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MEEZAN PREMIUM

BANKING

Discover an Extraordinary Class of Islamic Banking

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One of the largest Batch Hiring in Pakistan's Banking Industry!



Meezan Bank
The Premier Islamic Bank



JUSTICE (RETD.) MUFTI MUHAMMAD TAQI USMANI CONGRATULATES MEEZAN BANK'S MANAGEMENT ON COMPLETION OF 10 YEARS OF ISLAMIC BANKING IN PAKISTAN

"As Chairman of Meezan Bank's Shariah Supervisory Board, I would like to congratulate the management and team of Meezan Bank on completion of 10 years of Islamic Banking in Pakistan. This is an important milestone in the mission of providing Shariah-compliant banking to the people of the country. Meezan Bank has done a commendable job, both in terms of developing a wide range of products as well as in extending its outreach to a large portion of the population through constantly expanding its branch network. May Allah ﷻ reward us for our work and guide us in remaining dedicated to the cause of removing the curse of Riba from our economy."



From the desk of Ariful Islam (COO & Executive Director)

MEEZAN PREMIUM BANKING

السلام عليكم ورحمة الله وبركاته

I am delighted that we have recently launched Meezan Premium Banking to cater to the needs of our high-net-worth customers. The primary objective of launching this important initiative is to provide a higher level of quality service to our high-net-worth customers. This will not only build loyalty but also help promote the Meezan Bank brand through positive word of mouth. A few important points about this initiative are highlighted below:



Why Premium Banking?

High-net-worth customers comprise a large portion of the deposits of almost any bank. It is therefore important for a bank to have a proposition that caters to the special needs and expectations of this customer segment.

Meezan Premium Banking is one of the strategic initiatives of the Bank that addresses the need to recognize customers who contribute more fully to the business of the Bank and should be provided with a level of service that is above and beyond the benchmarks currently in norm at our branches.

The importance of good service

Service has always been our top priority for all our customers and we need to ensure that our higher value customers receive a level of service that reflects their contribution to our total deposit portfolio.

MEEZAN BANK'S facebook PAGE CROSSES 75,000 FANS

Alhamdulillah, Meezan Bank's Facebook Page, maintained by the Corporate Communication department, has crossed 75,000 Fans (subscribers)! This means that all the communication posted on our Facebook page is viewed by over 75,000 people who have shown an interest in Meezan Bank and over 7,000,000 people who are associated with these Fans. Meezan Bank's Facebook Page is the Top Islamic bank page in Pakistan and the 2nd most popular Banking page in Pakistan after that of HBL.

Our large Facebook Fan base has developed due to the excellent management of our Facebook page by the Corporate Communication team, which keeps the page updated with our current activities and announcements as well as regularly answers the queries and comments posted on the page. Our recent online marketing campaigns of '10 years of Islamic banking in Pakistan' and 'Riba Sey Azaadi ka Mahina' have also contributed to the popularity of the page.

The Facebook page has proved to be an excellent medium for public relations, lead generation, inquiries etc. We would like to thank the Telemarketing Unit and the Service Quality Department for their strong support in responding to leads and complaints posted on Facebook on a regular basis.

Please do visit the page at facebook.com/meezanbank if you have not already seen it.

Kaiwan Irani,
Assistant Project Manager,
Corporate Communication



Poll Results

Polls conducted on facebook with a total of 75,000 fans

What / Who convinced you to choose Islamic Banking for your Banking needs?

Information or discussion with a friend / relative / associate

Printed Information / Seminar / Course on Islamic Banking

A Sales person / Branch Officer

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The idea is to make our Premium customers feel special. A good example is the service provided by airlines to their 'Business Class' passengers. By cultivating a 'feel good' factor we will improve the 'stickiness' (i.e. loyalty) of such customers and they then become the brand ambassadors of the Bank – which is the most effective way to promote a brand. A well-designed and properly managed Premium Banking proposition will enable a bank not only to deepen its relationship with these customers, but also to enhance the strength and quality of its portfolio through word-of-mouth marketing and better cross-sell opportunities.

Value-added services

Our Premium Banking offering comprises of various value-added services, including fee waivers on several basic banking facilities and access to several exclusive Alternate Distribution Channels such as:

- Premium Internet Banking
- Premium Phone Banking
- Premium SMS Alerts
- Visa Platinum Debit Card with special discounts and privileges at numerous local and international retail outlets, restaurants, hotels, CIP lounges and more.

In addition to the above, we have signed-up numerous alliances with top brands in the market such as Karachi Sheraton Hotel, Rangoli, Meat One, Cotton & Cotton, Junaid Jamshed etc. (full details are available on our website) for giving discounts to our Premium Banking customers. An airport meet-and-assist service has also been engaged within Pakistan to facilitate our Premium Banking customers taking up international travel. Furthermore, several more tie-ups are in process and this initiative will continue with further enhancements in the number of tie-ups.

Monitoring of service levels.

We need to critically monitor our service levels for both our Premium and Standard customers and ensure that proper level of attention is given to both these segments. In order to ensure that our service standards meet the expectations of our Premium Banking customers, we have:

- Developed new SLAs and ISMs to reduce the turnaround time for banking transactions and complaints resolution.
- Set-up an exclusive team at the Service Quality department to monitor Premium Banking services and processes.
- Reviewed and tested all T24 Premium Banking modules including ADC services to ensure 24/7 availability of these services.

- Conducted comprehensive training of all relevant branch staff across the country.
- Developed a comprehensive Operations Manual to provide guidance and information to the branches for servicing the Premium Banking customers.

Premium Banking Centers

All our branches across the country will cater to Meezan Premium Banking customers; however, as a part of our service offering we have also set up exclusive Premium Banking Centers at Karachi, Lahore and Islamabad which will provide personalized services through dedicated Premium Banking staff that will ensure comfort of Meezan Premium Banking customers when they visit the Premium Banking Center. In addition the Premium Banking Centers will provide facilities such as dedicated teller counters, private conference rooms for their business meetings, comfortable lounges and Wi-Fi hotspots, etc.

The role of Branches

Premium Banking comes with its own set of challenges, especially for our branch network. The success of this initiative will depend on the branches' ability to deliver the service level that these customers expect. Most of these customers are also Premium customers with other banks and will evaluate Meezan Bank by the standard of services they receive at other banks; our branches will therefore need to provide a better level of service than is being delivered by other banks for us to create a positive impression on these customers. The important thing is to ensure that we maintain above-industry-standard benchmarks for service to all customers but go the extra mile for our Premium Banking customers. I am confident that with your support we will make this a resounding success Inshallah.

The Premium Banking Team

I would like to congratulate Mr. Mohammed Raza, Head of Consumer Banking and Mr. Bilal Fiaz & Mr. Umer Mansoor of the Consumer Strategy & Premium Banking team as well as all the departments involved, on the successful launch of this new and ambitious initiative.

I expect that all stakeholders realize the importance of this initiative that focuses on an extremely important customer segment of the Bank. We cannot afford to mishandle this initiative since the stakes are very high. I am confident that working as one team we will make our Premium Banking proposition one of the most vibrant and successful propositions of the banking industry. ■

Strategy Meeting 2012 istanbUL Turkey

Praise be to Allah ﷻ

2012 is the year when Meezan Bank completed a decade of Islamic banking in Pakistan. To celebrate this occasion and to plan for the future, the management team organized an off-site Strategy Review meeting. The venue selected for the meeting was Istanbul, Turkey. Turkey is full of Muslim history, culture, life and enjoys a unique geographic location.



The opening session of the Strategy Review Meeting was held at the famous Sultan Ahmed Mosque (Turkish: Sultanahmet Camii) also known as the Blue Mosque on 2nd May 2012, the 10th anniversary of the Bank. After offering the Zohar prayers in jamaat, the group sat in the mosque and had a detailed discussion on how to take Meezan Bank and Islamic banking to the next level, the challenges expected in the process and our strategy for overcoming the challenges and achieving our goals.

The next day the group travelled to Princes' Island near Istanbul where the second session of the Strategy Review Meeting was held. This was a detailed session and continued well into the night while the group analyzed and enumerated the future strategy of the Bank in the light of past performance and the challenges ahead. At the end of the session the group did a recap and formulated the short-term and medium strategy for the Bank. At the end of the day the management ensured their commitment for the growth of the Bank and its people and at the same time clarified their expectations from the group in terms of delivery.



The group returned to Istanbul on 5th May and took the flight back home after an overnight stay, bringing with them great memories and a renewed commitment to the cause of Riba-free banking.

Muhammad Zahid Ahmed,
Head of BASIC



Meezan Bank's Profit-after-tax Grows By 16%

Karachi, October 11, 2012: The Board of Directors of Meezan Bank, in its meeting held at Dubai, U.A.E on October 11, 2012 approved the financial statements of the Bank for the nine months ended September 30, 2012. The meeting was presided by H. E. Sheikh Ebrahim Bin Khalifa Al-Khalifa, Chairman of the Board. The Vice Chairman of the Board Mr. Abdullateef A. Al-Asfour also attended the meeting.

The Bank recorded 16% growth in its Profit-after-tax which increased to Rs. 2,663 million for the nine months ended September 30, 2012 as compared to Rs. 2,292 million earned in the corresponding period last year. Earnings per share of the Bank was recorded at Rs. 2.95 (September 2011: Rs. 2.54) on enhanced share capital of Rs. 9 billion.

The Bank achieved growth in all business segments and consolidated its position as the leading Islamic bank of Pakistan. Total assets grew by 19% to reach the level of Rs. 239 billion while Deposits grew by 22% and closed at Rs. 208 billion as at September 30, 2012.

MEEZAN BANK ACHIEVES DEPOSIT TARGET OF 2012

By the grace of Allah ﷻ, Meezan Bank achieved its deposits target for the year 2012 on October 5, 2012, closing at PKR 210.4 Billion, Alhamdulillah. The Bank has shown a growth of 24% (40.3 billion) from December 31, 2011 and a growth of 36% (55.2 Billion) on year-on-year basis.

This achievement was made possible through the hard work of each and every member of the ranch Banking team, Sales teams and continuous support of the Departmental Heads and Top Management, hence, congratulations are due to all.

Mohammad Shoaib Qureshi,
Head of Risk Management, Branch
Network, SME & Commercial

Inter - Branch Service Competition

The core of customer services is based on what customer experience from service provider, the good customer services person is one who minimize the gap of perceived services and received services.

The essence of customer services is Service Mindset, because how better product we offer, but our goal of customer retention and customer loyalty will only achieve if we provide excellent customer services.

We are pleased to share the winners for the month April, May, Jul and Aug 2012.

Month	Category	Champion branch
April	Commercial Semi-Commercial Residential	Bank Road Branch, Rawalpindi D.G Khan Branch G-9 Markaz Branch, Islamabad
May	Commercial Semi-Commercial Residential	Saddar Branch, Karachi Lari Adda Branch, Mansehra Chakwal Branch
July	Commercial Semi-Commercial Residential	Vehari Road Branch, Multan D.G Khan Branch Jehlum Branch
August	Commercial Semi-Commercial Residential	Gari Khata Branch, Hyderabad Chandni Chowk Branch, Rawalpindi Jehlum Branch

Muhammad Zeeshan Haider,
Service Quality Analyst,
SQC Department

Meezan bank receives **Multiple International Awards** by Asset Triple A – Hong Kong



Meezan Bank has been awarded Pakistan's 'Best Islamic Bank', 'Best Islamic Retail Bank' and 'Best Islamic Trade Finance Bank' by Asset Triple A Awards, Hong Kong. The Bank has also been awarded 'Best Islamic Deal – Pakistan' as a Joint arranger for Pakistan Mobile Communications syndicated Islamic finance facility, and 'Highly Commended Deal - Pakistan' as the Lead adviser and arranger for the Kot Addu Power Company short-term Sukuk.



This is the second consecutive year in which Meezan Bank has been awarded Best Islamic Bank in Pakistan and Best Islamic Trade Finance Bank in Pakistan by Asset Triple A.

The Asset Triple A Awards - an integrated multi-media company serving the community of leading corporate and financial decision makers in Asia since 1999 - recognizes Asia's top financial institutions for excellence in the industry. It has a reputation for delivering authoritative unbiased coverage and independent research of Asia's financial industry.

Al Meezan Investment Management (AMIM), a subsidiary of Meezan Bank, was also awarded the Triple A Asset Award for 'Best Islamic Asset Management House - Pakistan'.

MEEZAN BANK AWARDED 'ISLAMIC BANK OF THE YEAR' BY CFA ASSOCIATION OF PAKISTAN



Meezan Bank has been awarded 'Islamic Bank of the Year' for 2012 by CFA Association of Pakistan (CFAAP) at its 9th Annual Excellence Awards held at Karachi. This is the third consecutive year in which Meezan Bank has been awarded 'Islamic Bank of the Year' by CFAAP.

The CFA Awards are given to best performing Banks 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's Annual Report 2011 rated amongst the top Corporate Annual Reports by joint committee of ICAP & ICMAP



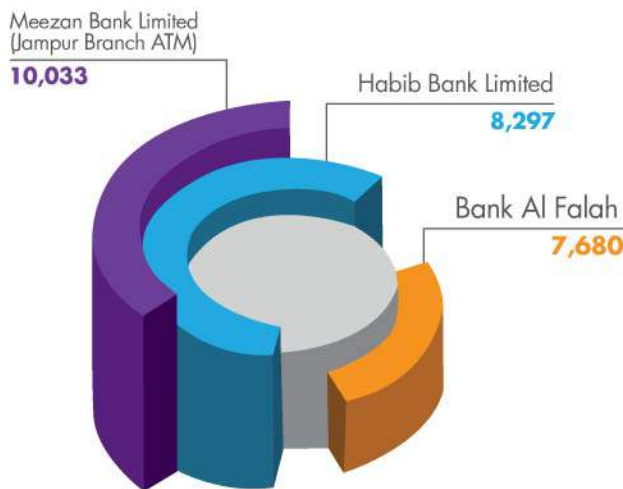
The joint committee of Institute of Chartered Accountants of Pakistan (ICAP) and Institute of Cost & Management Accountants of Pakistan (ICMAP) has awarded Meezan Bank's Annual Report 2011 the prize of being the fourth best Corporate Report in the Banking Sector. The award was received by Mr. Shabbir Hamza Khandwala, CFO, Meezan Bank, at a ceremony held at Marriott, Karachi on October 8, 2012.

The objective of the Awards is to give recognition to excellence in corporate reporting in order to promote accountability and transparency through timely, informative, factual and reader-friendly Annual Reports for all stake holders of an organization. The Best Corporate Report award is conferred to the best five annual reports in selected sectors each year by a joint committee of ICAP & ICMAP. Meezan Bank's annual reports for 2006, 2008 and 2009 were also amongst the top Corporate Annual Reports for the respective years.



MEEZAN BANK ATTAINS RECORD NUMBER OF ATM TRANSACTIONS IN MAY 2012

The Jampur Branch ATM has surpassed all ATMs of all Banks across Pakistan in the number of transactions conducted in May 2012. The total number of transactions conducted on Meezan Bank's Jampur Branch ATM in May, 2012 was 10,033. Habib Bank and Bank Al Falah ATMs had the second and third highest number of withdrawals respectively.



Top three local ATM - Withdrawal Transactions

Meezan Bank has consistently been ranked in the top-ten of 1 Link issuers and acquirers list of ATM transactions and withdrawals industry-wide, and currently holds the seventh position.

The Jampur ATM was launched in March 2011, four months after the Branch opened its doors to the public, and since then has overseen a consistent increase in its ATM clientele. More than 95% of all ATM transactions conducted are by non-Meezan customers that also included flood victims and beneficiaries of various government funds (BISP etc). This accomplishment could not have been possible without the dedication and hard work of Mr. Muhammad Imran Shan (BM), Mr. Husban Butt (OM), and the Branch staff, all of whom deserve special commendation for making sure that the ATM is in-service and sufficiently replenished with cash for round the clock use.

MEEZAN BANK SHARES THE SECRETS OF ITS SUCCESS AT IFN ROADSHOW 2012

The Islamic Finance Roadshow 2012 was held in Karachi on 4th September, 2012. The event, organized by REDmoney, Malaysia and supported by State Bank of Pakistan featured speakers and a panel of experts from prominent financial institutions who discussed the growth and demand for Islamic finance in Pakistan.

Meezan Bank was the core sponsor of the event and prominent individuals from the Bank spoke at the event, including Mr. Irfan Siddiqui - President & CEO, who discussed the Bank's history and its role in developing the Islamic banking industry over the past 10 years as the first licensed Islamic commercial bank of Pakistan. Mr. Ahmed Ali Siddiqui - Head of Product Development & Shariah Compliance, spoke on numerous topics pertaining to the initiatives taken by the Bank to provide Islamic financial solutions to the public. Syed Amir Ali, Head of Investment Banking at Meezan Bank, discussed the Bank's role as the lead arranger and advisor for the first ever Short-term CP Sukuk of PKR 1,500 Million for KAPCO, 2011.

A panel discussion on Corporate Sukuk, Islamic Mutual Funds and Liquidity maximization was moderated by Mr. Amir Ali and included panelists from Ahmad & Qazi - Advocates & Legal Consultants, Habib Metropolitan Bank, First Habib Modarabah and Islamic Banking Group of MCB Bank.



Meezan Bank and Pak Gulf Construction Sign an MoU for Providing Islamic Home Finance



Meezan Bank and Pak Gulf Construction (Pvt) Ltd (PGCL) promoter and developer of the Centaurus, iconic mixed-use real estate project in Islamabad signed an MoU under which Meezan Bank will provide Islamic Home Finance for existing and new buyers of The Centaurus Residential apartments.

Head of Consumer Banking at Meezan Bank, Mr. Muhammad Raza, termed The Centaurus as a revolutionary project in the Real Estate industry of Pakistan. The CEO of PGCL, Mr. Sardar Tanvir Ilyas Khan, said "We feel very proud that Centaurus and Meezan Bank have joined hands to facilitate the existing and future customers of Centaurus residencia. We strongly believe that these two institutions will go a long way together and will form more such collaborations in future. Meezan Bank is a premier Islamic bank and we feel privileged to be their partner in this endeavor. PGCL is committed to investment in Pakistan and shall undertake more projects in future."

Both the signatories termed this agreement as a milestone in Islamic Home Finance.



Meezan Bank breaks record! 96,000 students purchase college admission forms from Meezan Bank branches in Karachi

Meezan Bank and Centralized Admission Policy Committee of Director General (Colleges) Sindh, Karachi entered into a Service Level Agreement (SLA) wherein Meezan Bank was appointed as the only bank for the admission process in 132 Colleges for entire Karachi. Mr. Arshad Majeed, Group Head – Operation and Professor Dr. Nasir Ansar, Director General Colleges/Chairman CAP Committee 2012 signed the SLA at a Press Conference held in July, 2012.

Under the agreement, Meezan Bank received continuous promotion via print and electronic advertisements and media coverage in all promotional activity conducted by CAP for the admission process. Details of availability of admission forms at the 42 designated branches of Meezan Bank were placed at the CAP website and brochures of Meezan Bank's products and services were handed along with the college prospectus to students, which resulted in leads for Consumer Banking at the respective branches. Furthermore, the activity brought in visits and fans at Meezan Bank's corporate website and Facebook page where queries pertaining to admission were promptly responded to.

The issuance and collection of Class XI-2012 admission forms resulted in a record-breaking figure of purchase of 96,000 admission forms from Meezan Bank's branches at Karachi which is the highest number in the history of Intermediate admissions.

We thank the staff at our branches for providing quality services and for their efficient handling of this extra task in addition to their routine assignments. Efforts of Head Office staff at Operations, Administration, National Sales-Liabilities Team South, SQC Team - South and Corporate Communications are also appreciated.

Mirza Ayub Baig,
Manager Capital Market
Operations & SRU,
Head Office – Operations

Meezan Bank Sponsors Gold Medals at the 9th Convocation of SZABIST

In continuation of Meezan Bank's support to promote excellence in higher education in Pakistan, the Bank sponsored Corporate Gold Medals for students at SZABIST's 9th convocation. Gold Medals were awarded to students who attained the highest grades in courses related to Islamic banking and finance as well as other fields of specialization.

Degrees were conferred to students completing their Bachelors, Masters and PHDs in the fields of Computer Sciences, Management Sciences, Social Sciences, Media Sciences, Economics and Law. With effective corporate banner placements, over 1,000 attendees at the occasion and a live video broadcasting on the internet, the event was covered by the media giving the Bank both print and electronic media coverage.

SZABIST is a leading business school of Pakistan and is registered with numerous international associations. Meezan Bank has regularly sponsored Corporate Gold Medals since 2010 and has provided support to SZABIST Executive Development Center (EDC) in the form of sponsorships and speakers for numerous events including Job fairs and workshops.

MEEZAN BANK LAUNCHES RESIDUAL VALUE CAR IJARAH FOR PAK SUZUKI AUTOMOBILES

Meezan Bank and Pak Suzuki Motor Company Ltd. entered into a joint promotional campaign to promote Pak Suzuki's various cars on Normal as well as Residual Value Ijarah. Mr. Ariful Islam, COO & Executive Director – Meezan Bank and Mr. Hirofumi Nagao – Chief Executive & Managing Director – Pak Suzuki signed the MoU at a ceremony held at Meezan House, Karachi. As part of the agreement both companies will run a joint campaign for the promotion of both Normal & Residual Value Ijarah product for Pak Suzuki automobiles, under the product umbrella of Meezan Car Ijarah, and Pak Suzuki will provide priority delivery to Meezan Bank's customers who avail Car Ijarah for Pak Suzuki vehicles.

Speaking at the occasion, Mr. Mohammad Raza, Head of Consumer Banking & Marketing – Meezan Bank highlighted that Meezan Car Ijarah was launched in 2002 and was the first and most successful Islamic Auto finance product in the country. He explained the benefits of the Residual Value Ijarah which allows customers the flexibility and freedom to pay a lower monthly rental. Mr. Azam Mirza, General Manager - Marketing and other members of from the Pak Suzuki attended the event. This is the second joint campaign MoU signed between the organizations to promote Meezan Car Ijarah products for Pak Suzuki automobiles.

Nasir Imam,
Product Manager,
Car Ijarah

Meezan Bank joins hands with Indus Motors Company to offer exclusive discounts on Cuore Ecomatic!

Meezan Bank and Indus Motor Company Limited, the second largest auto manufacturer of Pakistan, signed an MoU to offer IMC's Cuore Ecomatic (CX AT CNG) at a substantial discount to Meezan Bank's customers exclusively on Residual Value Ijarah financing.

As part of the agreement Meezan Bank and Indus Motors jointly conducted promotional activities in different prestigious malls of Karachi including Dolman Mall - Tariq Road (7days), Atrium Mall (3 days), The Forum (2 days) and Dolman Mall - Hyderi (4 days).

Ahmer Saleem,
Assistant Product Manager,
Car Ijarah
&
Nasir Imam,
Product Manager,
Car Ijarah

Shopping gets rewarding for Meezan Staff with Meezan Visa Debit Card

The Alternate Distribution Channels team launched an exclusive campaign for Meezan Bank staff to win prizes via lucky draws on payments made for retail transaction made on the Meezan Visa Debit card. Staff member who used their card for shopping, dining, fueling or traveling from 13 April, 2012 to 13 May, 2012 would get a chance to win a Nokia mobile phone or an iPad2.

The response of the campaign was encouraging and increased card usage with an increase of 87% in transactions by staff!

Winners of IPAD 2

- Malik Jawwad Yaseen, Regional I.T Coordinator, Karachi
- Junaid Tariq, Branch Manager, Q Block DHA, Lahore

Mobile Phone Winners

- Farooq Tariq, Area Sales Manager, Sahiwal Branch
- M. Noman Shah, Branch Support Staff, Baber Market Branch, Karachi
- Syed Raza Ali Rizvi, Relationship Manager, SME, Circular Road Branch, Lahore
- Syed Salman Ali, Credit Officer, House Finance, Consumer Banking, Karachi
- Mohammad Zohaib, BDO, Khayaban-e-Bukhari Branch, Hyderabad
- Bilal Malik, Area Sales Manager, Autobhan Branch, Karachi
- Ayaz Ahmed, CD In charge, FB Area Branch, Karachi
- Sadia Faisal Qureshi, SQC, Wapda Town Branch, Lahore
- Sumera Iqbal, Operation Officer, Gulshan-e-Iqbal Branch, Karachi
- Danish Javed, Relationship Manager, Corporate Banking, Head Office, Karachi
- Bilal Khan, Branch Manager, Nazimabad no. 3 Branch, Karachi
- M.Usman Saeed, Personal Banking Officer, Gulberg Branch, Lahore



Sheraz Zahid,
Product Manager - Cards,
Alternate Distribution Channels

MEEZAN BANK TO PROVIDE LAPTOP FINANCING TO TEACHERS & EMPLOYEES OF KARACHI UNIVERSITY VIA MEEZAN LAPTOP EASE



Meezan Bank and Karachi University (KU) have signed a MoU under which Meezan Bank will provide Meezan Laptop Ease, a Shariah-compliant Laptop Finance facility, on DELL laptops to the teachers and employees of KU.

The MoU was signed by Mr. Mohammad Raza, Head of Consumer Banking & Marketing - Meezan Bank and Dr. Muhammad Qaiser Khan, the Vice Chancellor of Karachi University at a signing ceremony, held at the KU Vice Chancellor's office.

Speaking on the occasion, Mr. Raza said that Meezan Bank is pleased to enter into this collaboration with Karachi University as this affinity fulfils the Bank's responsibility towards promoting higher education for the socio-economic development of the country. Mr. Raza said that Meezan Bank welcomes other educational institutions to join hands with the Bank for similar programs.

Dr. Muhammad Qaiser Khan said that with the growth and enrichment of the modern technology, laptops have become a requirement for teachers and students to keep themselves abreast of the latest research in their field of study. He admired the value added features of the Meezan Laptop Ease which have made the product more vibrant and attractive for the teacher fraternity. Prof. Dr. Mutahir Ahmed, Chairman of Karachi University Teachers Society (KUTS) also appreciated the efforts of the KUTS members to finalize the deal with Meezan Bank and hoped that this Laptop Financing facility would be very beneficial and comparatively more advantageous for the teachers and employees of KU.



MEEZAN BANK HOSTS AN AWARD CEREMONY FOR WORLD OF BETTERS GLOBAL CONTEST WINNER IN PAKISTAN



World of Better (worldofbetters.com) is a global contest held by Western Union in which consumers were asked to submit ideas on how they would use USD \$ 1,000 to benefit the world. Ideas by contenders were posted on the website with 100 ideas being selected as winners based on the quality of submission and number of votes. Meezan Bank was selected by Western Union, the Bank's business partner for real-time money transfer facility, to award the prize to the winner of the World of Better global contest in Pakistan.

Meezan Bank acknowledged Mr. Athar Ali Khan for his winning the World of Better global contest at an award ceremony held at Meezan House, Karachi. Mr. Arshad Majeed, Group Head Operations, awarded Mr. Athar Ali Khan the prize money and congratulated him on his winning the competition.



MEEZAN BANK DEVELOPS A TAX-EFFICIENT FINANCING STRUCTURE FOR



Meezan Bank continued with its reputation of being at the forefront of financial engineering by developing yet another innovative financing structure for the state owned Sui Southern Gas Company Limited (SSGC) based on lease (Ijarah) financing. The underlying purpose of the transaction was to provide tax efficient financing solution for SSGC for its upcoming capital expenditure.

This innovative and structured leasing solution resulted in accelerated realization of tax savings on asset which would not have been possible under an unstructured financing solution. The quicker realization of tax savings over the lease term resulted in an incremental benefit to the client which effectively brings down the financing cost significantly.

MEEZAN BANK IMPLEMENTS COST EFFECTIVE AND EFFICIENT COMMUNICATION SYSTEM

The use of video conferencing and IP Telephony has contributed significantly to improve communication among Meezan Bank staff while saving considerable cost. Moreover, the use of these technologies has resulted in facilitating effective interactions among management and staff during short time span. Hence, business growth, extensive trainings, easy meetings, improved teamwork, etc. are the obvious outcomes.

The Information Technology department has deployed High Definition Video Conference System which is used not only in routine meetings among countrywide staff but also to extend and record trainings. Furthermore it is also used to hold meetings with

the other organizations and universities abroad for promotion and education of Islamic banking. This initiative has also helped reduce travel cost and time.

Accesses to Email, intranet and phone extension are the key accesses for an office employee. The portability feature of IP Telephony has also strongly enhanced Business Continuity Planning (BCP) by allowing business staff to carry extension to any location, rather globally anywhere. IT department provides these facilities to make sure that business activities continue uninterrupted.

Qamber Ali,
SVP, Information Technology

EMBEDDING BUSINESS CONTINUITY WITHIN BUSINESS PROCESSES

In the recent years, business environment has evolved dramatically and Business Continuity Management (BCM) assists organizations to manage the internal and external threats of business uncertainties.

Business continuity planning (BCP) is a process that helps organizations prepare for events that disrupt normal business operations, ranging from a hurricane to a simple power outage caused by construction digging in the parking lot. BCP is about making rational decisions in critical circumstances with proactive plans to help the organization react to incidents in an organized manner, minimize impact and resume to normal state.

Meezan Bank's IT department took an initiative to ensure placement of an organization-wide BCP, with a focus on developing contingencies on the core business areas. This will help mitigate any disruption of routine operations and minimize financial and reputational losses.

A BCP unit was formed to embed the culture of

contingency planning in all business processes throughout the Bank. The BCP unit has the following roles and responsibilities:

- To act as a central monitoring body for all BCM deliverables
- To develop a Data Collection mechanism
- To develop BCP guidelines and templates
- To prepare and issue Scorecards
- To communicate BCP standards / guidelines and regulatory requirements
- To arrange staff awareness and training program
- To review BCP plans and recommend improvements in them.

The BCP unit is formalizing contingency plans to address different severity levels. A single day outage plan, with the consideration of worst case scenarios has been formalized. BCP has reached a stage where most of the critical Head Office departments are now in a state of readiness to resume their critical operations.

Treasury Front Office has gone the extra mile in terms of contingency planning by performing their operations from backup sites at Lalazar Karachi (weekly) and Lahore (daily) since March 2012.

The success of business continuity relies on the preparedness of the Business Managers to have their contingency plan in place; the IT Department, through implementation of BCM is trying to anticipate and prepare against possible situations and incidents and is Alhamdulillah working to further implement BCP as per its roadmap in 2012.

Ali Imran Khan,
Chief Information Security Officer
&
Raihan Tanweer,
Assistant Manager,
Business Continuity Planning

TSRM - An Initiative Towards Service Management Of The Bank

With an intent to strengthen governance and service delivery, the IT department has taken an initiative to work on Service Management of the Bank which streamlines IT operations and services with the business needs.

To lay a strong foundation, IT followed a road map beginning with setting up a system for support staff to respond to telephone calls and emails. An IT Helpdesk was setup to attend user's complaints, incidents and service requests via Tivoli Service Request Manager which is one of the leading products compliant with the guidelines of IT Infrastructure Library (ITIL), the most widely adopted approach for IT Service Management in the world. TSRM has the capability to enable and allow IT department to establish a baseline from which it can plan, implement and measure its services that are offered bank wide. Further it facilitates to demonstrate compliance and to measure improvement.

The implementation of TSRM allows for measuring service delivery of IT services to different users of the organization including both complaints and service requests which are tied to Turnaround Time (TAT) for each incident, service request and resolution. The tool provides oversight of IT performance through availability of up-to-date dashboards and allows for separation of duties, workflows automation, and synergy across different departments and performance management of IT support staff.

As a result, TSRM has improved the IT Support staff performance with all queries directed at a central point. The goal forward is to widen the scope of TSRM and allow all departments to offer their services via the same tools which will enable all users across the Bank to have a unified incident reporting and service request platform. The IT department encourages its internal customers to use the TSRM service to either report their complaints or initiate their



requests. This will lead IT to facilitate them in effective and efficient manner.

TSRM services are available at:

URL: <http://ithelpdesk.mbl.int/maximo>
IP Phone: 1234

Ali Imran Khan,
Chief Information Security Officer
&
Fahad Azam,
Assistant Manager,
Information Security



ANNUAL GET TOGETHER 2012

Celebrating 10 years of Islamic Banking in Pakistan

The 10th anniversary of Meezan Bank's establishment was celebrated by hosting employee gatherings at all regions. Each event was managed internally by the respective region and the Event Management Committee from the Head Office who overlooked the arrangements and provided support where required. Each event included its own set of entertaining skits, addresses by Senior Management and an award ceremony for numerous honors, performance awards and Long Service Awards for employees having worked with the Bank for a period of 5 or 10 years.

Mr. Irfan Siddiqui, CEO & President, outlined the broad growth strategy for the next five years and said that Islamic bank's current share of 8% should grow to over 15% by 2016 Insha'Allah. and Mr. Ariful Islam, COO & Executive Director, discussed the major steps to be taken towards further progress of the Bank as discussed in the Strategy Meeting 2012.

Addressing the audience through telephone from Bahrain, at the South Region & Head Office event, the Bank's Chairman, H. E. Sheikh Ebrahim Bin Khalifa AlKhalifa, attributed the Bank's 10 year's growth and success to the blessings of Allah (SWT) and thanked the staff members for their efforts in the establishment and growth of Riba-free banking in Pakistan.

A special note of thanks to Mr. Faisal Palijo, for designing all art-work and setting the theme of the event, and the following members of the Event Management Committee (Head Office) for their efforts in making all events a success and worthy of praise.

Event Management Committee (in alphabetical order):

- Asadullah Chaudry - Manager, Service Quality
- Ather Hassan, SVP, Remedial Asset Management
- Ayub Baig, Manager - Capital Markets, Operations
- Faisal Saleh Palijo, Designer - Marketing
- Farid Siddiqui, Senior Officer - Consumer Banking
- Hafidh Jamaluddin, Project Manager - Corporate Communication
- Kaleem Ahmed Raiz, Manager - Human Resources
- Kamran Zaffar, National Sales Manager
- Maqsood Khan, AVP - Administration
- Mohammed Adil Sami, Manager - Marketing
- Mohammed Raza, Head of Consumer Banking & Marketing
- Mohammad Waseem, Manager - Administration
- Muhammad Fahim Siddiqui, VP - PDSC
- Riaz Ahmed, SVP - Procurement
- Shahbaz Chagani, Vendor Manager - Marketing
- Syed Muhammad Hammad, Assistant Manager - Liability Products
- Syed Saad Yusoof, Assistant Manager - Marketing





Annual Get Together - North Region

Sunday, 10th June 2012 was selected for organizing Annual Get-Together in the honor of entire staff members of North Region at the hall of Pak China Friendship Center, Islamabad. The event was planned by Mr. Nisar Ahmed Kiani, Area Manager - Islamabad, under supervision of Mr. Saleem Khan, Regional Manager - North and the Event Management Team - Head Office. Mr. Muhammad Raza, Head of Consumer Banking & Marketing, hosted the event. Our Regional Sales Team, headed by Mr. Khawaja Tariq Hussain and Syed Ejaz Shah assisted in logistics and event management at the location.

M. Saleem Khan gave brief presentation on achievements of North Region along with percentage growth in all business segments and thanked the Branch Managers for their valuable contribution in the success of North Region. Mr. Arif-Ul-Islam, COO & Executive Director, reinforced the Bank's Mission and Vision and reminded the employees of the responsibility on their shoulders to strive for the achievement of our set goals. He further highlighted the values of Premium Banking and discussed the performance of T-24 system. President & CEO, Mr. Irfan Siddiqui highlighted the 5 year strategy and touched upon the history of the Bank and the joint struggle of the Senior Management and staff in taking the Bank to the 8th largest bank (in terms of branch network) in a mere 10 years of operations.

To add a lighted note to the session, multiple humorous skits were prepared by the staff members.

Mr. Irfan Siddiqui, Mr. Arif-Ul-Islam and Mr. M. Saleem Khan presented 5 years and 10 years service awards and Performance awards to the staff member and to the performing branches of the Region. A special organizing shield was presented to Mr. Nisar Ahmed Kiani (Area Manager - Islamabad) for his golden efforts on organizing the event.

Aamir Arshad,
Area Coordinator Islamabad



Photographs of the Annual
Get Together are available at:
www.facebook.com/Meezanbank

FORMAL INAUGURATION OF AREA OFFICE SARGODHA

The formal inauguration of Area Office - Sargodha was conducted by Mr. Anwar Ul Haq, Regional Manager-Faisalabad & Multan and Mr. Moazzam Saeed, Area Manager - Faisalabad. Mr. Mian Nasir Mahmood, Area Manager-Sargodha had invited approximately 200 customers to join in the ribbon cutting ceremony as a part of the Customer Appreciation Day held at the branch on the same day. Mr. Anwar Ul Haq met the customers and appreciated the branch's efforts in arranging the event.

Fahad Tabassum,
Area Coordinator,
Sargodha Area

TEAM MEMBERS OF CONSUMER BANKING AND MARKETING CELEBRATE PROMOTIONS IN 2012

Members of Consumer Banking & Marketing team celebrated their promotions with a lavish dinner for the entire Consumer Banking and Marketing departments. The event was arranged at the beautiful premises of the Generation School – South Campus, Karachi and was attended by the President & CEO, the COO and all the Department heads and Regional Managers – South.

Hammad Jafri,
Sr. Credit Analyst,
Easy Home

Launch Of Meezan Kids And Teens Account At Meezan House

Meezan Kids Savings Account and Meezan Teens Savings Account are deposit accounts specially designed for minors, to encourage and promote a culture of responsibly saving and spending money via Islamic Banking. Account holders receive special benefits and gifts along with numerous free banking services.

The launch of Meezan Kids Club Account & Meezan Teens Club Account" was held in the form of a family get together at Meezan House for families of Head Office staff. Numerous activities and games were arranged for kids, teenagers and for staff members including a tour of the Meezan House.

Mr. Adnan Ahmed Khan, Product Manager - PDSC Department, gave a brief presentation on Islamic Banking, the value of Riba-free savings and the benefits of opening Kids & Teens Club Account. The event contributed to the opening of the first few accounts commencing the launch of the product.

Syed Tasweer Hasan,
Branch Manager,
Gulbai Branch, Karachi



NEW PERSONALIZED CHEQUE BOOKS!

The Operations department redesigned and personalized the Cheque Books and implemented them in all branches on 16, June 2012.

One colour scheme across all products, representing one corporate identity of Meezan Bank. (Only Meezan Teen/Kids Club & Premium Banking Cheque Books have different theme as per their product features).

New background theme of Riba-free

Bleed-through printing

FRONT

Special box/
highlighted area with
Enhanced Security
features

Bleed-through Printing - especial ink that reflects on reverse side of cheque leave & can be helpful in identifying tampering on cheque.

BACK

Using the Cheque as a Zero-cost marketing tool

Strong Islamic banking marketing/motivational message on reverse side of cheque to invite payees towards Islamic banking

Syed Kashif Zaidi,
Manager Methods & Procedures
Head Office – Operations

IMPLEMENTATION OF NEW COMPREHENSIVE & CONCISE ACCOUNT OPENING FORM

Our new Account Opening Form (AOF), implemented in August, was revamped and redesigned to be more concise, comprehensive and in compliance with State Bank of Pakistan (SBP) and Pakistan Banks Association (PBA) regulations. The document was drafted jointly by the Operations and PDSC departments with active support from Alternate Distribution Channels, Compliance and the Legal department.

The revisions include the following changes:

- Customers are now required to fill and sign a single form which includes the Specimen Signature (SS) card, Cheque Book Requisition, Visa Debit (ATM) card form, SMS Alerts form and Phone Banking form; all of which were previously independent documents.
- Concise and comprehensive Terms & Conditions which fully comply with the regulatory requirements of SBP.
- Updated checklist which contains the documentation requirements to be completed by the customer and which now covers most of the practical scenarios. This will assist the customer in fulfillment of all requirements while submitting his/her AOF at the branch.
- The form has been resized to A4 size which facilitates easy filing, placement and handling.
- The option to choose email-based e-statements has been provided in the new AOF.
- The additional information of Branch Name, Branch Code, Currency and Product Name has been added in Signature Specimen portion within AOF which allows the tellers to know complete relevant account information while making payment without going in account application.
- Urdu Translation of all Terms & Conditions and a summary of the Terms & Conditions has also been provided to the branches to facilitate customers.

Kashif Zaidi,
Operations
&
Adnan Ahmed,
PDSC

AFGHAN BANKERS' DELEGATION IDENTIFIES MEEZAN BANK AS THE LEADING ISLAMIC BANK IN PAKISTAN

A 16 member delegation of Afghanistan International Bank along with officials of State Bank of Pakistan visited Meezan Bank's Head Office - Meezan House, to gain an in-depth understanding of Islamic Banking and Meezan Bank's products and services in Pakistan.

The delegation included members of senior and middle management who were visiting Pakistan for training at National Institute of Banking & Finance (NIBAF), a non-profit subsidiary of the State Bank of Pakistan. Mr. Arshad Majeed, Group Head Operations – Meezan Bank, held detailed discussions on Islamic Banking products and services and the operational structure of Meezan Bank. Mr. Irfan Siddiqui, President & CEO of Meezan Bank addressed the delegation and highlighted the Bank's historic growth over the 10 years of its operations.

The delegates visited various departments at the Head Office and appreciated the structure and effective operations which have brought Meezan Bank to the position of having the 8th largest branch network in Pakistan and the fastest growing Bank in the country. The delegates also appreciated the key role that Meezan Bank has played in the growth and development of Islamic Banking in Pakistan. They showed keen interest in learning from Meezan Bank's expertise in the field of Islamic Banking for promoting Shariah-compliant banking in Afghanistan.

CORPORATE CONFERENCE & DINNER IN MULTAN

Corporate Banking - Multan arranged a dinner for its existing and potential customers at Ramada Hotel in Multan in June 2012. The event was graced with the presence of the Senior Management of the Bank and sought to engage the existing and potential corporate clients of the Region. Speaking at the occasion, Mr. Irfan Siddiqui, President & CEO, shared the major achievements, Vision and long term goals of the Bank with the guests and solicited their continued support.

Mr. Irfan Siddiqui appreciated the contributions made by Multan's Corporate clients in promoting Islamic banking in the Region.

Following the Dinner, a Quarterly Business Review meeting was held at Ramada, Multan. The next day, Mr. Irfan Siddiqui and Mr. Ariful Islam chaired the session in which each Corporate Regional Head presented a performance review and an overall outlook for the full year 2012. Various strategies and issues were discussed at length and action plans were agreed upon by the participants to exceed targets for the year 2012.

Muhammad Zahid,
Team Leader,
Main Branch, Multan



SME WORKSHOP ON ISLAMIC MODES OF FINANCING

The Islamabad and Rawalpindi Regions organized a workshop at Islamabad Club on SME Financing for the customers of Rawalpindi and Islamabad to promote awareness of Islamic banking and the importance of prohibition of Riba in business transactions.

Following a recitation of the Holy Quran by Mr. Jahangir Nawabi, Branch Manager - Jinnah Avenue Branch, the session was inaugurated by Mr. Afzal Mujtaba and Mr. Nisar A. Kiani, Area Manager, to present a brief review about the Bank and its continuous growth, milestones and achievements since inception. Mr. Ahmed Ali Siddiqui, Head of PDSC, presented the basics of Islamic Banking and highlighted the areas valuable to the SME sector. Mr. Mehmood Arshad, EVP- Pak-Qatar General Takaful Limited and Mufti Shakir Ali, Shariah representative of Pak-Qatar General Takaful Company were specially invited at the event to brief the audience with Takaful mechanism and to differentiate it from conventional insurance as part of Meezan Bank's effort to spread awareness and knowledge of Islamic finance to the masses. Mr. Saleem Khan, Regional Manager -North, also spoke at the event.

The informative session was highly appreciated by all the customers who showed their appreciation in the form of written feedback and verbal comments.

Saqib Mustafa,
AVP-I, SME/Commercial HUB,
Jinnah Avenue, Islamabad



Update on the Sales & Marketing Activities -2012 - South Region

Several sales and marketing activities were conducted during the past few months in consultation with Area and Regional Managers. These activities were mainly based on the 'Feet on Street Sales Model' and were followed up by a well-planned sales activities calendar with the objective to enhance the deposit mobilization momentum and extend support to branches in achieving their annual targets.

The various activities organized in branches and distant cities of the South Region such as South I, Hyderabad region, Quetta, Karachi and Sukkur included a Mega Sales Blitz Across Quetta Area, an International Convention at Expo (PIMA), the Dawn Life Style Exhibition at Expo Center, the Post Budget Seminar at KCCI and My Karachi-Oasis Harmony Exhibition at Expo Center.

I would like to appreciate all South Area Sales Managers, specially Shahid Hafeez -ASM Interior Sindh, Junaid Chohan, ASM - Gulshan Area, Mehmood Alam ASM Society Area, Sohail Akhter- DHA -Site Area, Bilal Malik- Hyderabad Area, Kamal Hashmat- Business Area and specially the newly elevated ASM Najeebullah for holding excellent sales activities in the Quetta Area. We are also extremely grateful to all South Area and Regional Managers and Mr. Kamran Zaffar, National Sales Manager for their ongoing guidance and support.

Mehdi Abbas Naqvi,
Regional Sales Manager - South



Car Ijarah Participates In Pak Suzuki Used Car Gala - 2012

Pak Suzuki Motor Co. Ltd held its second 'Suzuki Used Car Gala' at Expo Centre Hall, Karachi. The gala displayed more than 130 vehicles for sale. Meezan Bank, as a Joint partner in Suzuki finance program set up a Car Ijarah stall at the Gala, where Car Ijarah sales staff briefed customers about Meezan Bank, Car Ijarah and Suzuki RV based financing.

Ahmer Saleem,
Assistant Product Manager,
Car Ijarah

LAPTOP EASE PROMOTION AT

A below-the-line marketing activity was arranged to promote Meezan LAPTOP Ease at PAF-KIET, North Nazimabad Campus, Karachi. A Kiosk was set up within the premises of the Institute which provided an opportunity to the faculty and staff of the institute to discuss different options for Laptop financing. Mr. Junaid Ahmed, BDO, Block-F Branch, and Mr. Ali Saleem, BDO, Water Pump Branch took active part in the activity by meeting individuals at the campus and answering their queries related to Islamic Banking, Laptop Ease and other Meezan Bank products.

POST BUDGET SEMINAR JUNE 2012-13

Meezan Bank participated in the Post-budget Seminar June 2012-13 held at the KCCI Hall by having our stall at the event. The seminar brought in over 200 Exporters, Importers and entrepreneurs of Karachi. A large number of participants visited our stall and offered their feedback and suggestions and provided an opportunity to capture prospective leads.

We would like to extend our appreciation of the efforts of Business Development Officers & Team leaders, Mr. Zeeshan, Mr. Irfan, Zubair, Mr. Furqan and Mr. Umair.

Obaid Aslam Khan,
Area Sales Manager

PUBLIC AWARENESS SEMINARS ORGANIZED BY ISLAMABAD AREA-I AT MIRPUR BRANCH

A half-day seminar on Islamic Banking was arranged by Islamabad Area - I for the Mirpur city in July 2012.

Mr. Nisar Ahmed Kiani, Area Manager - Islamabad, presented an overview of Meezan Bank and its growth since inception. His talk covered all the milestones and achievements of the Bank. Mr. Ahmed Ali Siddiqui (EVP-PDSC) spoke on the basics of Islamic Banking and answered questions put forward by the attendees in a Question and answers session following his presentation.

All arrangements for the event were organized jointly by the Mirpur branch team under branch Manager Mr. Saeed Akhtar Azeem and Area Sales Manager, Mr. Syed Ejaz Shah.

Aamir Arshad,
Area Coordinator,
Islamabad

ISLAMIC BANKING SEMINAR IN MIANWALI & KHARIAN

Meezan Bank arranged Islamic banking seminars at Mianwali and Kharian for an audience of over 150 guests at each location from different business communities.

Hosting the events, Mr. Mian Nasir Mahmood, Area Manager - Sargodha briefly introduced Meezan Bank's history to the guests. Mr. Suleman Muhammad Ali of the PDSC department, who was invited from Karachi to speak at the event addressed the attendees and presented the concepts of Islamic banking and explained in detail how it differs from conventional banking.

The guests appreciated the seminar and the efforts of the branch teams of Mianwali and Kharian under Mr. Jamshed Khan Niazi, Branch Manager - Mianwali and Mr. Shahid Khurshid, Area Coordinator - Kharian for arranging these seminars.

Fahad Tabassum,
Area Coordinator,
Sargodha Area

ONE OF THE LARGEST BATCH HIRING IN PAKISTAN'S BANKING INDUSTRY!

Alhamdulillah, the Learning and Development Department in coordination and support of Human Resource Department and other key stakeholders finalized the hiring, learning and retention parameters of one of the largest Batch hiring in the Banking industry of Pakistan. The officers, branded as 'Trainee Cash Officers' are hired to fill the existing gaps of teller positions and provide a quality HR pipeline for new planned branch openings in different Regions during 2012. This initiative will Insha'Allah help the Bank in greatly improving its counter service and facilitate business development.

Over 5,200 graduates from reputable business schools of Pakistan applied for the position of Trainee Cash Officers in March this year. Following an extremely efficient and fully transparent process including stringent screening, a comprehensive written test and a detailed panel interview with representatives of Learning & Development, Human Resource Department and Regional Managers, 265 candidates were inducted into Meezan Bank.

The newly hired officers were divided into 8 different batches, with 2 batches being trained at Karachi, 4 at Lahore and 2 at Islamabad. Their rigorous learning plan envisages classroom trainings on Islamic Banking, technical skills, service excellence, compliance and on hands practice on the T-24 system

We welcome the newcomers on board the country's leading Islamic Bank and pray to Allah (SWT) for the success of these youngsters.

FIRST BUSINESS DEVELOPMENT (BDO) BATCH

Business Development Officers are an integral segment of the National Sales Team. A strong need was recently felt to develop structured learning and career paths of the BDOs' besides hiring them in Batches for standardization and quality. The Learning and Development Department, in coordination with the Human Resource and National Sales Team developed the hiring policy parameters earlier this year and successfully introduced the BDO Batch for the first time in the history of the Bank.

Over 3,300 applications were received, from which 128 individuals were inducted at Karachi, Lahore and Islamabad following a detailed and transparent application screening and selection process.

Ahmed Nauman Anees,
Deputy Head,
Learning and Development

SESSION ON AML-CDD FOR LAHORE REGION

Mr. Saleem Wafai, Head of Compliance, held a meeting with the Area Managers and Branch Managers of Lahore Region in September to discuss the concerns of the Region regarding Anti Money Laundering - Customer Due Diligence AML-CDD. The session discussed the AML trends and typologies, especially the involvement of foreign banks in money laundering and punitive actions taken by respective regulators. Areas that require the branches' utmost attention regarding upcoming State Bank of Pakistan (SBP) inspection were also emphasized. In the meeting, salient features of latest SBP PRs regarding AML-CFT (Combating the Financing of Terrorism) were also discussed. This was a useful session to bring substantial improvements in our internal controls.

Ehsanullah Baryar,
Manager Compliance,
Central Regions



Mr. Saleem Wafai, Head of Compliance (2nd right) along with Mr. Ehsan Ullah Baryar Manager Compliance - Central (1st right), Mr. Muhammad Khushhal, Regional Operations Manager (2nd left) and Mr. Muhammad Adeel Ashraf, Compliance Officer (Left) pose for a photograph after a meeting with ARMs and BMs of Lahore Region on Sep 14, 2012.

SUCCESSFUL EXECUTION OF A MAJOR LEARNING INITIATIVE - PRODUCT-LAUNCH TRAINING FOR PREMIUM BANKING

Meezan Bank has recently launched Meezan Premium Banking as a major initiative to recognize our priority customers through better and value-added services. Fully supporting the cause, the Learning and Development Department organized 33 learning programs related to Premium Banking for more than 1,250 participants on pan Pakistan basis. This biggest learning initiative related to any product launch in the Bank's history was launched and Alhamdulillah, this major project was completed well in time and without any gaps despite the challenges posed by the short timeline given to the Learning department. We congratulate the Premium Banking Team and Learning Center teams at South, Central and North Regions for organizing the product launch programs well in time with excellent arrangements.

VISIT OF TRAINEE OFFICERS TO ISLAMABAD STOCK EXCHANGE



In order to educate the Trainee Officers of different batches about stock market operations and investment procedures, the Learning & Development department organized an interactive session at Islamabad Stock Exchange (ISE). Mr. Ali Raza Nemati, Regional Learning Coordinator-North represented Meezan Bank. The Managing Director ISE, Mian Ayaz Afzal & Director ISE, Dr. Ifrikhar were also present at the session. The participants were apprised about the functioning of stock markets and investment in securities. Dr. Ifrikhar Ahmad, ex-Director, ISE also gave a comprehensive presentation on the role and structure of the Stock Exchange its different dimensions such as companies' listing procedure, IPO, trading through brokerage houses, role of SECP, CDC and NCCPL and risk management mechanism. He also elaborated about the working of an index and also apprised about KSE-All-Meezan index. The Trainee Officers appreciated this exercise very much and recommended that such session should be organized on a pan Pakistan basis.

MANAGEMENT TRAINEE (MT) PROGRAM LAUNCHED

Developing a pipeline of quality human resource for middle management positions is an important need for a rapidly growing organization like ours. Alhamdulillah, in another major initiative, the Learning and Development department, in coordination with HR has introduced the first Management Trainee Program at Meezan Bank. The first Batch comprising of 15 MTs joined the Meezan family in July, 2012. Hailing from top business schools,

these graduates have solid credentials in their respective specializations. With an Islamic finance inclination, the MTs are expected to contribute positively towards various departments and functions at Head Office and upcountry. The MTs are being exposed to rigorous learning program spanning over 4 months, including classroom training, generic rotational learning at key Head Office Departments and key functions of branches and at specialized rotational training fitting to their final placement.

Inaugurating the event, Mr. Irfan Siddiqui, President & CEO, congratulated the MTOs for joining the Islamic Banking cause and elaborated on the history of the Bank, its strategic direction and expectations from the MTS. He also urged upon them to remain dedicated and honest Islamic commercial bankers. Addressing the MTOs, Mr. Ariful Islam, COO & Executive Director, emphasized the true spirit of the Vision and Mission of the Bank and stressed the need for hard work and team building. During the Orientation, Department Heads conducted their respective sessions and elaborated at length about the working and true spirit of their respective Departments.

RECAP OF RECENT NEW BATCH HIRING

On behalf of Learning and Development Department, we would like to especially thank the CEO and COO and all the Departments and Regional teams for their marvelous support towards the Learning cause and making the key learning projects a true and exemplary success in the industry. We would also like to acknowledge the contribution of entire Learning and Development Team, HR and all other stakeholders who stretched beyond their capacities to realize this dream. Alhamdulillah, the Learning and Development Department has completed a number of key projects this year with full support of HR, Branch Banking/SME Commercial, Operations and all other Departments and Regions. Earlier this year, after completing the training of the largest Trainee Officers Batch having 126 TOs on pan Pakistan basis; the hiring and training of 265 Trainee Cash Officers, 128 BDOs and 15 Management Trainees are all in the final stages of completion, thereby building a whole stream of Islamic Bankers for best customer service and exponential business growth. While we welcome all 534 people on board in different capacities, it is imperative for all of us to focus more on our Vision of 'establishing Islamic banking as banking of first choice' in every corner of Pakistan with full force Insha'Allah.

Ahmed Nauman Anees,
Deputy Head,
Learning and Development

HALF DAY SESSION OF CLEAN NOTE POLICY AT NORTH

Mr. Ali Raza Nemati, Regional Learning Coordinator, North arranged a half day session on 'Clean Note Policy' conducted by Mr. Ifrikhar of State Bank of Pakistan at Regional Learning Center, North. It was an extremely helpful session for the experienced tellers and acted as a refresher course for the clean note policies of SBP. Belonging to different areas, the tellers and Audit staff were equipped with latest understanding about SBP Clean Note policies. More such sessions will be planned soon for North and other learning centers.

PEOPLES COLONY BRANCH, FAISALABAD THE HIGHEST AWARD WINNING BRANCH FOR THE YEAR 2011

The Peoples Colony Branch, Faisalabad was awarded the highest number of branch awards for 2011. The branch was highlighted and acknowledged for its performance in Deposits, Service Quality, Profitability, Internal & Shariah Audit and Cross Selling.

On the occasion of the 10 year celebration the Peoples Colony Branch was given the following awards:

- Shariah Excellence Award, 2011
- Service Quality Champion Year, 2011
- Billionaire Club Award
- Galaxy Award, 2011
- Best Branch of Faisalabad Area – Region Faisalabad

Additionally Certificates of Appreciation were given to Muhammad Yasin, Branch Manager – Peoples Colony Branch and Ms. Samia Khalil, Service Quality Coordinator for their exceptional efforts and contribution towards the Branch's awards.

These achievements are evidence of the valuable contribution and team effort of the branch staff and the supervisory role of Mr. Moazzam Saeed Khan, Area Manager – Faisalabad and Mr. Anwar ul Haq, Regional Manager - Faisalabad.

Muhammad Yasin,
Branch Manager,
Peoples Colony Branch

Mr. Suleman M. Ali, Pakistan's First CFP under INCEIF's Full Country Scholarship Program

Mr. Suleman M. Ali, Vice President, Product Development & Shariah Compliance, has qualified as Chartered Islamic Financial Professional (CIFP) from International Centre for Education in Islamic Finance (INCEIF). He became the 1st Pakistani to complete CIFP under INCEIF's full Country Scholarship Program. The achievement has brought him the status of 'Practicing Member' of Association of Chartered Islamic Finance Professionals, Malaysia.

Suleman received distinctions in 4 modules, namely Applied Shariah in Financial Transactions, Islamic Financial Institutions and Markets, Shariah Aspects of Business and Finance and Structuring Financing Requirements. During the course he wrote a Professional Practice Paper on "Pool Management in Islamic Banks" which covered the extensive practicing methodologies of Pool Management in Islamic Banks and explained each aspect skillfully.

We congratulate Mr. Suleman M. Ali on this achievement.

Usama Bin Tariq Siddique,
PDSC Department

Another feather in his cap - Mr. Tariq Mahboob secures 1st Position in Professional Diploma in Human Resource Management

Mr. Tariq Mahboob, Regional Manager - South II, successfully completed his Professional Diploma in Human Resource Management from Pakistan Institute of Management (PIM) while securing First position in his batch. Mr. Tariq has a history of securing top positions in his academic career with First-Class-First position in his Bachelors of Commerce and then again in his Masters of Commerce from Karachi University. Mr. Tariq Mahboob also holds a Masters degree in Business Administration.

Mr. Tariq Mahboob joined Meezan Bank in July 2004 as Branch Manager, Gulshan-e-Iqbal Branch. He was elevated to Area Manager in 2006 and later to Regional Manager of the South-III Region in February 2010. He is currently looking after the South-II Region.

We congratulate Mr. Tariq Mahboob on this prestigious achievement. He is indeed a role model for others who choose to pursue further education while pursuing their professional careers.

Ali Raza Nemati - 12 Published Papers In Hec Recognized Journals

Mr. Ali Raza Nemati joined the Learning & Development Department in July 2011 as Manager - North Region. In line with the approved policy parameters of the head office, similar to implementation in the other Regions (Central & South), he has been instrumental in the successful implementation in rolling out two Trainee Officer batches, two Trainee Cash Officer batches and one Business Development Officers batch in the North Region in the recent past.

Following his special interest in Research and Management Trainings, Mr. Ali Raza has authored and co-authored in 12 different International researches in HEC recognized journals. He is also the editor for four International Management journals.

Mr. Syed Muhammad Fahad elected as Vice Chairman of ACCA Pakistan Panel

Mr. S.M. Fahad, VP and Unit Head Budgeting and Group Reporting, Finance Department has been elected as Vice Chairman of ACCA Pakistan Members' Panel for a term of two years. Fahad is also a member of the Institute of Chartered Accountants of Pakistan (ICAP), holds Masters in Economics and BSc (Hons) in Applied Accounting from Oxford Brookes University, UK.

ACCA is the global body for professional accountants with 154,000 members and 420,000 students worldwide. The ACCA Pakistan Panel comprises of ten ACCA members selected from Pakistan.

We take this opportunity to congratulate Fahad and pray that Allah grants him success in his future endeavors.



The Growing ACCA Fraternity at Meezan Bank

Mr. Mehdi Abbas Nandwani, Relationship Manager - Treasury and F.I Department, has successfully been admitted to the Association of Chartered Certified Accountants (ACCA), U.K Membership in April 2012. We take this opportunity to congratulate Mr. Mehdi Abbas Nandwani on his achievement.

Mr. Zeeshan Ahmed qualifies as an ACMA

Mr. Zeeshan Ahmed, AVP - Country Operations has successfully qualified as an ACMA from the Institute of Cost & Management Accountants of Pakistan. Mr. Zeeshan has been associated to Meezan Bank since 2002 and is a key member of the T-24 project implementation team and manager for diverse and complex assignments at Country Operations.

ICMAP is the sole provider of cost and management accounting education, training and professional certification in Pakistan. The institute has earned reputation both nationally and internationally for its high standards of education and testing.

We congratulate Mr. Zeeshan Ahmed on his qualification and wish him all the success in his career.

IT Team Members Get Certifications in ITIL and CISSP



ITIL®



We congratulate Mr. Raihan Tanweer, Assistant Manager – Business Continuity Planning (IT), on qualifying as a certified ITIL and Mr. Ahsan Zamir, Senior Officer – Information Security (IT), on being certified as a CISSP earlier this year. The ITIL (Information Technology Infrastructure Library) and CISSP (Certified Information Systems Security Professional) certifications are both leading certifications in the domains of IT Service Management and Information Security respectively.

what are you waiting for?

RIBA SEY
AZAADI
KA MAHINA



This year the holy month of Ramadan, just like last year, coincided with the month of August - the month which is celebrated in Pakistan as the month of independence. We, at Meezan Bank, felt that this presents a good opportunity to promote the cause of Islamic banking by joining the message of "Riba Se Azaadi" with Pakistan's "Aazadi".

A campaign named 'Riba se Azaadi Ka Mahina II' with the caption 'What are you waiting for?' was rolled out in the month of August across Pakistan!

An aggressive advertising campaign was rolled out to incentivize people to move away from Riba. This year our advertising was more direct in our approach, asking the customer that if Meezan Bank provides Islamic Banking & Financing solutions for all their banking needs through a wide range of Halal deposit accounts, banking channels, consumer financing products and a wide network of 300 branches, then why do they resist coming towards Islamic Banking?

The campaign included print, electronic and Social Digital Media presence with multiple advertisements focusing on Consumer Banking, Corporate Banking and Alternate Distribution Channels.



RIBA SEY
AZAADI
KA MAHINA

Let Meezan Bank help you strike the perfect balance

Let us help you balance your financial needs with your religious requirements through our range of Riba-Free banking products and services. Whether you are opening a bank account for business or for personal use, we understand that what you need is pure, Riba-Free banking. Alhamdulillah Meezan Bank offers you a complete range of Current and Savings Accounts, in local and foreign currencies. So why not step into the world of Islamic Banking, and take the first step in saying 'NO' to Riba.

- Rupee Current & Savings Accounts • Dollar/Euro/Pound Savings Accounts
- Meezan Business Plus • Meezan Bachat Account • Karobari Munafa Account

Join us as we celebrate
Riba se Azaadi Ka Mahina.
Visit our website, call 111-331-331
or visit any of our 230 branches
in 63 cities nationwide to start discovering
the world of Riba-Free Banking.



Meezan Bank
The Premier Islamic Bank

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EXPLORING NEW HORIZONS: MEEZAN BANK EYES ENTRY INTO TAKAFUL INDUSTRY

Extract from Article published by Kazim Alam, in The Express Tribune, September 15th, 2012

If Meezan Bank succeeds in getting a license from regulatory authorities, it will be the first bank to establish a wholly-owned insurance company in Pakistan.

Meezan Bank has shown interest in setting up a full-fledged Takaful company as a wholly-owned subsidiary to cater to the growing Islamic insurance market in the country, Meezan Bank Chief Operating Officer (COO) Ariful Islam told The Express Tribune in an exclusive interview.

"We are looking at potential areas to expand into, and setting up an insurance company is certainly one of them. We have also held talks with the regulators. But until now, our interaction with them has been informal," he said.

"Sometimes, people get confused with the term insurance. Let me make it clear, whatever we will do, it will be Islamic and 100% Shariah-compliant," he said. Islam added that Meezan Bank was working on the proposal for the establishment of an insurance company, but it was still far away from actually launching one because of some regulatory issues.

If Meezan Bank succeeds in getting a license from the regulatory authorities, it will be the first bank to establish a wholly-owned insurance company in Pakistan. ... Ariful Islam says some awareness already exists among consumers about the difference between conventional and Islamic insurance because Takaful companies have operated in Pakistan for many years now. "We have done Shariah-complaint banking for 10 years. Meezan is a credible brand," Islam said, referring to the Bank's bright prospects if it manages to get a license from the regulatory bodies.

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