



## Inside

08 Riba Sey Azaadi Ka Mahina

03 Strategy Meeting 2011

10 Board of Directors visit the Meezan House

05 Meezan Bank signs agreement with Arana Bank, Sri Lanka

13 World Islamic Finance Summit

07 Meezan Bank continues flood relief work in Interior Sindh

19 Results of the Employee Satisfaction Survey

**Meezan Bank**  
The Premier Islamic Bank



# pages

## TEN YEARS OF ISLAMIC BANKING IN PAKISTAN

### MESSAGE FROM THE CEO

Alhamdulillah - all praise is for Allah. As we celebrate our first ten years as a full-fledged Islamic commercial bank, I cannot help but reflect that merely a decade ago, this was all no more than a fanciful dream.

I am sure every member of the Meezan family is by now well-versed with the commendable highlights of these past years in aspects like our vibrant branch network, the better-than-enhanced deposit targets, the thriving Corporate, Investment & Commercial Banking portfolios, a widening range of consumer assets and our ever-increasing menu of pioneering products and services - Masha'Allah. My hearty congratulations to all! And may Allah bless us all with the wisdom and the ability to do more and better - for His sake - and for His sake alone.

Far more importantly however, our collective endeavor towards our vision - of making Islamic banking the banking of first choice - requires that we stay focused on the broader picture. Alhamdulillah, the Meezan family now has around 5,000 ambassadors of what Meezan stands for: equity and fairness with efficiency; innovation with God-consciousness; and excellence with humility - principles that if shared, will make our country and the world a better place for all. In today's local and global market environments, where stories of failure far outnumber the legends of success, it is my firm belief that without the culture of humility and gratitude that we experience at Meezan, our headlines would have been very different indeed.

As Pakistan's fastest growing bank - ever - we have managed to establish ourselves well over the past decade, Alhamdulillah, as the premier Islamic bank: in our infrastructure; our brand image and credibility; our offerings, our team cohesion and culture; and our relationships. What we strive for in the decade to come is now in our hands. We can either tire ourselves out in only maintaining what we have achieved - or we can reinvigorate ourselves by dreaming big and exploring new horizons. How big we dream is a function of how each one of us dreams - and how each one of us strives towards it, Insha'Allah.

Finally, let us make du'a that the Almighty gives us barakah in our time, our resources and our efforts - because while our efforts are in our hands, what we achieve ultimately is in His. O Allah, accept these efforts from us! Ameen.



# 10 Years 275 Branches

Alhamdulillah, the **Fastest Growing Islamic Bank** in Pakistan

## From the desk of Ariful Islam (COO)

Alhamdulillah, Meezan Bank's deposits grew by an impressive 30% during 2011 and the branch network grew to 275 branches in 83 cities across the country. These are remarkable milestones in our continuous stream of achievements that has been possible only with Allah's help and your hard work. We have, Alhamdulillah, achieved results that we could have only dreamt of when we started operations as an Islamic commercial bank and during this journey, have been recognized as the best Islamic Bank in Pakistan by numerous international organizations over the last several years. We have however yet to be recognized as the best bank in Pakistan for the quality of our customer service.

Growth and success pose their own challenges; with every step of growth we must address these challenges.

Quality of service, in today's competitive world, makes the difference between organizations that succeed in the long run and those that don't. The downfall of many successful businesses may be attributed to this one single factor and we must not fall into the same trap. I am happy to acknowledge that with the collective efforts and contribution of all staff we have made significant strides in this area. However, with our

focus on expansion and financial targets, it is easy to become complacent and believe that we will retain customers even if we give them poor service, forgetting that customers always have a choice – the choice where to take their business.

We, as Meezan Bankers, are role models for the Islamic financial industry, both individually and collectively as a team. With this factor in mind, we have taken a number of initiatives to further improve our service levels, such as focusing on improving the quality of our staff training; implementing a Service Quality championship for branches and conducting Mystery Shopping exercises for evaluation of employees as well as overall branch performance. The Human Resource department has also been given a mandate to further tighten its zero tolerance policy towards discipline and the violation of policy and procedures which negatively impact Shariah compliance and the customer service levels.

Going forward I expect each and every employee of the Bank to make an extra effort to ensure that we Insha'Allah improve our customer service levels and help us move towards our target of being amongst the top banking service provider.

## Meezan Bank records impressive growth in 3rd Quarter 2011


Alhamdulillah, the Bank achieved 130 % growth in its Profit-after-tax - Rs. 2,292 million for the nine month period ended September 30, 2011 as compared to Rs. 995 million earned in the corresponding period last year.

Earning per share (EPS) increased to Rs 2.85 from Rs. 1.24 during the same period under review. Meezan Bank's total

assets crossed Rs 179 billion during the same period. Deposits have also increased from Rs. 131 billion in December 2010 to Rs 151 billion in September 2011, an increase of 16 % which is significantly better than the growth in deposits recorded by the Banking sector for this quarter.

### Poll Results

Which bill payment method would you prefer using?	<input checked="" type="checkbox"/> Internet Banking
	<input type="checkbox"/> Mobile Payment
	<input type="checkbox"/> ATM
	<input type="checkbox"/> Vendor / Shop counter
	<input type="checkbox"/> Online banking
Help us improve our Fan page! Rate our quality of support and assistance.	<input checked="" type="checkbox"/> Excellent
	<input type="checkbox"/> Good
	<input type="checkbox"/> Average
	<input type="checkbox"/> Poor

Poll conducted on  12,000+ Page Fans

### Editorial Team

**Chief Editor**  
Sohail Khan (Head of Training & Corporate Communication)

**Editor**  
Hafidh Jamaluddin (Project Manager – Corporate Communication & Projects)

**Editorial Assistants**  
Kaiwan Irani (Assistant Project Manager – Corporate Communication & Projects)  
Mehdi Abbas Naqvi (Regional Sales Manager)

**Creative** creativedge communications 

A Publication by the Corporate Communication Department

Meezan House, C-25, Estate Avenue, SITE, Karachi, Pakistan.

Phone : +92 (21) 38103500 Fax : +92 (21) 36406027

Website: [www.meezanbank.com](http://www.meezanbank.com)

Facebook: [www.facebook.com/meezanbank](http://www.facebook.com/meezanbank)

**pages** is also available for download at:  
[www.meezanbank.com/newsletter.aspx](http://www.meezanbank.com/newsletter.aspx)



# 18th Shariah Supervisory Board Meeting chaired by Justice (Retd.) Muhammad Taqi Usmani

The 18th Shariah Supervisory Board meeting of Meezan Bank was held at the Darul Uloom Korangi, Karachi.

The meeting was chaired by Justice (Retd.) Muhammad Taqi Usmani; other members of the Shariah Board include Sheikh Essam M. Ishaq (Bahrain) and Dr. Muhammad Imran Usmani. The senior management of Meezan Bank including Mr. Irfan Siddiqui - President & CEO, & Mr. Ariful Islam - Chief Operating Officer were also present at the meeting.

The Shariah Board praised the performance and growth of the

Bank and expressed satisfaction with the Shariah-conformity of the Bank's products and overall business and transactions. Several important matters including the proposal for an Ijarah-based financing product for manufacturing companies of the SME sector and the establishment of an Islamic Counter at the Karachi Stock exchange were reviewed by the Shariah Board. Both these matters have been highlighted as current market needs for accessibility to Islamic Banking for the SME sector and for trading in shares of Shariah-compliant organizations via a Shariah-compliant operational and financial mechanism.

## Strategy Meeting 2011

At Meezan Bank each one of us is focused on achieving the Bank's Vision to "Establish Islamic Banking as banking of first choice". In order to achieve this vision, the senior management of the bank formulates five-year Strategic Plans in order to determine the direction in which to take the Bank and then periodically reviews these plans to ensure that we are on track. Meezan Bank's Strategic Plan is based on Balanced Scorecards methodology, with key performance objectives developed and assigned to each department.

This year a two day Strategic Plan review meeting was held at the Arabian Sea Country Club, Karachi in the 3rd quarter of the year, to review the progress of each department. The meeting was attended by all department heads and was chaired by Mr. Ariful Islam (COO). The second day was moderated by Mr. Irfan Siddiqui (President & CEO) on how to make Meezan Bank among the top 10 banks by 2014 in

terms of deposits and branch network. The participants discussed possible areas of growth and the resources needed to achieve and sustain the present growth momentum. Mr. Ariful Islam highlighted the importance of improving service quality to ensure that the Bank is recognized for its service levels and customer retention.

A renowned external trainer was invited to conduct a training session for the audience highlighting the importance of dedication and finding the balance between social and professional life. In a unique mix to enhance the training experience, spouses of the department heads were invited to join this training session.

Sohail Khan  
Head of Training & Corporate Communication

## Consumer Finance – Performance 2011!

As Head of Consumer Banking, I am proud of the overall performance by both the Car Ijarah team and the Housing Finance Team (Easy Home) both of whom have done tremendous work at not only achieving their targets of 2011 but are also standing strong amongst the industry leaders for their high level of service quality.



Meezan Bank Auto Finance team created history with a year-end disbursement of Rs.2.7+ billion, which is to-date the highest single-year disbursement since the inception of Auto Finance in 2003. In the month of December 2011 the team managed to disburse Rs. 314 million to give a meticulous finishing touch to their landmark achievement without compromising on credit quality. Considering the current market scenario and our lean team-size this achievement is phenomenal. I am highly thankful to almighty Allah (SWT) & the entire team for their spirited and valiant teamwork!



The Housing Finance Team has closed December 2012 at Rs.121 million! It is really a good sign for the business and pacesetter for the year 2012, with a remarkable contribution of Rs. 42 million from Islamabad, Rs.42 million from Karachi and Rs.36 million from Lahore. With a small team at hand, the performance of Islamabad Region is highly commendable. Meezan Bank is the 2nd highest in industry in terms of countrywide monthly Housing Finance disbursements.

Mohammad Raza  
Head of Consumer Banking & Marketing



## Meezan Bank awarded 'Best Islamic Bank in Pakistan'

Meezan Bank has been awarded 'Best Islamic Bank in Pakistan' for 2011 by Islamic Finance News of REDmoney Group, Malaysia. The Islamic Finance News (IFN) Awards honor the best in the Islamic financial industry and is one of the most

prestigious and recognized awards in the global Islamic financial markets. This is Meezan Bank's 7th consecutive award in this category - having won the award of Best Islamic Bank in Pakistan every year since 2005.

## Meezan Bank named Best Islamic Financial Institution in Pakistan

Meezan Bank has been awarded the Best Islamic Financial Institution in Pakistan by Global Finance magazine at its Annual Awards for the World's Best Islamic Financial Institutions 2011.

The winners were judged on the basis of contributing to the growth of Islamic financing and successfully meeting customers' needs for Shariah-compliant products and creating the

foundation for continued fast growth in the future. All selections were made by the editors of Global Finance, after extensive consultations with bankers, corporate finance executives and analysts throughout the world. Other factors that were considered included growth in assets, profitability, geographic reach, strategic relationships, new business development and innovation in products.

## Meezan Bank awarded 'Islamic Bank of the Year'

Meezan Bank has been awarded 'Islamic Bank of the Year' for 2010 by CFA Association of Pakistan (CFAAP) at its 8th annual Excellence Awards held on July 1, 2011. CFA introduced this award to recognize excellence in the commercial banking industry.

The CFA Association of Pakistan (CFAAP) is a non-profit professional organization of local investment professionals, and

a member society of CFA Institute, USA. CFA Institute is a global organization of analysts, portfolio managers, financial professionals and administers the prestigious Chartered Financial Analyst (CFA) program worldwide. Meezan Bank has won this award for the second consecutive year.

## Dr. Ishrat Husain appreciates the Meezan Bank team for the growth of Islamic Banking in Pakistan



Dr. Ishrat Husain, Former Governor of the State Bank of Pakistan (SBP) visited the Meezan House to appreciate the Bank's management on the strong financial figures of the quarter and impressive growth in profitability, deposits and total assets of the bank over the past few years.

Highlighting the financial results of the third quarter 2011, Dr. Ishrat Husain recognized the bank's increasing list of achievements and awards over its nine years of operations as a Commercial Bank. Mr. Irfan Siddiqui (CEO & President) spoke of the support provided by SBP in introducing Islamic Banking in Pakistan and Dr. Ishrat Husain's trust in Meezan Bank's mission and vision by authorizing it a commercial license as the first Islamic Bank in Pakistan in 2002.

*Extremely pleased to visit this magnificent building. Congratulations on an excellent job done. Wish Meezan Bank best of luck.*



## Launch of Running Musharakah

The Corporate Banking South Team, with valuable support from Product Development & Shariah Compliance Department, has successfully launched Running Musharakah, a breakthrough Shariah-compliant product designed to meet working capital requirements of top tier corporate customers. Under Running Musharakah, the Bank made its first disbursement of over US \$ 6 million to Lucky Cement Limited; the largest cement manufacturer in Pakistan.

From the outset, one of the challenges faced by Islamic Banks

is increasing their product flexibility without violating the principles of Shariah. Continuing with its tradition, Meezan Bank has once again come up with an innovative product which offers the customer flexibility in terms of usage of Running Finance facility while also ensuring that the transaction is 100% Shariah-compliant.

We hope and pray that this product goes a long way in helping Meezan Bank towards increasing its market penetration in the Corporate Banking Sector.



## Meezan Bank awarded the Financial Advisory mandate for Ijarah Sukuk by the Government of Pakistan

Meezan Bank has been awarded the mandate to act as a Financial Advisor (jointly with Standard Chartered Islamic Banking and Dubai Islamic Bank) for the upcoming issue of Ijarah Sukuk by Government of Pakistan. Considering the remarkable growth witnessed by the Islamic Banking Industry, there has been a substantial increase in demand for SLR eligible securities. Realizing this potential, GOP has once again decided to tap Islamic capital markets for funding. However,

despite this strong demand, issuance of a GOP Sukuk has remained a challenge considering the legal and Shariah expertise required to handle the intricacies involved in executing a transaction of this nature. The unmatched skills demonstrated by Meezan Bank's Investment Banking team in resolving the hurdles of the previous GOP Ijarah Sukuk has played a pivotal role in award of this mandate to Meezan Bank.

## Meezan Bank signs Shariah technical services and support agreement with Amana Bank, Sri Lanka



Meezan Bank has signed a Shariah Technical Services and Support Agreement with Amana Bank Limited, Sri Lanka.

Under the Shariah Advisory Agreement, Meezan Bank will provide Shariah advisory services and support to Amana Bank in matters such as product development, staff training, issuance of Fatwas etc. Meezan Bank, within a decade of its establishment, is expanding its horizons by providing advisory services to Islamic Finance on an international level.

With extensive experience in the field of Islamic Banking and assortment of top Shariah scholars at hand with Meezan Bank, other organizations seeking to go Islamic can utilize its services.

Islamic banking is rapidly gaining popularity and acceptance across the world. Guided by strong values and ethics, this

banking model has displayed great resilience during the recent global economic downturn and as a result is now emerging as a popular alternative to conventional banking.

Amana Bank, Sri Lanka's first licensed commercial bank shall operate fully under the principles of Islamic banking. Amana Bank offers a range of financial products and services including current accounts, savings accounts, children's savings accounts, term investment accounts, home financing, SME banking, corporate banking, trade services and treasury services. It has opened to the public across 14 branch locations with presence in Colombo, Pettah, Kandy, Kurunegala, Akurana, Gampola, Mawanella, Galle, Oddamavadi, Kattankudy, Kalmunai, Akkaraipattu and Sammanthurai.

## Meezan Bank to provide Long - Term Financing to Linde Pakistan

Meezan Bank and Linde Pakistan Ltd. (formerly known as BOC Pakistan Limited) have entered into a Diminishing Musharakah Agreement for the setup of a new state-of-the-art Air Separation Plant and related supply chain equipment in Lahore by Linde Pakistan. The agreement marks another historic landmark in the development and growth of Islamic Banking in Pakistan.

Meezan Bank is actively building corporate relationships and is fully geared to cater to the financing and trade finance needs of local and multinational Corporate Customers.

The signing ceremony held at the Linde Pakistan Head Office, Karachi was attended by Mr. Yousuf Husain Mirza, Chief Executive - Linde Pakistan, Mr. Ariful Islam, COO - Meezan Bank, Mr. Syed Tariq Hassan (Corporate Head - South - Meezan Bank) and Mr. Ashraf Bawany (Deputy Manager Director - Linde Pakistan) along with staff members of both companies.

## MEEZAN BANK ENTERS INTO HOME REMITTANCE ARRANGEMENT

WITH **Ria** FINANCIAL  
SERVICES®  
*A Euronet Worldwide Company*

Meezan Bank has entered into a Money Remittance Agreement with Ria Financial services, a wholly owned subsidiary of Euro net Worldwide, Inc. Ria Financial Services was founded in 1987 and today is recognized as the third largest money transfer company in the world, with a global agent network of 100,000 locations in over 130 countries.

This new partnership will facilitate Pakistanis around the world in sending money to their families and friends in Pakistan by simply visiting any Ria Financial Services location worldwide. The amount remitted from abroad can be collected from any Meezan Bank branch located in over 70 cities across Pakistan, instantly and in cash, even without having a bank account.

## Meezan Bank arranges Rs. 4.8 billion Syndicated Islamic Financing for



Dawood Hercules

Meezan Bank arranged a PKR 4.8 billion syndicated Islamic Finance Facility for DH Fertilizers Limited. DH Fertilizers is amongst Pakistan's leading fertilizer manufacturers and a wholly owned subsidiary of the Dawood Hercules Corporation, (formerly Dawood Hercules Chemicals Limited) one of the largest groups and trusted business names in Pakistan.

The PKR 4.8 Billion Syndicated Islamic Finance Facility was mandated to Meezan Bank as a Financial Advisor & Lead Arranger. United Bank and Allied Bank jointly led the consortium while AlBaraka Bank, BankIslami & Burj Bank were Co-Lead Arrangers of the Facility.

A signing ceremony was held at the Dawood Centre to ink the Facility Agreements between DH Fertilizers and the Banks. The ceremony was attended by Mr. Hussain Dawood, Chairman - Dawood Hercules Corporation Ltd., Mr. Shahid Hamid Pracha CEO - Dawood Hercules Corporation Ltd. and Mr. Irfan Siddiqui, President & CEO of Meezan Bank Ltd., alongwith leading professionals from participating financial

institutions including Mr. Shafqaat Ahmed (CEO - Al Baraka Bank), Mr. Ahmed Khizer Khan (President & CEO -Burj Bank Ltd).

Speaking on the occasion, Mr. Hussain Dawood said that the Dawood Hercules Group's underlying philosophy is to work on a partnership basis and form long-term relationships. He also emphasised the Group's commitment towards Islamic banking and praised Meezan Bank's support for arranging the Facility.

Adding his words at the occasion, Mr. Amir Ali, Head of Investment Banking - Meezan Bank said that DH Fertilizers Limited (then a part of Dawood Hercules Chemicals Limited) was the first company in Pakistan to completely converted its long term bank borrowings to Islamic financing in 2007. The Company at that time had issued the largest ever private sector Sukuk in Pakistan, the issue size of which amounted to PKR 6.5 billion. He thanked the Company for its support at that time which had helped Islamic Banks boost the local Islamic Sukuku's Market.

## ATTOCK BRANCH DEVELOPS ITS FIRST SME / COMMERCIAL BUSINESS RELATIONSHIP

Meezan Bank Attock Branch approached "M/S Campbellpur Flour Mill" for shifting of business from conventional banking to Islamic banking. With the assistance of Mr. Arif Aslam Khan (Area Manager North) and Mr. Saqib Mustafa (SME/Commercial), M/S Campbellpur Flour Mill agreed on

a business relationship of over PKR 29 million on September 2011.

Muhammad Umer Farooq  
Branch Manager, Attock



## Meezan Bank continues flood relief work in Interior Sindh



Meezan Bank is playing an active role in the relief and rehabilitation of the people whose lives have been badly shaken due to the floods of 2011. With the Grace of Allah, we have carried out productive relief work in the areas of Interior Sindh hit hard by floods and heavy rainfall.

The disastrous flooding of a large part of Sindh caused by torrential monsoon rains is estimated to have destroyed a large portion of the province's crop. According to reports of National Disaster Management Authority, the entire seasonal crop of has been destroyed in addition to 80 percent of cotton crop in Hyderabad, Mirpurkhas, Badin, Thatta, Nousheroferz, Nawabshah, Sakrand, Sanghar Khairpur, Tando Allayar, Tando Adam, Shikarpur, Khandhkot-Kashmore, Larkana and Dadu.

Teams visited various flood affected areas and distributed provisions to areas of Sanghar, Mian Goth and Kot Nawab. These bags contained food supplies to last approximately one week for a family of 7 members. Around 800 families were provided with these bags and water. Tents were provided to

the people whose houses were badly damaged due to floods. Two medical camps were also arranged to provide medical facilities to the affected populace where around 300 people were treated.

Although a lot more still needs to be done to improve the situation in the stricken areas, Meezan Bank's employees are doing their best in improving the monetary and personal situation of the affected. Their efforts are laudable and must be appreciated by all.

### Goods Provided

800 Bags of Food Supplies  
300 Bags of Flour  
5000 Liters of water  
24 Tents  
Water Purifying Tablets  
10 Cartons of Medicines

We are extremely thankful to our entire Management for their kind support. May Allah shower His endless blessings on all members of the Meezan family. A special note of appreciation to the branch staff of Sanghar and Hyderabad Area Branches, the members of the PDSC department and key individuals including Mr. Kazi Muhammad Amir (Regional Manager), Mr. Muhammad Amin Khawaja (Area Manager, Site), Mr. Irfan Ahmed Arain (Area Manager Interior Sindh), Mr. Tanveer Zaman (Former - Area Manager Hyderabad) and Mr. Atif Nawaz Sultani (Branch Manager Sanghar Branch).

Muhammad Akber Ali  
P.A to RGM South-II

## 8<sup>TH</sup> Meezan Bank Sponsors Gold Medals at CONVOCAATION



Adding yet another dimension to the initiatives taken to promote and support excellence in higher education in Pakistan, Meezan Bank co-sponsored Corporate Gold Medals for students at SZABIST's 8th Convocation. Gold Medals were awarded to students who attained the highest grades in various elective courses. Meezan Bank valued students who excelled in the courses of Islamic Banking and Micro Finance.

SZABIST conferred over 450 degrees to students completing their Bachelors, Masters and PhDs in the fields of Computer Sciences, Management Sciences, Social Sciences, Media Sciences, Economics and Law. With over 1000 attendees at the occasion, the audience included both potential clients and

perspective employees for Meezan Bank. The event was covered by the media giving the Banks substantial print and electronic coverage.

SZABIST is recognized amongst the leading business schools and technology institutes in Pakistan, with campuses in Pakistan and Dubai. SZABIST is a registered member of International Association of Universities (IAU) - Paris; Association of Commonwealth Universities (ACU) - London; Federation of Universities of Islamic World (FUIW) - Rabat; Asia University Federation (AUF) - Seoul; and the Association of SAARC Universities (ASU).



RIBA SEY  
AZAADI  
KA MAHINA



# RIBA SEY AZAADI KA MAHINA

The months of August 2011 and Ramadan 1432 were special as the month of Independence of Pakistan corresponded with the most important month religiously and spiritually for all Muslims. This presented us with a unique opportunity to link Meezan Bank's message of independence from Riba and the festive atmosphere of Independence Day to the spiritual and religious nature of Ramadan.

In line with our vision to "Establish Islamic banking as banking of first choice", the Marketing Department is in a continuous process to increase top of mind recall and generate awareness of Meezan Bank through effective out of the box methods that create a positive buzz in the marketplace. All marketing activities are carried out with the aim to make people aware of an alternate to conventional banking that provides them with all the services they require out of banking but in a completely Shariah-compliant and Riba-free way.

Keeping all of this in mind and with the objective of creating a stronger link between Meezan Bank and Islamic Banking, the 'Riba sey Azaadi Ka Mahina' campaign was launched in August 2011/Ramadan 1432.

Ramazan is a month in which Muslims generally are more spiritually and religiously inclined. The promotion of Riba-free banking and educating the masses about the ills of Riba via a thematic campaign during Ramazan was decided upon to generate a positive word of mouth and better chances of relationship building with our Target audience.

After receiving feedback on the general idea of the campaign from a few Branch, Area and Regional Managers, a concept was finalized and logos and print ads designed.

## Sales Activity

A sales activity was organized at Haroon Family Shopping Mall on 28th Ramadan (30th August, 2011) in the vicinity of Buffer Zone & Block M branches. The main focus of the entire activity was to tap potential customers of the area. An effort was made to sell the products of Meezan Bank and spread the message of "Riba sey Azaadi".

Through the vigorous participation of everyone in the activity, we were able to penetrate into all visitors, shop-keepers and whole sellers of Haroon Shopping Mall. The message of "Riba sey Azaadi ka Mahina" was given to around 1000 prospects along with printed envelopes of BDOs. People appreciated the effort to guide them towards the correct way by getting rid of Riba in the holy Month of Ramazan. Also, people made a commitment to visit the branches.



The highlight of the campaign were our ads and online advertising that appeared in the newspapers and online on the 14th of August and 27th of Ramadan which perfectly blended our idea of independence day of Pakistan and the independence from Riba in the holy month of Ramadan.

We wanted to design a campaign that also promoted our Asset and Deposit products within the central theme of 'Riba Se Azaadi' and this was achieved through the 'Halal Financing Solutions' ad that promoted our Asset products range and the 'Let Meezan Bank help you strike the perfect balance' ad that promoted our Deposit products.

Alhamdulillah, being true to our vision, this campaign was the most extensive campaign ever run in the history of Meezan Bank. The reviews and results generated by the campaign is testimony to insightful feedback, positive outlook and overall support of the Management.

Let us pray for the day when Insha'Allah we will fulfill our vision of establishing Islamic Banking as banking of first-choice and will celebrate Independence from Riba for all.

Mohammed Adil Sami  
Manager - Marketing



Riba Se Azaadi Campaign was a fantastic campaign. Time of launching was appropriate i.e month of Ramzan. Delivery of theme was excellent. Illustration of the campaign was impressive.

Awareness about Islamic banking is something we should provide to every common man....We need more campaign same like this to promote Islamic Banking.

Muhammad Asim Butt, Branch Manager, Gulshan Chowrangi, Karachi

All the team members were advised to make strong follow ups and make maximum capitalization of the generated leads and we are hopeful that a positive outcome would be achieved.

I appreciate all the BDOs namely Mr. Faisal Sheeraz, Mr. Muhammad Asif Lodhi, Mr. Arsalan, Mr. Naseem and Mr. Saqib for their efforts. The activity ran into late hours & wound up at 2:30am.

Obaid Aslam & Junaid Chohan  
Area Sales Managers



This was a well timed initiative .... The general public as well as our customers received it very positively. There were increased number of people visiting our branches, increase in the number of calls, opening of new quality relationships both on Assets and Liability sides and above all it enhanced the image of Meezan Bank as being the truly Premier Islamic Bank of the country.

Muhammad Hafeez  
Branch Manager, Gulberg Branch, Lahore



# Spreading the Message on Social Digital Media

facebook.

The 'Riba sey Azaadi ka Mahina' campaign was run successfully online throughout the month of Ramadan. The primary objective of this campaign was to educate the online audience about the opportunity to eradicate Riba from a Muslim's life by choosing Riba-Free Banking for their banking needs.

In coordination with the print campaign, which was to place advertisements in domestic newspapers, an online campaign using Facebook was conducted via advertising and competitions for giveaways.

The Facebook fan page ([www.facebook.com/meezanbank](http://www.facebook.com/meezanbank)) which was launched in February 2011 received a spike in Fans through this promotion with over 6,000 members joining in 15 days of the campaign. With this campaign, the fan-page registered more members, engaged customers and potential customers, educated people about Islamic Banking and allowed for cross-selling of products with special focus on the VISA Debit Card and Meezan Laptop Ease.

## Meezan Bank Limited



Like

Freedom from Riba during this Holy Month of Ramadan with Meezan Bank.

A Facebook display advertisement was designed using the Riba Sey Azaadi Logo. Using Target Advertising, Facebook users in Pakistan, who were not fans of Meezan bank page saw the Riba Sey Azaadi advertisement in their Facebook profile which directed high traffic towards the Fan page. The advertisement did not promise any gift or giveaway which showed the power of the creative campaign and the interest in Riba-Free banking in Pakistan. The advertisement was seen by a total of over 400,000 people during the entire campaign!

## Friend Referral Application

A referral application was developed and placed on the main wall of the Facebook fan page. Members were motivated to refer their friends to join Meezan Bank fan page using this application in order to win a daily giveaway of a specially designed 'Riba se Azaadi' polo shirt amongst other gift items given to those with the highest number of referrals. Over 500 leads and potential customer contacts were received via this application.

## Azaadi Badge



Using an existing Facebook application, a Riba Sey Azaadi badge was designed for Facebook users to pin to their Facebook profile photo. The badge, if selected, was placed along with the photo of the user and sent an automatic status update to all friends of the user that he or she is a supporter of Riba Free banking and a Riba Free economy.

Kaiwan Jamshed Irani

Assistant Project Manager, Corporate Communication & Projects



## Let's Celebrate Azaadi from Riba

Whether you are opening a bank account for business or for personal use, we understand that what you need is a pure, Riba-Free banking experience. Alhamdulillah Meezan Bank offers you a complete range of Current and Savings accounts, in local and foreign currencies, for your personal and business banking needs. So why not step into the world of Islamic Banking, and take the first step in saying 'NO' to Riba.





## BOARD OF DIRECTORS VISIT THE MEEZAN HOUSE

The Board of directors inaugurated the Meezan House – Meezan Bank's new Head Office, which now houses approximately 400 staff. A flag-hoisting ceremony was conducted on the occasion by H. E. Sheikh Ebrahim Bin Khalifa Al-Khalifa, Chairman of Meezan Bank's Board & Mr. M. A. Rauf Siddiqui, Minister of Industries and Commerce, Government of Sind. All members of Meezan Bank's Board, including the Vice Chairman Abdullateef A. Al-Asfour planted trees at the premises to commemorate the occasion of their first visit to the Bank's new Head Office Building.

Justice (Retd.) Muhammad Taqi Usmani, Chairman of Meezan Bank's Shariah Supervisory Board also visited Meezan Bank's Head Office on the occasion. He toured the Head office building with President & CEO of Meezan Bank, Mr. Irfan Siddiqui and appreciated the facilities provided in the building. He admired the Bank's contribution towards the establishment of Islamic Banking in Pakistan and also planted a tree at the premises to commemorate the occasion.







Trees were planted by the Chairman, Vice Chairman, Board of Directors, Mufti Taqi Usmani and the Senior Management of Meezan Bank at the Meezan House



Board Meeting presided by the Chairman at the Meezan House Board Room



Chairman, Vice Chairman and the Board of Directors at the CEO's office



Visiting the staff recreational facility areas including the Gyms, Swimming Pool and the Games area.



Chairman visits the Gulbani Branch



## Meezan Visa Debit Card - A Great Companion in Shopping



In a bid to provide customers more value on their Meezan Visa Debit Card, Meezan Bank yet again established alliances with leading retailers. Marketing collateral included Roman Banners, Table Tops and Tent Cards. Online promotion was also conducted via the Corporate Website ([www.meezanbank.com](http://www.meezanbank.com)), an offers and promotion application on the Face book fan page of Meezan Bank ([www.facebook.com/meezanbank](http://www.facebook.com/meezanbank)) and on the fan pages of each vendor.

Keeping abreast with industry dynamics, Meezan Bank is keen to make the most of this opportunity by continuously engaging its VISA Debit cardholders on viable consumer deals and getting the maximum mileage. Through continuous marketing and sales initiatives, Meezan Bank aims to increase brand image, customer convenience, further build its cardholder loyalty and enhance the overall perceived value of the Meezan VISA Debit card.

**10% more reasons for your summer shopping spree!**

Chen One, a leading brand in apparel with a strong network of 16 outlets and a focal retail presence in Pakistan offered 10% discount to customers paying with the Meezan Visa Card. This offer was also applicable on all Chen One promotions and discounts.

**ChenOne**  
Changing Lifestyles



### Meat Tastes better when its 10% cheaper! -

With more than 8 outlets at strategic locations in Karachi, 'Meat One' is a chain of stores dedicated to tailor made meat. Meezan Bank customers using the Meezan VISA Debit Card were given 10% off on total purchases from the outlet. The aim of the offer was to provide cardholders an added comfort on cash-free shopping with exclusive privileges on Meezan Visa Debit card. The offer was greatly appreciated by cardholders who enjoyed a greater customer experience.



### A real treat for you

In a drive to activate Meezan Visa card on shopping transactions, complimentary KFC meal vouchers were offered to two sets of cardholders; firstly, the ones who had applied for the Meezan Visa card from July-September 2011 and secondly, those who had acquired VISA Debit cards in the last six months but had not swiped it on a POS for shopping. The campaign was directed to these set of customers in order to get them activated on shopping transactions and to let them to experience the benefits of cash-free shopping with absolute convenience by redeeming complimentary meal voucher at any KFC outlet. Selection of KFC was based on its strong brand acceptance among masses and presence of more than 60 outlets across country.

M. Sheraz Zahid,  
Product Manager - Cards, Alternate Distribution Channels Department

## Meezan Bank at Lifestyles Exhibition 2011

The Sales and Marketing teams of Meezan Bank participated in the Dawn Lifestyles Exhibition held at Expo Center, Lahore from November 19-20, 2011 and at Convention Center, Islamabad from November 26-27, 2011.

Dawn Lifestyles is amongst the most popular annual exhibitions and this year over 200,000 people visited the exhibitions in Lahore and Islamabad. In line with its Mission to Establish Islamic banking as banking of first choice, Meezan

Bank is a regular participant at such exhibitions with the aim of educating the general masses about Islamic banking.

The response generated at the two events was outstanding with Islamic banking knowledge and Meezan Bank corporate and product information distributed to a large number of people. Sales officers of Liability Sales team along with representatives from Easy Home, Car Ijarah and Laptop Ease were on hand to provide valuable information about these products to visitors.





# WORLD ISLAMIC FINANCE SUMMIT

21-22 SEPTEMBER 2011, KARACHI

Meezan Bank participated as Technical Advisor of the The World Islamic Finance Summit 2011 (WIFS) held on September 21-22 at Marriot Hotel, Karachi.

The summit was attended by a wide array of industry professionals, experts and Islamic Banking practitioners from around the world. With the key discussion on 'Growth and Opportunities of Islamic Banking' the attendees consolidated and brought forward their experience, opinions and expertise on a single discussion platform. The Summit had 7 panel discussions, including a CEO Power Table, which was also attended by Mr. Mufti Taqi Usmani, Mr. Irfan Siddiqui (CEO & President of Meezan Bank) and other key representatives of the bank. 60 minute Shariah dialogue was carried out as interactive session for the audience and served as the highlight of the event. Various Shariah scholars explained and reiterated the importance of Shariah compliance in Islamic Banking industry in this session.

The growth and opportunities present in the Islamic Finance Industry in Pakistan and options of cementing and strengthening its existence further were also discussed in detail. Similarly, the challenges, hurdles, solutions, future product development strategy, attraction of Islamic mutual funds, success story of Takaful, Innovation in Liability, side Products, Strong Shariah Compliance controls, its significance and Customer Care Service, competitive edge and Quality Assurance were other themes that were debated in the summit.

Representing Meezan Bank, Mr. Imran Usmani gave a comprehensive address on 'Islamic Retail Banking & Takaful', Mr. Shiekh Essam, M. Ishaq and Mr. Ahmed Ali Siddiqui discussed 'Product Development & Innovation' while Mr. Syed Amir Ali (Head of Investment Banking-Meezan Bank Limited) gave a presentation on "Treasury Management & Shariah-compliant Instruments". The presentation provided a

detailed overview of the challenges faced by Islamic Bank's treasury and Meezan Bank's initiatives in development of the Shariah-compliant instruments and Sukuks. The presentation was followed by a panel discussion hosted by Mr. Tariq (Regional Corporate Head-South).

The summit was attended by a wide array of industry professionals, experts and Islamic Banking practitioners who appreciated the thought provoking discussions that provided an ideal opportunity to forge new alliances and foster the network of Islamic finance professionals.

From Meezan Bank, it was a collective and collaborative effort of different Departments especially Marketing, PDSC, Investment Banking, Corporate and last but not the least Liability Sales Unit that once again continued its legacy of establishing Meezan Bank's stall and successfully managing it at the venue. Meezan Bank's stall was visited by many key personalities, including CEOs of Faysal Bank, Bank Al-Falah, Al Baraka, & Pak - Qatar Takaful along with various representatives of different financial institutions who expressed their acknowledgement of Meezan Bank's efforts towards the propagation of Islamic banking in Pakistan. They were also provided with corporate souvenirs and financial reports.

Our Sales & Marketing team comprising Mr. Muhammad Raza (Head of Consumer Banking), Mr. Saad Yousuf (Marketing), Mr. Kamran Zaffar (NSM), Mr. Mehdi Abbas (RSM), Mr. Mehmood Alam (ASM), Mr. Sohail Akhter (ASM) & Mr. Amjad Mehmood (Team Leader) deserve appreciation for their active participation throughout the taxing two days conference.

Mehdi Abbas Naqvi  
Regional Sales Manager - South  
&  
Azfar Alam  
VP, Investment Banking



## Eid Gala by Jinnah Avenue Branch, Islamabad

The Jinnah Avenue, Islamabad decided to celebrate the festivity of Eid with its customers on Thursday 22nd September. The branch was elegantly decorated with red carpet, multi-colored balloons, fresh plants and flower bouquets. All arrangements were carried out a day before the event. The event timings were kept flexible i.e. the guests could visit anytime between 9:00am and 5:00pm at their convenience for a day-long reception accompanied with a delectable Hi-Tea arrangement.

It was decided to inaugurate the event at 9:15am under the presence of Mr. Saleem Khan (Regional Manager-North), Mr. Nisar A. Kiani (Area Manager-Islamabad), Mr. Mustafa Rabbani (Corporate Head-North), Mr. Jahangir A. Nawabi (Branch Manager) and a few leading customers, Mr. Khubail (CEO-Muslim Aid Trust) being the most prominent among

them. They all jointly inaugurated the occasion by Cake-cutting ceremony.

We spent the whole day with our customers with whom Meezan Bank is maintaining either Depository relationship or providing Corporate, SME/Commercial related Financing. Our routine banking also continued throughout the day, without any interruption.

The event received full participation and interest from our customers. Everyone was of the view that it was an excellent idea to meet the existing as well as prospective customers in the presence of senior management and to discuss and share their suggestions for improvement in services.

Saqib Mustafa,  
AVP, Jinnah Avenue Branch, Islamabad

## Public Awareness Seminars at Dadyal & Chakwal Branches

It was an auspicious opportunity for Islamabad Area to organize seminars on Islamic Banking for the residents of Dadyal & Chakwal to promote awareness about the importance of Islamic Banking & prohibition of Riba in business transactions.

According to the plan of PDSC department, Friday, 30th September 2011 & Saturday, 1st October 2011 were selected for the seminars to be held at Dadyal & Chakwal branches, respectively. Suitable venues which are known & easily accessible for the residents of these cities were selected. All

arrangements were carried out with the efforts of our Regional Sales team, headed by Mr. Khawaja Tariq Hussain.

Mr. Nisar A. Kiani (Area Manager, Islamabad) presented a brief review of Meezan Bank and its continuous growth, milestones and achievements of the bank. Mr. Ahmed Ali Siddiqui (EVP-PDSC), presented on Islamic Banking followed by a Questions & Answers session for the audience to clarify their doubts & reservations about Islamic Banking.

Saqib Mustafa  
AVP, Jinnah Avenue Branch, Islamabad

## Parents Day at Montessori World

In order to generate deposits and prospective customers for the newly opened Branch in North Nazimabad Block M, the respective Branch and Sales Team of the branch took an initiative and participated in Parents Day at Montessori World in Block L of North Nazimabad, Karachi. This event is held every year and is visited by a large number of parents. This particular event helped in engaging the high net worth customers of North Nazimabad Block M, L&N and in spreading Islamic Banking knowledge of Meezan Bank Products & Services.

The main focus and objective of the activity was to generate maximum leads & convince the customers to establish a banking relationship with Meezan Bank. On the whole, the activity attracted a large segment of high-profile individuals.

Obaid Aslam, Team Lead  
&  
Mr. Hanif  
Branch Manager - North Nazimabad Block M Branch

## Markets of Sanghar

A sales activity was arranged on 1st of August 2011, the last day of "Shaaban" in Sanghar with the objective of penetrating the commercial markets of the city.

It was a great experience to explore the Sanghar Markets due to the presence of excellent teamwork in commercial market as well as residential areas. Keeping in view that agriculture (pesticides, seeds, cotton factories etc) is the main source of business for the area, the demand of Tractors is quite high. Being an Islamic Bank, this opportunity could be exploited by developing new Ijarah based products.

The sales activity included more than 13 sales officers and resulted in the opening of more than 90 accounts within the day and the gathering of over 200 prospective customers' data which is being followed up over the quarter.

I am extremely grateful to Mr Atif Nawaz Sultani, Branch Manager Sanghar for leading the event from the front and personally guiding our teams in the market. I would also like to appreciate the efforts of all my sales team members, especially Mr Imran Khan (Team Leader) in this regard!

Shahid Hafeez  
Area Sales Manager - South II



# Real Estate Dealers & Developers Convention – 2011

In the month of November 2011, Easy Home took a marketing initiative by organizing a “Real Estate Dealers & Developers Convention – 2011” at three major cities – Karachi, Lahore and Islamabad. The event was held in Karachi at Arena Club, in Lahore at Pearl Continental Hotel & in Islamabad at Islamabad Hotel on 22nd, 25th & 27th November respectively. Top-rated Real Estate Consultants and reputed Builders were invited in the event.

The main objective of this convention was to highlight the Bank's presence and penetrate the market by utilizing Real Estate Consultants network. In mortgage financing, Real Estate consultants play a pivotal role because they work as a bridge between buyer and seller. They can convince the prospective buyer for availing housing finance from Meezan and may also help the Bank's customers in selecting properties.

Through this convention, the Real estate dealers and Builders were acquainted with the core Sales Team of Meezan Easy

Home. They were given a brief understanding of our 100% Halal & Riba Free housing finance facility and its unique selling points such as flexible features for Non-Resident Pakistanis (NRPs), discounted rates for Chartered Accountants and for salaried individuals of approved companies, flexibility to make partial pre-payments and very minimal rates for Life Takaful facility covering the entire outstanding financing amount in case of death/disability of customer.

The event covered discussions and addresses by key members including Mr. Wise-ur-Rehman (Business Manager – Housing Finance), Mr. Mohammad Raza (Head of Consumer Banking & Marketing) and Mr. Ariful Islam (COO) who took stage and highlighted the role of Real Estate in banking sector. He informed the audience about the history of Meezan bank which now has the largest Islamic Banking branch network and product range. He also highlighted the vision of Meezan Bank to establish Islamic Banking as banking of first choice.



Marketing with Intel (Pakistan)



Meezan Laptop Ease & Intel Pakistan joined hands for an extensive promotion campaign in selected cities of Pakistan. Kiosks displaying the Laptops covered under the program and product and financing details were set up at various prominent venues to allow for customers to experience the Intel powered Laptops of different companies in alliance with Intel Corporation (Pakistan).

Amongst these, the biggest event was our participation in ITCN Asia exhibition at Karachi Expo Center where thousands of people showed keen interest in the Laptop Ease product. During the last few months of 2011, efforts were made to enhance our reach to one of the most important markets for Meezan Laptop Ease which is the education sector. Titled ‘University Drive’, Teachers, faculty members and students of universities were approached through conducting interactive activities at kiosks in nine reputable universities of Lahore, Islamabad and Karachi.

The overall response to all these marketing activities was excellent and the leads generated in these activities will be converted into sales near future.

As a personal initiative to assist in the marketing effort, an e-brochure was designed by Mr. Ali Najam – (Credit Processor, Consumer Banking) which provides details of each laptop available under Laptop Ease for display at sales activity Kiosks.

Noman Ahmed  
Product Manager – Laptop Ease & Easy Home  
&  
Farid Siddiqui  
- Consumer Banking

## KARACHI

- ITCN ASIA-2011 - Karachi Expo Center
- NED University
- The Forum
- Biztek, Karachi
- Bahria University
- Hamdard University
- Dow Medical College
- Sindh Medical College

## Faisalabad

- Sitara Mall

## LAHORE

- COMSAT
- University of Central Punjab

## ISLAMABAD

- COMSAT
- FAST
- Megazone F-9 Park





## The Meezan Tele-Marketing Unit!



The Tele-marketing Unit was established in April 2011; following the necessary trainings and setup of infrastructure. The unit's objective is to convert leads of the potential customers which are collected via online avenues (Website and Facebook), the Call Center, different Sales activities and other referrals into customers. The opportunity also allowed for a proper Lead Management System to be implemented. The unit currently comprises of 3 Telemarketing Officers who work under the supervision of the Regional Sales Manager - South.

Allhamdolillah, the Tele-marketing unit has not only ensured timely response to the queries of prospective customers but has also generated excellent results with the support of Liability Sales Team and branches.

### The key achievements include:

- Generating and Deepening 10 Million Rupees worth of Deposits in low balance Accounts ( Buffer Zone Branch)
- Contacting all Laptop Leads (from Website and Call center)
- Making out bound calls for KFC Campaign which resulted in the success of the campaign
- Supporting the Projects Team with the online "Riba se Azadi" campaign by contacting winners of the promotional gifts.

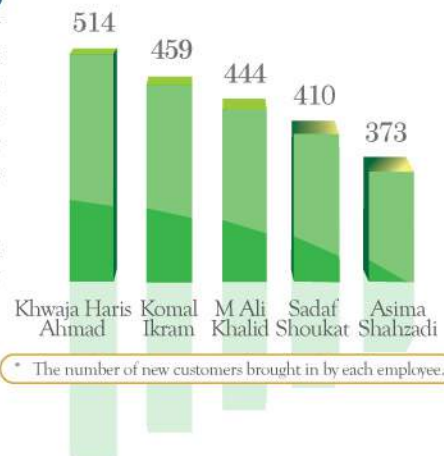
Mehdi Abbas,  
Regional Sales Manager

## Khwaja Haris Ahmed - Excellence Speaks

Mr.Harris Khwaja the Service Quality Coordinator of our Orangi Town branch has proved that in front of devotion and commitment nothing can stay. He has set the benchmark for other by providing the business of 0.15 million by just promoting the SMS Alert Services to 514 new customers till the end of September, 2011. That amount will add up every year in Branch's account as income. Harris remains outstanding by subscribing 73% of his new customer to SMS Alert Service.

Syed Asad Shakil  
Alternate Distribution Channels Department

### TOP INITIATORS



## Governor Punjab awards Silver Medal to Anwarul Haq

"Mr. Anwarul Haq-Regional Manager Faisalabad achieved first position with unique CGP of 4/4 in the MBA (Executive) programme of University of Agriculture Faisalabad.

Mr. Anwarul Haq awarded Silver Medal by the Governor Punjab on the occasion of 19th Convocation of University of Agriculture-Fsd held on 28th September 2011.

## Mr. Urooj-ul-Hasan adds 'CFA' to his list of professional qualifications

Mr. Urooj-ul-Hasan Khan, VP and Team Leader, Investment Banking secured another landmark in his academic career when he successfully completed his CFA this year. Being a Chartered Management Accountant from the Chartered Institute of Management Accountant (CIMA, U.K.) and a member of the Chartered Accountants of Pakistan (ICAP), we hope that his new qualification will aid him in adding more value to his professional career at Meezan Bank.

With a member network of almost 100,000, with approximately 114 members in Pakistan, CFA is ranked as the gold standards in the investment industry with the highest focus on principles that are relevant in all financial markets around the world.

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



## ZERO TOLERANCE IN VIOLATION OF BANK POLICIES

While reviewing the cases as a whole, it has been observed that in many instances staff members intentionally assist, facilitate or remain silent on violations of bank policies, SOPs and SBP regulations to avoid conflict with line managers and colleagues.

Such employees, who are considered accomplices / facilitators of offences (by virtue of letting the offence take place) have 6 common arguments.

Kunwar Zeeshan Shahid  
Secretary Disciplinary Action Review Committee

### 6 Common Arguments

1. I did not know this is my job...
2. My manager / senior or colleague advised me to do it...
3. I did that in good faith...
4. This is a practice and I was not aware of the approved policies / SOPs / Regulations...
5. No body (Audit, Shariah, Compliance etc.) objected to that in the past...
6. I tried to facilitate / accommodate the customer...

## Inter Branch Service Competition

Considering the increase of inclination towards the Services at every level and the upward trend of setting Service goals by the benchmarks of the front liners, it gives us great pleasure to share yet another episode of victory achieved during the quarter July-September, 2011.

The trends reflect on the service levels of more than 200 branches across the network.

Our Service Champions of the quarter are listed below:

Month	Category	Champion Branch
July	Commercial	Hall Road - Lahore
	Semi Commercial	Sheikhupura
	Residential	Aabpara, Islamabad
August	Commercial	Saddar - Rawalpindi
	Semi Commercial	Dina
	Residential	F-7, Jinnah Super, Islamabad
September	Commercial	Muslim Bazar, Sargodha
	Semi Commercial	Dina
	Residential	Jhelum

### Quarterly Performance

Region	%age
South	82.33%
Central	89.24%
North	88.23%

Sahar Aman,  
Service Quality Analyst,  
Service Quality Department

## A Meeting with Maulana Tariq Jameel Sahib

It was indeed an honor and privilege for members of the PDSC team including Mr. Zia Khalid, Sheikh M. Shahjahan and myself Zaki Alam along with Mr. Ateeq Ur Rehman (Branch Manager, Mian Channu Branch) to meet the renowned personality Maulana Tariq Jameel Sahib of the Tableeghi Jamat in his village 'Talamba' during our Shari'ah audit visit of Mian Channu branch.

A detailed discussion was held with Maulana Tariq Jameel Sahib on his 'Char Pai' on the position of Meezan bank in

the market, its shareholders and the amount of charity given by the Bank and its use. On our departure Maulana Tariq Jameel Sahib prayed along with us for the peace of Karachi and further growth for Meezan bank and Islamic Banking in Pakistan.

Zaki Alam  
Assistant Manager,  
Product Development & Shari'ah Compliance (PDSC)



## ATM KIOSKS

For brand building purposes, ATM Kiosks were designed over the quarter for Meezan Bank ATMs placed at offsite locations nationwide. The KIOSKs bring made the ATMs prominent and provided an excellent advantage for advertising of latest Consumer Banking services offered by the Bank. Locations include Sheraton Hotel, The Forum, Naheed Super Store, Dolmen Mall and Dar-ululoom in Karachi and Al-Shifa Hospital and the COMSTECH Secretariat in Islamabad.

Faisal Saleh Palijo  
Designer - Marketing Department  
&  
Shahbaz Chagani  
Vendor Manager - Marketing Department



## Director - State Bank of Pakistan inaugurates the Meezan House dealing room

Mr. Muhammad Ali Malik (Director of Domestic Markets and Monetary Management Department - State Bank of Pakistan) inaugurated the dealing room at Meezan Bank's new Head Office. Mr. Irfan Siddiqui (President & CEO),

Mr. Ariful Islam (COO), Mr. Abdullah Ahmed (Head of Treasury & Financial Institutions), and Mr. Syed Amir Ali (Head of Investment Banking) along with the Treasury dealing room staff members were part of this auspicious occasion.

## THE LOSS OF OUR BELOVED BROTHER MR. MUHAMMAD SALMAN ELAHI

There are some moments in one's life when words fall short to describe one's feelings. It was the case on the morning of 13th October, 2011 when our beloved colleague Muhammad Salman Elahi (ITD) lost his life leaving us all profoundly sad.

Hardworking, efficient, cooperative and friendly were some of the words that could describe Salman's personality aptly. Representing the Bank in the Cricket team, Muhammad

Salman Elahi played from the position of an opening batsman and led the team to victory on numerous occasions. Both as fellow cricket team member and as a Meezan Family member, Salman's contributions will be valued and will remain in our memories forever.

Mirza Ayub Baig,  
Capital Market Operations

## Meezan Cup 2011

Meezan Bank has successfully maintained the tradition of encouraging healthy activities amongst its employees. Keeping this trail, an Inter-Regional and Departmental Tape Ball Cricket event Meezan Cup-2011 was organized at Moin Khan Cricket Academy Ground, DHA on July 23, 2011. Former Captain Pakistan Cricket Team, Mr. Moin Khan, and Group Head of Risk Management Mr. Shoaib Qureshi, were the Chief Guests of the tournament.

The tournament final was played between Panthers and the Lions. The Lions emerged as the winners of the mega cricket event, playing under the extremely competent captainship of Mr. Mohammad Kazi Aamir and dynamic leadership of Rizwan Ata. Mohammad Rafi from the Lions was declared the man of the match of final and the best batsman of the tournament.

The event was extremely well-managed by the organizing committee. Lunch, refreshments & dinner were served to the teams and the guests.

Mustafa Mohsin Ali  
SVP, Consumer CAD

Team Name	Department
Stallions	South-I Region
Lions	South-II Region
Eagles	South-III Region
Leopards	All Units of Operations
Panthers	All Units of Consumer Banking Centre
Tigers	IT, ADC, CC
Wolves	Finance, IA, PDSC, IB
Dolphins	Corp, SQC, Admin, HR



# Results of the Employee Satisfaction Survey

Employee Satisfaction Surveys are usually very helpful in establishing whether staff in the company is motivated and therefore performing to best effect. Aside from the information that questionnaires reveal, the process of involving and consulting with staff is beneficial and motivational in its own right.

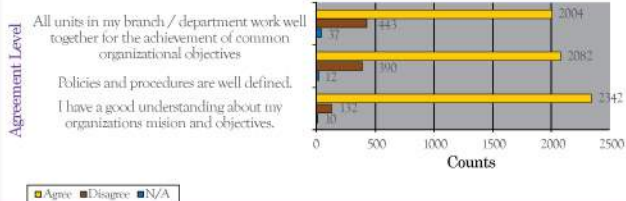
ESS was conducted for the first time in Meezan Bank to gauge the level of content and gratification of the Meezan Bank employees; it was truly satisfying to witness the level of

participation by the employees in this survey.

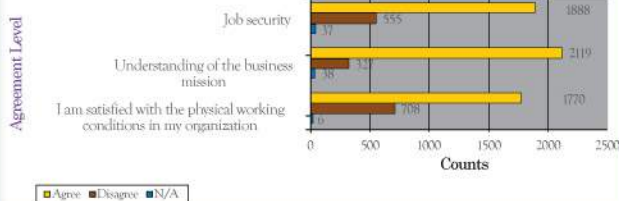
This ESS provided the information needed to further improve levels of productivity, job satisfaction, and loyalty. This Survey assisted to uncover the first hand as well as accurate perspective of employee views. For a glance some of the crucial upshots from the ESS are being given below graphically.

Arsalan Ahmed Khan,  
Assistant Manager, Human Resource Department

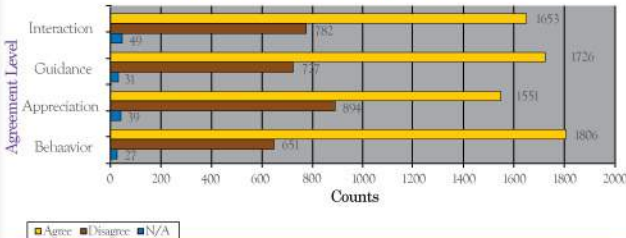
## Employees Views on Objectives



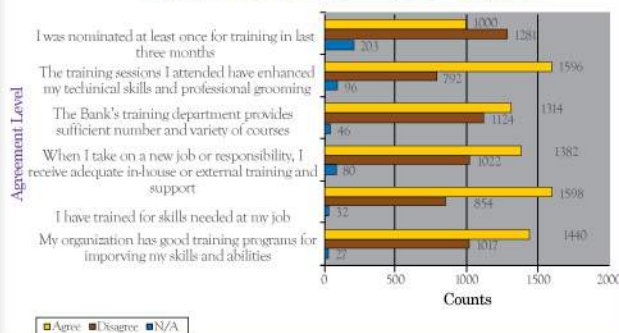
## Employees Views on Work Environment



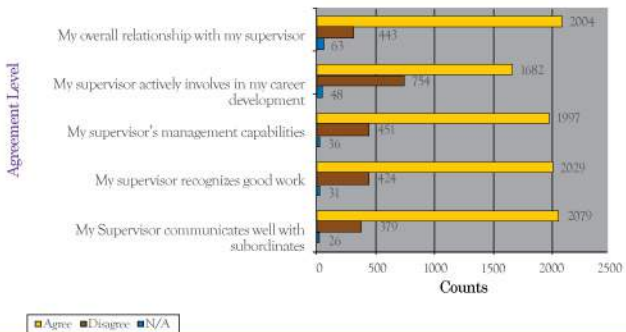
## Employees Views on Management



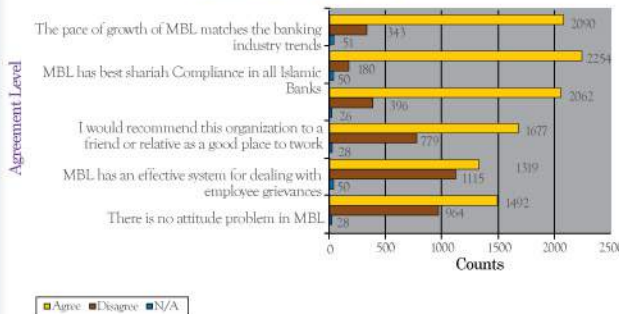
## Employees Views on Training & Development



## Employees Views on Relationships with Supervisor



## Employees Views About MBL



2484 people responded to the Employee Satisfaction Survey conducted by Human Resource Department





## The Messengers of Allah ﷺ

In different times and places, Allah (ST) has sent Prophets to humanity to communicate His message and to deliver His guidance. Prophets were chosen from amongst the people to teach them about the Oneness of Allah (ST) and to guide them towards the path of righteousness. In Calendar 2012, we are honored to present concise narrations of 12 Prophets who brought the message of Allah (ST) to their people. The calendar was designed and produced by Meezan Bank's in-house team consisting of Mr. Sohail Khan (Head of Corporate Communication), Mufti Bilal Qazi (PDSC), Mr. Faisal Saleh Palijo (Designer, Marketing Department) and Mr. Saad Yusoof (AVP, Marketing Department).



With this year's calendar focusing on Muslim inventions and discoveries, the header of this edition of PAGES focuses on the Muslim contribution in the use and promotion of coffee in today's world. The first record of coffee is from Yemen where Muslims would drink the brew of Ethiopian coffee beans to stay awake through the night for prayers. The drink traveled from Yemen to Makkah and Turkey through travelers and traders in the 15th century and further to England in 1650. The Arabic "al-qahwa" became the Turkish "kahve" then the Italian "cafee" and finally the commonly known English name "Coffee".

Play your part in spreading Islamic Banking Online

facebook

<http://www.facebook.com/meezanbank>

LinkedIn

<http://linkedin.meezanbank.com>

YouTube

<http://islamicbankingonline.meezanbank.com>

pages

[www.meezanbank.com](http://www.meezanbank.com)