



Meezan Bank
The Premier Islamic Bank

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Editorial Team

Chief Editor

Sohail Khan,
Head of Learning &
Development and
Corporate Communication

Editor

Rabab Abedi,
Manager Corporate
Communication

Creative

Wizard of Oz

A Publication of
Meezan Bank's
Corporate Communication
Department

Email

newsletter@
meezanbank.com

Website

www.meezanbank.com

Facebook

www.facebook.com/
MeezanBank

Twitter

https://twitter.com/
MeezanBankLtd

Linkedin

http://www.linkedin.com/
company/meezan-bank-ltd



is also available for download at :
www.meezanbank.com/newsletter.aspx

From the Desk of Ariful Islam (Deputy CEO)

Dear Meezan Team Members,

السلام عليكم ورحمة الله وبركاته

Alhamdulillah, the Bank has performed very well in the first half of the year for which we must first thank Allah (SWT) and then the hard work and sincerity of the entire team. I extend my gratitude to the Meezan family for putting the Bank firmly on the road towards realizing its Vision of the establishment of 'Islamic banking as banking of first choice'.

In the last issue of PAGES, I had shared with you the news of the acquisition of HSBC's Pakistan operations by Meezan Bank. The transaction is now in its final stages and we are expecting to complete the take-over by end October 2014, Insha'Allah. The acquisition will give us ten more branches, a high quality financing portfolio and a deposit base of approximately twenty thousand customers. I am confident Insha'Allah that this acquisition will be very beneficial for the organization.

This quarter also witnessed the launch of Meezan World, Meezan Bank's intranet portal that has been developed on IBM's WebSphere platform. The portal will bring a very positive change in the working style of every Meezan family member by providing easy access to work-related information as well as through promoting knowledge-collaboration amongst staff. The intranet portal is the hub of information within the Bank, whether you are looking for organizational policies, product guides, Fatwas on product and

services, administrative forms or answers to work-related questions. Each department is responsible for keeping its content updated so that every employee gets accurate and updated information. This platform also serves as a solution and backup in crisis management. If a department's data is updated on Meezan World, it can be accessed from any location from within the Bank's network. Meezan World is currently launched at the Head Office and as a test run at branches in Karachi. The team is now working to deploy this state-of-the-art platform across the country by year-end Insha'Allah. I urge all staff to use this excellent portal and you will quickly realize the immense benefits that you can gain through Meezan World.

I am also very happy to inform you that as a part of our strategy to provide world-class banking services to our customers, very soon our customers will have 24/7 access to their accounts on-the-go with our Mobile Banking App on all iOS and Android platforms. Using this mobile application, one would be able to access one's account for transactions such as transfer of funds, payment of utility bills, checking account balances etc. We have, over a brief period of just 14 years, risen from being one of the smallest banks in the country to the 8th largest. We have established a strong brand, recognized for its Shariah credibility and a very significant branch network. Let us work towards Insha'Allah becoming one of the largest banks in the country - all it needs is our sincere efforts and the results will benefit us both in this world and the hereafter.

Profit after Tax grows by 17%, declares interim cash dividend of 15%



The Board of Directors of Meezan Bank Limited in its meeting held at Karachi on July 24, 2014 approved the reviewed financial statements of the Bank for the half year ended on June 30, 2014.

Meezan Bank has maintained its growth momentum – achieving a deposit base of Rs. 318 billion on June 30, 2014 against Rs. 290 billion on December 31, 2013, a growth of almost 10%. The Bank recorded

17% growth in its Profit- after-tax which increased to Rs. 2.254 billion compared to Rs. 1.933 billion earned in the corresponding half year of 2013. The Earnings per Share of the Bank increased to Rs. 2.25 (June 2013: Rs. 1.93).

As a result of the Bank's strong profitability, the Board of Directors approved an interim cash dividend of Rs 1.50 per share (i.e 15%). The Bank has an unbroken payout record since its listing on Stock Exchange in the year 2000.

Message of Surah Al Fatiha

This is the first Surah of the Holy Qur'an, not only in its present order, but also in its order of revelation in the sense that no other Surah had been revealed completely before this. It has been placed before every other Surah in its present compilation, because it is, so to say, the quintessence of the Holy Qur'an; the rest of the Qur'an is its elaboration. That is why it is named Al-Fatiha (The Opening).

The theme is that, in order to benefit from the Holy Qur'an, one must admit the basic attributes of his Creator, seek guidance from Him, and recite and study it with open mind and heart like a true seeker of Truth. This Surah is an instruction from Allah (SWT) how one should request and pray to Him for seeking guidance. The entire Qur'an following this Surah is an answer to this request.

*The commentary of Surah-Al-Fatiha by
Mufti Muhammad Taqi Usmani*

First-Ever Training Accreditation Workshop in Pakistan conducted by Finance Accreditation Agency (FAA) in collaboration with Meezan Bank



In order to provide a platform to entire industry of Islamic Banking, Meezan Bank welcomed the delegation of Finance Accreditation Agency (FAA), Malaysia at its Head Office for conducting the first-ever training accreditation workshop for Islamic Banking in Pakistan.

This workshop was attended by prominent bankers and Shariah scholars of many Islamic banks, Islamic bank window operations of conventional banks, Modaraba Association and academic professionals.

While conducting the workshop, Dr. Amat Taap – CEO FAA emphasized on the need of quality training in the Islamic Banking & Finance industry. He added that Pakistan is ranked as No. 1 in Islamic Finance education providers. He further briefed the audience on the importance, benefit and procedure of the proposed Finance Accreditation Program.

Mr. Ahmed Ali Siddiqui, EVP-Head of Product Development and Shariah Compliance (PDSC) - Meezan Bank, in his opening remarks stressed on the importance of capacity building as it is one the major challenges that Islamic Banking industry faces.

Meezan Bank installs ATM at Forward Sports PL (Manufacturer of BRAZUCA)



Muhammad Sohail Amjad
Area Manager, Sialkot Area

Meezan Bank installed its first offsite ATM in Sialkot at the premises of Forward Sports PL (FSPL). FSPL had secured the production contract of official match ball "BRAZUCA" for Football World Cup 2014.

FSPL has proved to the entire world that Pakistan is not lagging behind any other country when it comes to earning a name in this highly competitive era where competitors are trade giants like China etc, and after this tremendous success, which is covered by International Media, now a huge traffic of Mega brands of Sports Industry have focused their eyes towards Pakistan.



FSPL is one of the pioneer clients of Meezan Bank Sialkot branch since the branch's establishment. The Inauguration ceremony of ATM Machine was held at FSPL and the event was graced by the presence of Mr. Masood Akhtar Khawaja (C.E.O/FSPL) & Mr. Moazum Saeed Regional Manager and Mr. Sohail Amjad Area Manager Sialkot, Mr. Bilal Mushtaq Awan, Mr. Hassan Asif, Mr. Tahir Jamil Qureshi, Mr. Asif Saleem and Mr. Arslan Najeeb.

Mr. Masood Akhtar appreciated the efforts and contribution of Meezan Bank towards the establishment of Islamic Banking in Pakistan. Mr. Moazum Saeed prayed for the success of Sialkot to continue its contribution towards the growth of Pakistan. The event was covered by Express news & Nawa-I-Waqt.

Governor State Bank of Pakistan visits Meezan Bank Head Office



Governor State Bank of Pakistan - Mr. Ashraf Mahmood Wathra, executive directors and directors of SBP and CEOs of many financial institutions visited Meezan Bank's Head Office on June 13, 2014 on a cordial invitation by Mr. Irfan Siddiqui - President & CEO - Meezan Bank and Mr. Ariful Islam - Deputy CEO-Meezan Bank. It was the first visit by Governor State Bank of Pakistan, since the inauguration of this Head Office building.

The event was graced by the CEOs of Bank Islami, Burj Bank, National Bank of Pakistan, Habib Bank Limited, NIB Bank, Bank Al Habib, Soneri Bank, KASB Bank, Summit Bank and The Bank of Tokyo. Mr. Rana Humayun - Member Board of Directors, Meezan Bank and Mr. Mohammad Shoaib - Chief Executive, Al Meezan Investment Management Limited, were also present at the occasion.

Mr. Wathra highly commended the efforts of the Bank's management and emphasized other financial institutions to introduce similar landmark workspaces for their employees.

During the visit, Mr. Irfan Siddiqui briefed the guests about Meezan House that covers land area of 250,000 sq ft. inaugurated in 2011, Meezan House has a grand auditorium, a large aesthetically build cafeteria, a 1200 sq ft. swimming pool and separate gymnasium areas for both males and females.

Meezan House is designed by one of the leading architect of the country; it is a subtle blend of contemporary design and elements from Islamic architecture. The distinct façade of black stone and glass, coupled with the bright, colorful and spacious interiors create an environment that is pleasurable and symbolic of Meezan Bank's values.



INCEIF's Professor to conduct Research on Meezan Bank's Shariah Audit Function

Dr. Shahul Hameed, Associate Professor & Head of the Certified Islamic Finance Professional program of International Centre for Education in Islamic Finance (INCEIF) Malaysia, is visiting Meezan Bank these days to conduct a research project on Meezan Bank's Shariah Audit function.

This comes as another endorsement for Meezan Bank's role as the market leader in Islamic Banking as Dr. Shahul Hameed specifically chose Meezan Bank out of the entire global Islamic Banking industry for this research project.

Known for its robust Shariah Audit Function with one of the biggest teams of research professionals, Meezan Bank was the first choice for research for INCEIF.

During Dr. Shahul's stay at Meezan Bank, he is studying Meezan Bank's Shariah Audit, Shariah Compliance & overall product development procedures. As part of Meezan Bank's and INCEIF's ongoing collaboration since 2013, Meezan Bank has extended its support to INCEIF for the development of teaching curriculum that will benefit the global Islamic Finance Industry.

Dinner for Corporate Clients of Faisalabad Region

Hissan R Khan
Corporate Banking

A Corporate Dinner was hosted by Meezan Bank on Sunday April 06, 2014 at Serena Hotel, Faisalabad for its corporate clients of Faisalabad Region. President & CEO of Meezan Bank, Mr. Irfan Siddiqui & Group Head Branch Network SME/ Commercial, Mr. Ijaz Farooq were hosts to the Region's noteworthy list of corporate clients. These Corporate organizations have major relationships with Meezan Bank. Moreover, such interactive sessions play an important role in bringing Meezan Bank and the business community together.

Corporate entities were represented by their CEOs. Notable dignitaries including Sheikh Mukhtar Ahmad (Chairman - Ibrahim Group/ Allied Bank Ltd), Mian Tayyab (Chairman - Tayyab Group of Companies), Mian Idrees (CEO - Sitara Chemical Industries Ltd), Mian Imran (CEO - Niagara Textile Mills Ltd), Mian Farhat Ullah (Director - Magna Group) and Mian Abid Kamal (CEO - Kamal Textile Mills Ltd).



Muhammad Hasan Amir
Product Development & Shariah Compliance

In a joint effort by PDSC Retail Banking team and Corporate Communication, Meezan Kids and Teens Club Accounts launched its first ever Facebook campaign which received amazing response from public. The campaign "My First Roza" became an instant popular item on our official Facebook page. The winners from Karachi were given free voucher of Gloria Jeans, whereas winners from other cities won wall clock and books on Islamic banking. This successful campaign has encouraged the product team to launch more campaigns in the future.

Facebook has emerged to be one of the highest connecting avenues with the larger public. Alhamdulillah, Meezan Bank's Facebook page is active and most popular in the Islamic Banking Industry.

First Facebook campaign of Meezan Kids and Teens Club Accounts

My First Roza

Share your first Roza experience with us, the best answers* will win a gift from Meezan Kids & Teens Club.

Meezan
Teens Club
Account

Meezan
Kids Club
Account

*Terms of participation apply





Fareed Khan Every year Ramadan seems to arrive faster and faster. It brings with it a mixture of emotions: hope for the feelings of renewed faith, nervousness for the long fasts, and excitement for the month of my mom's delicious iftar food. As I get ready to head into another month of fasting I think back to the first fast I ever kept (or roza, as we call it in Urdu). I was 8, and my family was visiting my relatives in Pakistan over winter break. We were in Islamabad at the time, and we would come together every night, about 20 of us in all, to have iftar. My family told me we would have a party in the evening, a roza kushai, in celebration of my first fast. The most difficult part of that day for me was preparing the food. There I was, only a few hours away from the end of the fast, willingly torturing myself with the aromas of the meal that seemed eternally far. Somehow, I got through. Opening my first official roza with my family watching is a moment I will always remember. Everyone was so proud of me and delighted to share in my milestone. We all performed Maghrib prayers together, then my aunts and uncles gave me little presents, and finally everyone partook of the special iftar.



Maria Batoel Ahh kia yad dila diya, first roza, i can never ever forget that amazing, exciting and thrilling day of my life, i was way too young for a roza still jub khud se uth gai sehri mein or sehri b karli or bhai se poch k dua b perhli, niyyat b krli rozay ki tub tuk ghar walo ko yaqeen tha "chiri roza" hoga maria ka, june july k rozay thay sakht garmi thi bus school ki chutti b jb ammi ko yaqeen agaya k waqai roza rakhlia he tu abbo ko inform kr dia and he came early that day, ye wo time tha jub i used to imitate namaz ksi k sath kharay hokar, muje baqaida namaz perhni b nae ati ti or buht choti bus 2, 3 sooraten yaad theen. Jub abbo ghar ay he asked me what kind of gift i want for my first roza? Bhai ne pehle he sikhaya tha k notes (rupees) ka haar mangna, mene wohe kaha or new dress, photographer k pas lejakar picture, gulab jaman etc ki farmaesh kardi, tub excitement mein kar tu di lekin jb waqai abbo legaey ye sb dilanay meri pasand se tu jo haal hua k bus phr end mein duaan ki k jaldi Azan hojaey or aftari krun, i still remember mene sub se ziada dua class mein first anay ki maangi ti 😊 or waqai qubool hui ti. wo notes ka haar mere kaam na aya jis pe ajtuk bhai se baat hoti k saray paisay kha gaey mere masumyat ka faida utha kar. It was the best day of my life still remember each and everything that happened that day, aik aik ko itnay fakhar se btaya k jese roza kushai ka din na ho eid ka din ho. Waqai eid unki hoti he jo rozay rakhtay hen...!!



Pir Jarar Osama My name is M.Murtaza Hashmi account no. xxxxxxxxxxxxxxxx. I am 9 years old and I am using my father's face book account to share my experience. Last year I had my first roza I was excited about eating sehri mama made my favorite salan with paratha and dhoodh jalebi too. I do remember I was eating alot more than i can afford then baba told me not to eat too much it will be all digest after 3 hours. I woke up 11 o clock mama told me to sleep more to pass roza easily but I couldn't. Because of hot weather I felt thirst more than hunger. Roza passed well by offering prayers, reciting Quran, sleeping and also played monopoly with cousins to pass time. On iftari time again mama made all my favorite food and got money from my dado and baba as gift felt so proud and happy. I had total 3 rozay last year and this year too still three inshaAllah will have more.



Shaikh Shayan Ek Din Ramazan mein Meri Family Kahi bahar shopping waghera ke liye ja rahe the, woh mujhe ghar pe akela chor kar chale gaye, un sab ka Roza tha, lekin mera roza nahi tha tou ammi mujhe do biscuit ke packet de ker chali gayi ke yeh kha lena humme aane mein der ho sakti hai, phir main ne socha ke ager main aaj sirf in do packet biscuit ki qurbani de deta tou aaj mera bhi roza ho jata, tou phir main faisla kia ke kal main roza zaroor rakhonga, bus do biscuit ki tou qurbani deni hogi aur pani ki aur kia, tou phir main ne doosre din Roza rakha meri umer koi 10 saal hogi aur roze mein shadeed pyaas ki waja se mujhe meri nani yaad aa gayi, phir mujhe ahsas hoa ke roze mein asal qurbani pyas ki hai biscuit ya khane ki nahi, lekin jaha tak mujhe yaad hai mera pehla roza koi ziyada dhoom dharn se nahi manya gaya, bus pakorey khila ke bola Pehla Roza Mubarak ho !!!

Islamic Banking Workshops at LAHORE & MULTAN

Wasfali Babar & Muhammad Zahid

Corporate Banking

The Corporate Banking department's teams at Lahore and Multan, jointly with the PDSC department, held Islamic Banking workshops at Liberty Castle, Lahore and Shangrila Cuisine, Bosan Road Multan during June 2014.

In both the workshops Mr. Faisal Iqbal, Corporate Head Central highlighted the main aim of the session, which was to dispel misconceptions about Islamic Banking and develop understanding of concepts relating to Meezan Bank's financing products for existing and potential Corporate and Commercial clients. He also presented Islamic Banking industry's financial highlights and shared Meezan Bank's growth and success since its inception. He also spoke about SBP's vision to support and promote the industry in the long term.

Mr. Ahmed Ali Siddiqui, Head of PDSC emphasized on the importance of Riba free banking and gave a detailed presentation on Meezan Bank's financing products, their implementation as well as issues that may affect Shariah-compliance of products. He specially focused on products like Murabaha, Istisna, Tijarah, Trade related products, Ijarah and Running Musharaka. The presentations ended with question and answer sessions with active participation by the participants at both the workshops.

The Lahore workshop was well attended by the senior management of leading corporate clients like Nestle, Nishat Group, Sapphire Group, Packages, Millat Tractors, Asian Foods, Service Industries, Master Textile, US Apparel Group, Kohinoor Energy, Indus Home, Cotton Web, PASSCO, WAPDA etc. Clients from Commercial Banking segment also attended the workshop.

The Multan workshop was attended by senior management of leading corporate clients like Mahmood Group, Fazal Group, Fatima Group, Shujabad Group, PND Group, Sharif Oil Group along with Commercial / SME clients from the whole Multan region (Multan, Sahiwal & Dera Ghazi Khan).



Engro Islamic Rupiya Sukuk IPO

Muddassir Hashmani

Investment Banking

Meezan Bank's Investment Banking Group achieved yet another significant milestone by providing full fledged Financial Advisory Services for Engro Islamic Rupiya, the first listed Islamic instrument issued by Engro Corporation Limited. The long term Sukuk was issued by Engro to meet the funding requirement of its subsidiaries by making investment in them. This Issue was innovatively structured on the basis of a hybrid structure based on a combination of Murabaha and Musharaka by Meezan Bank.

The Sukuk was issued for PKR 4 Billion out of which Rs.1 Billion was offered only to individuals through an IPO.

It is worth mentioning that although the subscription for IPO was opened for 3 months, the whole issue was fully subscribed in just one and a half days, making the Sukuk a great success story and opening a new dimension for Meezan Bank to raise funding.

Collaborating with one of the leading business conglomerates in introducing an innovative financial product was indeed a landmark achievement, which reinforces Meezan Bank's commitment and untiring efforts towards the development of Islamic Banking & Islamic Capital Market and maintaining its position as a leader in the Islamic Banking industry.



Easy Home Mall Activities

Muhammad Shahid

Easy Home, Consumer Banking

Easy Home is one of the most popular Consumer banking products of Meezan Bank. This product provides Shariah-compliant solution to buy, build, renovate a home or replace an existing mortgage from any other bank to MBL.

In order to create awareness and attract potential home finance customers the Easy Home Sales team – South Region took an initiative of running multiple mall activities at several popular business markets of Karachi.



Saima Pari Mall (North Nazimabad), Saima Mall (Gulshan Iqbal) and Forum (Clifton) were selected for this activity keeping in view of their heavy customer traffic.

As expected, a very large number of people visited these malls, which helped our Sales team to gather useful leads. Our stalls were visited by hundreds of people from all walks of life.

This activity provided the Housing Sales team a great opportunity to interact with potential customers and increase awareness about Meezan Bank and its Shariah-compliant Home Financing product.

Meezan Current Account Championship - Deposit Grew By Rs. 28 Billion

Talha Aftab & Muhammad Nameer Siddiqui

Premium Banking & Liability Product Management

Syed Muhammad Hammad

Liability Product Management

Incentive and bonus schemes have always produced amazing results in terms of getting the best out of our branch network and sales footprint. Realistic targets coupled with attractive incentives proved to be a winning formula as experienced while witnessing extraordinary growth in our Current Account deposit book as a result of hard work by Branch Banking, Inbound and Outbound Sales teams.

Meezan Current Account Championship – an incentive campaign was launched in the month of March 2014 for period of 4 months (March till June 2014). The campaign was targeted to synergize marketing efforts to effectively drive and grow Current Account deposit book for the Bank.

In this campaign, Current Account deposit thresholds were assigned to all Branch Banking regions. Alhamdulillah, 13 regions managed to achieve and exceed the assigned Current Account deposit thresholds, as a result of which Current Account deposit book increased by over Rs. 24 Billion (between January 2014 and June 2014), and by over Rs. 28 Billion during the campaign period

(i.e. between March 2014 and June 2014). March 2014 and June 2014).

Winning and Runners-up regions of the Meezan Current Account Championship were:

Position	Region	Fixed+Variable Cash Reward
Winner	Faisalabad Region scored 1,343 points by exceeding the assigned Current Account threshold by 1.43 Billion	Rs. 3,75 Million
Runner-up	Karachi West Region scored 599 points by exceeding the assigned Current Account threshold by Rs. 742 Billion	Rs. 2,125 Million

Faisalabad region under Mr. Anwarul Haq and his team remained on the top during the retention period and emerged as an undisputed Winner of this campaign. Karachi West region managed to bag the Runners-up position.

There were three more regions which exceeded and retained the assigned Current Account deposit thresholds including Lahore West, Bahawalpur and Lahore East regions.

This championship had been successful through the extraordinary efforts of the entire Branch Banking team, Inbound and Outbound Sales teams and the unduly support of Finance department in rolling out incentives to the staff and timely communication of MIS data which helped in monitoring and sharing campaign performance updates to branches and sales teams on daily basis!

Meezan Bank's

Rabab Abedi

Corporate Communication

Syed Taha Ghayas

Learning & Development

Alhamdulillah, Meezan Bank has become the first bank in Pakistan to have implemented a comprehensive and multi-functional intranet portal that not only provides a platform for easy access to Organizational policies, documents, news, announcements etc. but also allows knowledge-sharing through social interaction. The portal has been given the name 'Meezan World'. The name says it all!

Meezan World is an internal, interactive portal for Meezan Bank's staff that provides both work-related information and a platform for interaction amongst staff.

The portal disseminates news and announcements, provides avenues of communication in addition to the existing Email and IP Phone and enables easy access to updated policies and forms. It provides forums for discussions and sharing of ideas and helps you seek online help and advice from colleagues.

The news section of Meezan World helps you stay abreast of the various activities and achievements happening within the organization and the Media watch section keeps you updated with the latest news and events happening in the world of banking, both local and international.

The portal is designed to work as a one-stop shop for obtaining departmental policies, procedures, forms and files. Each

department has got an independent page where you can see the profiles of all the staff of that department as well as access the policies, forms and documents that the department has put up for sharing with the staff. Similarly, functional groups such as 'Everyone Head Office' etc are also available so that targeted dissemination

of information could be done. Community members can post their profiles, achievements, forms, files, bookmarks, images and status updates to reflect what is happening in their community. This social element of Meezan World works pretty much like Facebook and provides staff members, stationed at diverse





Intranet Portal

geographical locations, to get in touch with each other in real time to share their knowledge and experience.

Meezan World has a strong built-in search option through which you can search for people, departments, documents, and any other information about the Bank that you are seeking.

The portal has got features for personal efficiency also. 'My Page' area has an 'activities' application in which you can create and track activities, projects, and tasks. You can involve other colleagues managing complex projects becomes simple. Furthermore, all users can have a backup of up to 500 MB of data on the portal.

Meezan World was rolled out for the Head Office in June this year. It is now being rolled out for the branches in Karachi as a test run. Insha'Allah it is expected to be rolled out for the entire country by the end of year 2014.

"This is the first time that such a solution has been implemented at a bank in Pakistan. Our goal was to create a highly engaging, useful and interactive portal for the staff of Meezan Bank. We are confident that the portal will help the people at Meezan Bank work more efficiently by gaining better access to updated policies and procedures and sharing knowledge from experts within the Bank. It will also help enhance customer loyalty by enabling the staff to deliver better services."

Syed Shahram Hussain
Brand Manager, Portals & Collaboration
IBM Pakistan | Software Group

"The development of Meezan World did not occur in isolation. The organizational culture, its strategy, technology capabilities and staff preferences, all contributed in making Meezan World a state of the art Intranet portal. As external consultants, myself and my team is thankful to Meezan bank leadership for giving pragmatic advice based on the real-life complexities of the organization. By working as a team with Corporate Communication and IT departments, we were able to launch a portal that is beyond just being a publishing platform for policies and procedures, and a channel for corporate news. Meezan World hosts a rich set of Business and Collaboration tools that are designed to help users do their work efficiently."

Mr. Faisal Jamil
GM Technology Consulting
LMKT



STAR PERFORMERS

Meezan Capital Preservation Fund

Muhammad Ashfaq

Wealth Management & Cross Sell Unit

MCPF was launched by Al Meezan Investments in the month of January, 2014. Since its inception, the overall performance of MCPF has remained outstanding with subscription of Rs. 2.9 Billion from over 1,500 clients through the remarkable efforts of MBL sales team towards superior customer care and support.

Meezan Bank has always encouraged the efforts of their sales team through awards and cash incentives. The following star performers were awarded with shield of recognition for their outstanding performance.



Name	Designation	Branch
Ms. Maryam Iftikhar	PBO	0115 - DHA Phase II Ext
Omer Nizami	BM	0287 - Model Town C-Block
Sadoon Ahmed	PBM	0205 - DHA - Lahore
Nadeem Ahmed	BM	0205 - DHA - Lahore
Muhammad Azeem	PBO	0205 - DHA - Lahore
Muhammad Ahsan	PBO	0112 - Gulshan Chowrangi
Shuja Uddin Sheikh	BM	0115 - DHA Phase II Ext
Jawaid Bhutto	BM	0106 - F.B Area
Asim Butt	BM	0112 - Gulshan Chowrangi
Imran Khan	PBM	0116 - Barkat-e-Hyderi
Muhammad Hafeez	BM	0201 - Gulberg Lahore
Muhammad Khalid	BDO	0201 - Gulberg Lahore
Sameer Manzoor	PBO	0236 - Wapda Town Chowrangi
Sohail Zafar	BM	0241 - Daroghawala Branch - Lahore
Sayed Farid	PBO	0160 - Sir Syed Road Branch, Karachi



Meezan Kafalah

Madiha Sultan

Wealth Management

Meezan Bank has once again proved itself to be the market leader through the launch of Meezan Kafalah, (a Shariah-compliant alternative to bancassurance / Bancatakalaf). This is the first of its kind product in the industry that accumulates 100% cash value from day one of the investment with flexibility and ease of exit from the plan without any penalty or charges.

In order to incentivize sales of Meezan Kafalah, a sales promotion campaign was developed by Wealth Management department, under which an award ceremony was held at Karachi and Hyderabad to recognize and celebrate the achievement of top performers of this product. Mr. Ariful Islam, DCEO and Mr. Mohammad Raza, Group Head, Consumer Banking and Marketing inaugurated the event in which they shared insightful information and provided strategic vision for Meezan Kafalah.

The following star performers were awarded with shield of recognition for their outstanding performance.



TOP BRANCHES

Name	Branch
Mr. Muhammad Abrar	Hub River Road
Mr. Ali Muhammad	Sakarand
Mr. Muhammad Salman Dosani	Sukkur
Mr. Muhammad Asim Ihsan	New Airport Road
Mr. Asghar Ali Baloch	Marich Bazar, Sukkur
Mr. Muhammad Arshad	Tando Adam
Mr. Sohail Ahmed Shaikh	Larkana
Mr. Shaikh Asif Samad	Shdadpur
Mr. Rafique Ahmed Memon	Nawabshah
Mr. Musharraf Ahmed	Dadu
Mr. Muneer Muhammad Laghari	PNSC
Mr. Muhammad Asim Butt	Gulshan Chowrangi

TOP REGIONS

Name	Area
Mr. Tanveer Zaman	Hyderabad
Mr. Tariq Mahboob	South-II
Mr. Anwarul Haq	Faisalabad

TOP AREAS

Name	Area
Irfan Ahmed Arain	Interior Sindh
Mohammad Amjad	DHA LHR
Hafeez Ullah Khaskheli	Hyderabad
Ameen Khawaja	SITE
Mashkoor Siddiqui	DHA - KHI

TOP RSMS

Name	Area
Anil Kumar Rajpal	Interior Sindh
Syed Mubashir Wasi	DHA LHR
Ayaz Ahmed Dahar	Hyderabad
Mehmood Alam	SITE
Amanullah Khan	DHA - KHI
Amjad Mehmood	Defence - Clifton

TOP ASMS

Name	Region
Khawaja Tariq Hassan	North
Sohail Akhtar	Hyderabad
Rizwan Raza Jaffery	Lahore

Learning & Development Activities

Syed Taha Ghayas

Learning & Development

Alhamdulillah, Learning & Development department conducted a total 395 training programs spread on 526 learning days benefiting 14,963 learning participants. This includes 349 internal training programs spread over 334 learning days benefiting 14,866 learning participants. The department sent 94 participants on 43 external training programs spread on 183 learning days. During the year, 3 participants were also sent on international training programs. Besides, the department undertook many key initiatives during the year. The key initiatives of the department are mentioned below:

Hiring of Trainee Cash Officers Batch-3

With the growing branch banking network of Meezan Bank, a strong need prevails for Cash Officers. In 2013, 164 Trainee Cash Officers were hired through a rigorous process of initial screening, aptitude test and cross-functional panel interview. This year, the need for over 300 Cash

Officers has been identified out of which 220 will be inducted through the Trainee Cash Officers program. Recruitment test and interviews have already been conducted at Karachi, and successful candidates have been issued Offer Letters. Tests have been conducted at Islamabad and Lahore and interviews are being organized. The TCOs will go through 20-day classroom training and 15-day on-the-job branch rotational training.

Summer Internship Program-II

After the successful completion of Summer Internship Program-I in 2013, L&DD launched Summer Internship Program-II this year. 35 students from well-reputed universities have joined Meezan Bank as Summer Interns. Majority of them are from IBA, Karachi and the remaining are from KSBL, LUMS, SZABIST, IQRA and FAST, which are all highly reputed institutes. All these interns were assigned specific projects to handle during the Internship. Selection of these interns was done through a process of initial screening by the Learning department and then interviews by the department in which the intern was to be placed.

Implementation of e-Learning Initiative

Alhamdulillah, the Learning & Development department announced the launch of its latest and most ambitious initiative, e-learning.

What is e-learning?

e-learning means that a learner can log-in at a website where various courses are available in the form of learning material such as videos, presentations, Word and PDF documents etc. The learner can enroll online into a course and then watch the videos and go through the reading material of that course. There will also be short tests during various stages of the course that will help the learners evaluate their understanding of the subject.

Benefits of e-learning

1. You can study the course any time you like and at your own convenience from your workplace or from your home.
2. It supplements classroom learning by providing short, user-friendly learning sessions.

3. Training is available on your computer screen, so you don't have to travel to a training venue.

4. The results of online tests are shown to you immediately so you can evaluate your performance yourself as you progress in the course.

5. Detailed MIS regarding each user's progress is available on a real-time basis with the e-learning course administrator; making it easier for the Learning department to evaluate how the different users nominated for a course are performing.

Which training courses are available on Meezan Bank's e-learning portal?

Learning & Development department, with the support of Head Office Operations department, has developed an interactive course on Account Opening Procedures. The first audiences of this course are all Branch Managers. After the Branch Managers have



completed this course it will be gradually rolled out to Operation Managers, Personal Bankers and Operation Officers as well.

The Learning department has also developed online trainings on various elements of Alternate Distribution Channels, which will be rolled out shortly. Online courses on Shariah concepts, various deposit and Consumer Banking products, T24 modules, Microsoft Excel, Soft Skills etc. are also under development and will be made available soon.

Once the learners have completed the course, the system will generate a Course Completion Certificate in their name that they can print through their computers.

HIRING

of Trainee Banking Officers - Batch 10

Alhamdulillah, the 10th Batch of Trainee Banking Officers has completed 3-month intensive classroom and on-the-job rotational learning program and the TBOs are now ready to join the Bank in their permanent seats. TBO Batch-10 is the largest batch in the history of Meezan Bank in which 340 trainees have been inducted, and a batch of 45 more is in the process of induction in Karachi.

The trainee officers went through numerous screening mechanisms. After initial screening of 7,000 applicants who applied for the job, 2,500 were called for taking the recruitment test. Half of these candidates passed the test, and were called for interview. Finally, 340 candidates were given offer letters for this position.

Looking at the very positive feedback from the branches about the TBOs, the Head Office departments have also asked for TBOs and almost 50 TBOs from the 10th batch are now being placed at various Head Office departments including PDSC, Treasury, Risk Management, Information Technology, Consumer Banking, Operations, HR and Compliance etc. It is for the first time in the Bank's history that such a large number of TBOs are joining the Head Office departments and is a testimony to the excellent results being delivered by the Learning team under this initiative.

The Learning department organized interviews of 105 TBOs of



Batch 10 stationed at Karachi with the departments that had indicated a need for TBOs. This entire exercise was completed in a single day with a second round of 10 interviews organized on day 2 to complete the selection process. The TBOs have joined their respective departments.

During their classroom training, the trainee officers got extensively trained and tested on Shariah Concepts, as well as core banking activities such as Account Opening, ATM Operations, Clearing & Remittance and Cash Management. They were also trained on essential banking functions such as Internal Audit, Alternate Distribution Channels, Anti Money Laundering and Premium Banking.

Meezan Bank will soon be joining the ranks of selected banks in Pakistan which are offering their customers a mobile banking app.

Coming soon on the iOS and Android platforms, the **Meezan Mobile Banking App** will allow our customers to manage their accounts from their mobile phone.

The App will offer customers with internet enabled phones 24/7 convenience, whether they want to transfer funds or pay utility bills.



Independence Day Celebrations

The date of August 14, 2014 marks 67 years of freedom from the British rule which gave us the opportunity to mould our future with our own hands.

Meezan Bank hosted a series of Independence Day Celebrations across the country, including its Head Office, Branches and Regional offices. The Bank also disseminated the message of celebrating independence together with Riba se Azaadi, through its various mediums including digital and social media, ATM network, etc. An engaging Facebook post was designed in-house that got very popular on the social media.

Flag Hoisting Ceremony at Meezan House

This event was organized at the Head Office - Meezan House, on the 14th of August, 2014 at 9:30 am and attended by Mr. Irfan Siddiqui - President & CEO, Department Heads, Regional Managers and staff stationed at the Head Office. Followed by the flag hoisting, the participants recited national anthem, and prayed for country's progress, peace and prosperity. Irfan sb gave a short speech on the blessings of independence, he thanked everyone who joined this activity and played their part. The event ended upon a scrumptious breakfast of halwa poori.



Celebrating Independence Day with Senior Citizen Account Holders

A cake cutting ceremony was arranged at U.P. Morh branch – Karachi Central Region on the 13th of August, 2014 where Senior Citizen account holders were cordially invited and were requested to lead the event. The whole idea of this unique activity was to thank our elders as they have sacrificed their loved ones, belongings and wealth to let us have this free country. This event was warmly appreciated by the guests and everyone prayed for the progress, peace and prosperity of the motherland!



Celebrations at Meezan Bank



F.B Area Branch Karachi



Wahdat Road Branch Lahore



Shahrah-e-Faisal Branch Karachi



SITE Area Branch Karachi



UP Morh Branch Karachi



Gulshan-e-Iqbal Branch Karachi



Gulshan-e-Iqbal Branch Karachi



Shahrah-e-Faisal Branch Karachi



Regional Office Multan



Sukkur Branch



Bosan Road Branch Multan



Ghalib Market Branch Karachi

MEEZAN PREMIUM BANKING

Ramadan Gift Packs



Customer Engagement Sessions

Talha Aftab

Premium Banking & Liability Product Management

With the objective of continuously enriching our Premium Banking proposition, customer engagement sessions were recently organized at all Premium Banking Centers at Karachi, Lahore and Islamabad for gaining customer insights.

Customers were invited at Premium Banking Centers by the respective branches. The engagement sessions turned out to be a fantastic mode of reaching out to customers and knowing more about their preferences and priorities. During this activity, approximately 200 valued customers visited their respective Premium Banking Centers. These customers were informed about Premium Banking services in general and the host of benefits that they can avail by visiting our Premium Banking Centers to fulfill their banking needs.

Along with the team of Premium Banking, Group Head Consumer Banking & Marketing, General Managers, Regional Heads, Area Managers and respective Branch Managers welcomed the customers at the venues.

Specially designed Ramadan Gift Packs were also presented to customers for acknowledging their visit to Premium Banking Centers.

Rameez Ahmed

Premium Banking

Talha Aftab

Premium Banking & Liability Product Management

Advent of the Holy month of Ramadan presented an opportunity to blend religious fervor with the aspiration of valuing relationships of our Premium Banking customers and we captured this opportunity by introducing "Premium Banking Ramadan Gift Packs". Keeping in view the taste of our Premium Banking customers, gift packs were exclusively designed, portraying rich association with our religious values and beliefs.

The gift packs were delivered to the relevant branches prior to the month of Ramadan. To highlight our commitment towards giving personalized services to our customers, Branch Managers and their senior staff were requested to deliver the gift packs to their respective customers.

This activity gave an outstanding opportunity to our branch network to maintain healthy interaction with their customers while re-enforcing strong focus towards developing and deepening relationships with our valued customers.

Alhamdulillah, this initiative has received an excellent response from our customers. Feedbacks have been received across Pakistan, acknowledging and appreciating our efforts.

As a result of valuing premium customer relationships and by delivering superior quality services, Alhamdulillah Meezan Premium Banking has achieved significant growth this year so far with year to date growth of approx. Rs. 5 Billion till 30th June, 2014. We are hopeful that similar initiatives will strengthen our bond with our customers and enhance the positive image of the organization.



Islamic Banking Training at SBP Office Sukkur

Rafique Ahmed Memon

Area Manager, Sukkur

Meezan Bank Sukkur Branch in collaboration with State Bank of Pakistan (Sukkur) organized a training program on Islamic Banking to create awareness among general public & stakeholders on opportunities & issues in Islamic Banking.

Mr. Mufti Bilal Ahmed Qazi, from PDSC conducted the session. Other notable speakers were RGM Hyderabad, Area Manager - Hyderabad, Area Manager - Nawabshah, Area Manager - Sukkur. This interactive session which was attended by our customers and business related persons.

A special Shariah session was also held at Sukkur Chamber of Commerce.

HSBC Staff's visit to Meezan House

Muhammad Ahsan Akhter Faridi
Human Resource

Meezan Bank is in the process of acquiring the Pakistan operations of HSBC and as a part of this process, the Bank had arranged an introductory welcoming session for HSBC staff with Meezan Bank's staff at Meezan House.

The entire event was led by HR department under the supervision of Head of HR along with Manager – ER/Policies/HR Operations, Manager –HR System and Manager – Talent Management.

Some highlights of the session:

HR arranged shuttle service (with the support of Administration Department) for around 225 HSBC staff to reach Meezan House. For the purpose of organizing the commute, HSBC staff was divided into 13 groups and each group was led by HR representatives and senior staff at Head Office.

The welcome session was organized at the auditorium of Meezan House. The Head of HR gave a brief introduction of Meezan Bank. President & CEO of Meezan Bank delivered a speech which was followed by Q&A session. The whole introductory session was very interactive during which HSBC staff asked questions regarding Meezan Bank and Islamic Banking.

Later, HSBC staff visited every department including Utility building which includes Gaming Zone, Gym and was very impressed. In last, buffet lunch was served to HSBC staff. In the end HR department presented souvenirs to all staff of HSBC.

President & CEO appreciated the organisers for their extraordinary efforts for the success of this introductory session.

Business Process Re-engineering (BPR)

Kashif Zaidi

Business Process Re-engineering

Business Process Re-engineering (BPR) unit was formed in June 2013 to review processes with the objectives of bringing improvement in terms of cost, time, customer experience, controls and simplifications, thereby resulting in value to customers and stakeholders. The revised process is implemented with the support of stakeholders.

Alhamdulillah, six BPR initiatives have been rolled out while a number of others are in different stages of implementation.

Implementation of Services Form - Alternate Delivery Channels (ADC)

A consolidated form for subscribing to multiple ADC services of Debit Card, Phone Banking, SMS Alerts and E Statement.

Key Benefits

- Printing cost reduction by replacing 6 forms with one ADC services form.
- Enhanced customer experience by eliminating redundancies, duplication of information and requirement for signing separate form for each ADC Service.
- Reduction of work at branches on account of maintaining inventory and processing different form for each requested ADC service.

- Enhanced legal coverage for the Bank in Terms & Conditions for ADC services.

Discontinuation, Enhancements & Standardization of Manual Registers

Reviewed branch stationery and implemented changes as below:

- Discontinued 7 manual registers & 4 other stationery items.
- Standardized 2 manual registers across MBL network.
- Enhancements in 5 manual registers to eliminate duplication & resulting in reduction of work.
- Implemented standardized coding scheme for all stationery items.

Key Benefits

- Saving time at branches by discontinuing and enhancing manual registers – freeing up branch staff for customer services.
- Saving cost for printing discontinued registers / other stationery items.
- Optimum utilization of automated systems and their reports.
- Unique codes improved controlling at Head Office and facilitated in requisitioning, ordering and recording the stock/stationery items.

AWARD & ACHIEVEMENT

Mr. Tanveer Abrar

qualifies as Associate of Public Finance Accountant

Mr. Tanveer Abrar, working as Centralized Account Opening Authorizer (CAO South) at Country Operation Department Head Office has recently qualified as Associate of Public Finance Accountant from Pakistan Institute of Public Finance Accountant (PIPFA). We congratulate Mr. Tanveer on this achievement and wish him success in his career.

**CONGRATULATIONS
ON YOUR
ACHIEVEMENT**

MEEZAN BANK'S FACEBOOK PAGE CROSSES

150,000



Meezan Bank Limited
Bank/Financial Institution

Timeline

About

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PEOPLE



152,474 likes
309 visits

ABOUT



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Status



Photo / Video



Offer, Event +



Meezan Bank Limited

Alhamdulillah, Meezan Bank's Facebook Page managed by the Corporate Communication has crossed 150,000 fans and the number is growing every day. Our page is among the top Facebook pages in Pakistan's banking industry and it has helped improved the Bank's image in cyber world.

This page provides a platform for the fans to:

- Learn about Bank's latest happenings, customer announcements and our efforts in facilitating Islamic banking throughout Pakistan and the world over.
- Inquire about the Bank, its products and services.
- Engage through interesting content that include occasion based celebrations, prize winning contests, polls and informative posts.
- Give suggestions for improvements in our banking facilities, product offerings, customer service, etc.
- Share their concerns, complaints or follow-up on their feedback.

The Corporate Communication team would like to thank all the departments for their support in responding to the posts shared with them. A special note of appreciation for Ms. Faiza Sajjad (Learning & Development) for handling query response and Mr. Faisal Palijo (Marketing) for providing designing assistance in this ongoing project.



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