion included invitees from Meezan Bank, SOE IIU Islamabad, State Bank of Pakistan, BankIslami, Royal Bank of Scotland, FWU Group Pakistan, Arif Habib Asset Management and Macter Pharma.



(Center) Dr. Ishrat Hussain, Ex-Governor State Bank, in a group photo with Representatives of Meezan Bank Ltd.



# CUSTOMER APPRECIATION DAY

Customer Appreciation Day is a day dedicated to the customers for their patronage towards the Bank and Islamic Banking. Each branch hosts a Customer Appreciation Day for customers and prospective customers through an open-house arrangement and catering of refreshments for visitors during the branch banking hours.

The customer appreciation day has always served as an opportunity for the staff to get to know the clients better so as to cater to their needs more efficiently. The clients also get the opportunity to learn more about Meezan Bank. This event also serves as a platform for clients to meet other clients and start mutually beneficial business relationships. Celebration of the Customer Appreciation Day received full management support. All the main branches were visited by members of the senior management. The management made it a point to mingle with

the guests which helped to further cement the Bank's ties with its customers and promoted a relationship of trust between the parties.

Ghufran Hassan, Officiating Branch Manager, Chiniot



## Chiniot Branch

The Chiniot branch hosted a Customer Appreciation day, on June 15. As per tradition, the branch was exclusively decorated to attract customers and give a festive look to the branch.

Lady staff from Serena Hotel Branch showed support by visiting the branch to help out with arrangements and provide assistance to handle the large number of visitors. A ribbon-cutting ceremony was conducted by two very well known personalities of the city, Mr. Muhammad Address and Haji Muhammad Ali. Area Manager, Sarghoda, Mr. Mian Nasir Mahmood was present at the branch while Mr. Anwar ul Haq, Regional Manager, Faisalabad and Mr. Moazzam Saeed Area Manager also visited the branch.



The branch received approximately 300 visitors and a large number of potential leads.

Ghufran Hassan, Officiating Branch Manager, Chiniot

## DHA Phase-IV Branch, Karachi

The DHA Phase IV Branch hosted a Customer Appreciation Day on June 9. All the team members at the branch participated in the event with vigor and enthusiasm. Being a working day, the team members performed the dual function of receiving and attending to the invitees side by side with undeterred functioning of the branch operation.

It was a great opportunity for customers to interact and discuss their views with the Bank's Senior Management visiting from the Head Office. General Manager - Commercial, Mr. Shoaib Qureshi, Regional Manager - South II, Mr. Kazi Aamir, Head of Consumer Banking, Mr. Muhammad Raza and National Sales Manager, Mr. Kamran Zafar were present at the occasion.

Participation by the Bank's executives and the customers helped cement the existing bond between the branch and its customers. In addition to the promotion of the bank, the exchange of views helped understand the demands of customers, promote multiple products and services and further build upon customer loyalty to the bank. The day will Insha'Allah leave positive impressions on the minds of visitors through the customer care extended by our staff.

Aqeel Ahmed, Branch Manager, DHA Phase IV Branch



## A DINNER BY THE BRANCH MANAGERS OF

*Islamabad*

On 10th June 2010, the Branch Managers of Islamabad hosted a dinner for Regional Manager Mr Saleem Khan on his promotion as SEVP, Area Manager Mr. Mustafa Rabbani on his promotion to Regional Corporate Head North and Mr. Nisar A. Kiani Area Manager Islamabad on his promotion as EVP. The dinner was arranged at Café Monal at Pir Sohawa.

Café Monal is situated on the top of the mountain of Margalla Hills which overlooks the beautiful city of Islamabad with the Rawal Dam, Faisal Mosque and Murree Hills in close view. The dinner was followed by Branch Managers presenting the guests with bouquets and shields. The hosts expressed great pleasure over the promotion of the guests and wished them all the best for the future.

While presenting the shields, the Branch Managers conveyed their appreciation of the constant guidance and able leadership of Mr. Saleem Khan, under which all the staff members are highly motivated and are performing to the best of their ability.

The dinner part ended with a note of thanks from all the guests to the branch managers for their hospitality.

**"I would like to thank all the Managers for inviting us for this lovely dinner... May Allah bless you all" - Saleem Khan, Regional Manager - North.**

Afzal Mujtaba, Branch Manager, F-10 Markaz, Islamabad



Mr. Nisar Kiani (center) receiving a plaque for his promotion.



Mr. Mustafa Rabbani (center) receiving a bouquet of flowers



Mr. Saleem Khan (left) receiving a token of appreciation

## Ziarat of the Ziarat Valley

A picnic was arranged in the Ziarat Valley by the Area Manager, Mr. Sher Afsar in June, for all the staff of Quetta Branches.

On reaching Ziarat valley, we camped at Prospect Point, with an absolutely breath-taking view of Ziarat! The relaxed atmosphere provided an excellent opportunity to network with members of other branches, exchange stories and benefit from each other's experiences in an informal setting. With football season in run, numerous members played football while others went off for hiking on the lofty mountains surrounding the Ziarat valley. After a lavish lunch, we visited the historical Ziarat Residency and the Zindra Park to enjoy the sunset over tea.

Special thanks to Mr. Sher Afsar and the Branch Managers for arranging this trip and creating an opportunity to bring synergy among the Quetta branches and build new professional and social relations in a memorable trip.

Saira Bano, Manager Operations, M.A Jinnah Road Branch, Quetta



## Gulistan-e-Jauhar Branch surpasses deposit target of December 2010!

By the grace of Allah, the Gulistan-e-Jauhar branch, surpassed its deposit target for December 2010 by the end of the 2nd Quarter 2010. This exceptional achievement is an honor for the branch team which has worked extremely hard during the year. Further, at the time of this achievement, I am proud to announce that Meezan Bank is leading with deposit figures higher than all competing banks in the vicinity of Gulistan-e-Jauhar.

Jawaid A. Bhutto, Branch Manager, Gulistan-e-Jauhar Branch Karachi



## KARACHI LEOPARDS – CHAMPIONS OF THE INTER-REGIONAL FLOODLIGHT CRICKET GALA 2010

Meezan Bank Faisalabad Region has maintained a tradition of encouraging team building through sport events. An Inter-Regional Floodlight Cricket Festival 2010 was organized at the Bohran Wali ground Faisalabad on April 10, 2010 under supervision of Regional Manager Faisalabad, Mr. Anwarul Haq.

The first match played between Faisalabad Lions & Lahore Tigers, was a nail biter with the Lions snatching victory at the end, despite the entertaining innings by Amanullah (Tigers) & Yasar Ghazi (Lions), both scoring fifties through an array of boundaries. The second match between Karachi Leopards and Multan Wolves was one-sided with the Wolves being outclassed in an easy victory.

The final match witnessed the Leopards pile up a massive 91 runs in the allotted 8 overs with handy innings from Aurangzeb and

Zain. The Lions, unable to maintain the batting momentum from the last match lost wickets at regular intervals handing over the championship to Karachi Leopards.

The event, which carried on through the night was extremely well-manage via a twenty-five member Management Committee headed by Area Manager, Mr. Moazzam Saeed who along with his team worked hard to make this occasion a memorable one. Guests were provided snacks along with dinner and a traditional Punjabi breakfast in the morning.

Muhammad Yasar Abaidullah, Branch Manager,  
Peoples Colony Branch, Faisalabad

TEAM	CAPTAIN
Karachi Leopards	Mohammad Raza – Head of Consumer Banking
Faisalabad Lions	Anwarul Haq – Regional Manager, Faisalabad
Lahore Tigers	Kamran Masood – Regional Head Commercial & SME - Central
Multan Wolves	Shoaib Rizwani – Area Manager, Multan

## STAFF TRAINING ON PRODUCTS

The recent agreement between Meezan Bank and Al-Meezan Investments (AMIM) to sell AMIM products over the counters at of Meezan Bank required our officers to be well versed with AMIM's product line. Meezan Bank's Orientation, a 3 days session, attended by all recently employed staff now includes a detailed session on AMIM Products. Road Shows were organized across the country to educate the existing staff about the products.

Khalid Maqsood, Manager, Training

## PROMOTING ISLAMIC BANKING TO THE AGRICULTURISTS OF MIRPURKHAS AT THE HARI MELA

The Mirpurkhas Branch team actively promoted the Meezan bank's products and services to the members of the Agriculture industry at the prestigious Hari Mela in Mirpurkhas, organized by State Bank of Pakistan. The Hari Mela was organized to introduce and spread awareness of agriculture products to the Agriculturists of Mirpurkhas District. Participating in the event the Mirpurkhas Branch team along with Area Manager Mr. Tanveer Zaman Khan arranged a stall where informational leaflets and product brochures were handed out to visitors. Speaking at the occasion, the Agriculture Minister of Sindh, Mr. Ali Nawaz Shah and the Chief Manager SBP Hyderabad, Mr. Ali Hussain acknowledged Meezan Bank for its active role in promotion of Islamic Banking to every industrial sector and in every region of Pakistan.

Aurangzeb Masood Arain, Branch Manager, Mirpurkhas Branch





# Meezan Bank beats RBS

in the opening match of the 1st Sheazad Alam Invitation Cricket Tournament

Meezan Bank recorded an exciting win over the Royal Bank of Scotland (RBS) in the opening match of the "1st Sheazad Alam Invitation Cricket Tournament" arranged by Toyota Southern Motors, played at Landhi Gymkhana Cricket stadium. The tournament includes 7 teams, playing on a Single League format with 2 teams reaching the finals based on maximum points.

Batting first, RBS was restricted to only 108 runs by the bowlers of Meezan Bank. Ayub Baig, Rafi Ahmed and Sultan each held

2 wickets each with Mr. Azeem Khan with figures of 1 wicket for just 8 runs in 4 overs. A combination of all round performance, clinical teamwork and an outstanding batting performance by Imran Raza, Shakeel Zia and Azeem Khan took Meezan Bank's team to clinch the match by 3 wickets. Azeem Khan with his excellent all-round performance received the Man-of-the-match award.

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

## The Future of Islamic Banking in Pakistan - a Seminar at



A Seminar on "The Future of Islamic Banking in Pakistan" was arranged at the Muhammad Ali Jinnah University (MAJU) on the 8th April 2010. The seminar was attended by over 200 participants with Mr. Ahmed Ali Siddiqui (EVP, Product Development & Shariah Compliance) representing Meezan Bank and Mufti Irshad representing Bank Islami speaking at the session.

The seminar provided the opportunity to set up a sales and information counter at the event where Meezan Bank's booklets and CDs of the Quran were distributed along with the Bank's product brochures. Alhamdulillah, the stall generated more than 300 leads and a visible support towards the cause of Islamic Banking was noted at the seminar.

Shahid Hafeez, Area Sales Manager (South-III)



## Mr. Muhammad Imran - An example of Honesty & Integrity

Mr. Muhammad Imran, SO-I (Locker Key Custodian Officer) is an example of honesty and integrity for all of us. He returned the valuables of a customer who had left them outside the locker and upheld the principles of honesty and integrity taught by our beloved Prophet (PBUH). We are proud to have officers like Imran who are assets to the Bank and play a key role in its growth and the preservation of the foundation concepts upon which the Bank was built. May Allah Subhan-o-Taala accept his good deed and reward him for it.

**"I operated my locker and forgot to place my gold bracelet inside...the branch staff called and returned the bracelet. I really appreciate the honesty of the branch staff..." Branch Customer**

Muhammad Jaffar Ashraf, Branch Manager, F-11 Branch, Islamabad



Mr. Saleem Khan, Regional Manager - North Region, appreciating Mr. Muhammad Imran's example of honesty



# Annual Sales Conference

An Annual Sales Conference was held from 25th till 27th May at the Head Office, Karachi. The conference focused on the sales performance of the Business Development Team and was a platform to announce the new change in roles and responsibilities within the sales team structure. The entire team including 13 Area Sales Managers and 3 recently elevated Regional Sales Managers from all Areas and Regions of Pakistan were present in the conference. Mr. Irfan Siddiqi, President & CEO, at a lunch meeting between the Regional Sales Managers and himself, emphasized the high expectations from and importance of the newly elevated position of a Regional Sales Manager. The following two days conference sessions at the Head Office proved extremely productive and included discussions with and addresses by Mr. Arif ul Islam (COO), Dr. Imran Usmani (Shariah Advisor), Mr. Muhammad Shoaib Qureshi (General Manager - Commercial), Mr. Ahmed Ali Siddiqi (EVP, PDSC), Mr. Fahim Siddiqi (Product Manager, PDSC) and the three Regional Managers of South Region. Furthermore, Mr. Mohammad Shoaib (CEO - Al-Meezan Investments), Mr. Shahid Motiwala (National Sales Manager -

AMIM) along with their teams were also present and discussed the future action plan for Al-Meezan products.

In light of the performance of the sales team in the previous years the future sales strategy was discussed and finalized, which will be discussed in further detail by the Regional Sales Managers of South, Central and North with their teams. National Sales Manager, Mr. Kamran Zafar, while addressing the sales managers laid emphasis on the importance of every team member and their motivation towards striving to excel and achieve their given targets. Mr. Muhammad Raza, Head of Consumer Banking with his inspirational notes emphasized on the importance of "Cross Selling" and further defined the future course of action and responsibility with emphasis on Priority Banking, Mutual Funds, Product Development and Marketing. The conference will Insha'Allah show a positive impact in the enhanced roles and responsibilities and in hitting the given targets for the year.

Kamran Zafar, National Sales Manager



Mr. Kamran Zafar, National Sales Manager, along with the Regional and Area Sales Managers

## SAVE PAPER! *a note to our Staff*

"Office paper is the largest percentage of a company's garbage everyday! About 85% of office paper is discarded and the amount of commercial paper use increases every year. One way of reducing this wastage of our natural resources is to share electronic files and e-mails instead of creating paper memos. Always use the second side of the paper, either by printing on both sides or using the blank side as scrap paper. Use scrap paper to take notes instead of using notebooks, company pads or message pads. Use scrap paper instead of Post-it notes! Saving paper not only plays a key role in keeping our environment green and reducing air pollution but also saves the company a large expense on paper!

Shazia Imran, FTC Branch, Karachi



pages