



Meezan Bank
The Premier Islamic Bank

pages

Page 04

Meezan Bank's Acquisition of HSBC Pakistan

Page 06

Meezan Bank awarded 'Best Islamic Bank of the Year 2013' by CFA Pakistan

Page 08

Ufone and Meezan Bank signs MOU for Islamic Branchless Banking

Page 10

Banking @ Meezan - always on the move

Page 12

Evacuation Drill at Meezan House

Page 18

Launch of Centralized Account Opening (CAO) Workflow

Page 24

Illustrations of Meezan Bank Calendar 2015

Meezan Bank acquires HSBC Pakistan



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President & CEO's Message

السلام عليكم ورحمة الله وبركاته

By the grace of Allah (SWT) and hard work of the entire Meezan Bank family, the Bank has achieved all the significant milestones set for 2014. We are now the 9th largest Bank in terms of Deposits as compared to the 11th largest bank in 2013. In terms of branch network we continue to be the 8th largest Bank amongst the 32 commercial banks operating in Pakistan.

In 2014, the Bank achieved a significant milestone by successfully completing the acquisition of HSBC Pakistan. Apart from the financial impact of the deal, this acquisition improved our prestige and market perception of a leading Islamic Bank acquiring one of the best retail banking brands in the world. The entire operations of HSBC Pakistan are being converted into a Shariah-compliant mode under the dedicated guidance of our Shariah Supervisory Board. 10 HSBC branches were added to our network and 280 people became part of the Meezan family as a result of this acquisition. This is the second acquisition for Meezan Bank as we had acquired and successfully converted the banking operations of Societe Generale in Pakistan into Islamic banking through a very similar transaction in 2002.

I thank all members of the Meezan Bank family on this successful and eventful year. JazakAllah, Congratulations and Well done!

This year Insha'Allah Meezan Bank will be opening 122 new branches to take our network to 550 branches. Our focus for 2015 is to provide 'World Class Customer Service' and streamline our process to make them customer friendly and efficient.

We must always remember that our efforts bear fruit only according to the will of Allah (SWT) and should always be mindful and thankful to Him for our achievements and successes.

As Meezan Bankers, all of us are ambassadors of Islamic Banking and carry the responsibility of educating people about it. Each of us has a circle of influence that starts with our family, friends and relatives and in many cases, extends beyond geographical boundaries. We should take advantage of our association with Meezan Bank to help these people move away from Riba.

I wish you and your family members, the very best in the year 2015 Insha'Allah.

Irfan Siddiqui
President & CEO

Islamic Finance news Awards

honours Meezan Bank

Islamic Finance News of REDmoney Group, Malaysia recognizes Meezan Bank with two awards for the year 2014.

- Best Islamic Bank in Pakistan (for the 9th time)
- Musharakah Deal of the Year



ISLAMIC MESSAGE

Allah (SWT) created mankind and grades it as Ashraf ul Makhloqat. Noble attitudes are the core characteristics which have to be part of each & every Muslim's behavior.

Following verses of Surah Al-Imran denote clearly that each Muslim must make effort to achieve this goal, like racing with each other.

“Race with one another towards forgiveness from your Lord and

towards a paradise the width of which spans the heavens and the earth. It has been prepared for the God-fearing, (133) The ones who spend (for Allah's sake) in prosperity and adversity and those who control anger and forgive people. And Allah loves those who are good in their deeds, (134) And those who, when they happen to commit a shameful act or wrong themselves, remember Allah, then, seek forgiveness for their sins and who is to there to forgive

sins except Allah? and do not persist in what they have done knowingly. (135) Their reward is forgiveness from their Lord and gardens beneath which rivers flow where they shall live forever. And excellent is the reward of those who work. (136)”

May Allah (SWT) help us to achieve this goal and award us success in both this world and hereafter.

From the Desk of Ariful Islam (Deputy CEO)

Dear Meezan Team Members,

السلام عليكم ورحمة الله وبركاته

Alhamdulillah, I am very happy to report that 2014 was a very successful year for Meezan Bank. The Bank's deposit base increased by Rs. 380 billion and we achieved our branch network target for 2014, closing the year with 428 branches across the country. With our aggressive expansion plans, we are well on our way to becoming one of the largest in the country's banking industry, Insha'Allah.

In addition to growing our network organically, a major milestone of the year was the successful acquisition of the operations of HSBC Pakistan, adding ten branches to our network. The acquisition brought with it a high quality customer based and approximately 280 HSBC staff who have joined our team. I am confident that our new team members will be a very good addition and contribute to the growth of Meezan Bank.

While we have built a substantial presence across Pakistan, the real challenge now lies in using this network to strengthen our customer base. Alhamdulillah, we are at the top of the Islamic Banking industry in Pakistan – but this is in no way enough! Today's competitive market offers the customer a myriad of choices, and our Vision to establish Islamic banking as banking

of first choice is achievable only if the customer 'chooses' to come to us – and the only factor that influences that decision is the 'Customer Experience' he gets at our branches.

The quality of Customer Experience is dependent upon a number of factors such as the professionalism and helpfulness of our staff, the ambiance of our branches, the speed of our service, the diversity of our products, the dependability of our professional advice etc. The important thing to remember is that we should extend our customers the same level of courtesy, service and professionalism that we expect for ourselves.

Every customer walking into our branch represents an opportunity to strengthen his bond with Islamic Banking. When we make an effort to understand the customer's profile and his banking needs, it becomes easy for us to recommend a product that is most suitable for him. If we do this properly, Meezan Bank would be at the top of their mind for any future financial requirement and his loyalty will be strong. Conversely, if we offer him an incorrect product, he will soon discover that he has been mis-led and this is very damaging to our credibility and brand image. Here I would like to caution that it has come to my attention that many branches are 'mis-selling' Current Accounts forcibly to customers. Please ensure that we do not engage in such 'mis-selling' practices.

We have come a long way from being the smallest bank in the country to being the 8th largest. What seemed to be an unimaginable challenge twelve years back is a reality today; similarly, what seems a tough challenge today – becoming the leader in the country's banking industry – will be achieved with Allah's help and our joint efforts to build Meezan Bank as an Institution of choice, Insha'Allah.

Meezan Bank's Acquisition of HSBC Pakistan Operations

Meezan Bank successfully completed the acquisition of HSBC Pakistan on October 17th, 2014 and all branches of HSBC Pakistan opened after the weekend with the new purple Meezan look.

The acquisition of HSBC Pakistan was made through a Scheme of Amalgamation under section 48 of the Banking Companies ordinance 1962 and approved by the State Bank of Pakistan. Under the Scheme all customer accounts have automatically been transferred to Meezan Bank.

"It is a historic day for Meezan Bank to have acquired the Pakistan business of one of the world's leading commercial Banks – HSBC", said Mr. Irfan Siddiqui, the founding President & CEO of Meezan Bank. Speaking with renowned newspapers dailies, he remarked that Meezan Bank will benefit from international best practices and

well trained and experienced staff that are joining Meezan Bank.

The acquisition has added 10 branches and an incremental deposit of Rs. 23 billion. Mr. Irfan Siddiqui said that although these numbers are a very small compared to Meezan's existing size, but our biggest advantage is the quality of financing and trade portfolio of HSBC Pakistan.

At the time of this acquisition, Meezan Bank was already the 8th largest network bank in Pakistan with 383 branches in 109 cities. Ever since its inception in 2002, the Bank has recorded an unprecedented growth in all areas of banking, achieving a compounded annual growth rate of over 40% in both deposits and branches.

Alhamdulillah the entire business of HSBC Pakistan is being converted into Shariah-compliant products

offered by Meezan Bank under the overall direction of the Bank's Shariah Supervisory Board and the Islamic Banking Division of the State Bank of Pakistan.

Experienced in Acquisitions

This is the second time that Meezan Bank has acquired the Pakistan operations of a foreign bank. The first was when Meezan Bank took over the Pakistan operations of Societe Generale (SG) – the French bank, in 2002 and successfully converted Societe Generale's entire banking portfolio into Shariah - compliant lines, making it Pakistan's first ever successful conversion of a conventional bank's business to a Shariah - compliant business. That was at a time when Meezan Bank was itself only recently established as Pakistan's first Islamic commercial bank.



May, 2002: Dr. Ishrat Hussain, then Governor of State Bank of Pakistan giving the license for acquisition of Societe Generale's Pakistan Operations to Mr. Irfan Siddiqui, President & CEO of Meezan Bank.



October, 2014: Mr. Ashraf Mahmood Wathra, Governor of State Bank of Pakistan giving the license for acquisition of HSBC Pakistan Operations to Mr. Irfan Siddiqui, President & CEO of Meezan Bank.

Governor SBP, Mr Ashraf Mahmood Wathra attends Meezan Bank's dinner as Chief Guest

Meezan Bank hosted a dinner at Karachi, on 20th October, 2014 to celebrate the acquisition of Pakistan operations of HSBC bank.

The event was especially graced by Governor State Bank of Pakistan Mr. Ashraf Mahmood Wathra as the Chief Guest. It was also attended by Chairman of State Bank's Shariah Board - Justice (R) Muhammad Taqi Usmani, Deputy Governor SBP - Mr. Saeed Ahmed, H.E. Shaikh Ebrahim Bin Khalifa Al Khalifa - Chairman Meezan Bank, Mr. Abdullateef Al Asfour – Vice Chairman Meezan Bank and Mr. Riyadh S. A. A. Edress - Director Meezan Bank.



Governor SBP, Mr. Ashraf Mahmood Wathra addressing the guests at the dinner ceremony



H. E. Sheikh Ebrahim Bin Khalifa Al-Khalifa, Governor SBP, Mr. Ashraf Mahmood Wathra, Mr. Irfan Siddiqui and Mr. Ariful Islam



Deputy Governor SBP, Mr. Saeed Ahmad speaking to the audience.



Meezan Bank's Chairman, H. E. Sheikh Ebrahim Bin Khalifa Al-Khalifa addressing the guests at the dinner ceremony

Mr. Ashraf Mahmood Wathra, Governor State Bank of Pakistan congratulated Meezan Bank on the successful acquisition of HSBC Pakistan's operations and termed it as a milestone for Islamic banking in the country. He said that the acquisition of HSBC Pakistan's operations was a very positive sign for Islamic banking in the country and reflected on the maturity that Islamic Banking, which is the fastest growing segment of Pakistan's banking sector, has achieved.

Mr. Saeed Ahmed, Deputy Governor State Bank of Pakistan congratulated Meezan Bank for the conversion of HSBC to Shariah-compliant banking. He also spoke about the positive effects that an Islamic Banking system has on an economy.

Meezan Bank awarded 'Best Islamic Bank of the Year 2013' by CFA Pakistan



Alhamdulillah, Meezan Bank was awarded the 'Islamic Bank of the Year' award by the CFA Society Pakistan at its 11th Annual Excellence Awards. Mr. Muneer Kamal, Chairman, Karachi Stock Exchange Ltd was the Chief Guest at the award ceremony held at Marriot Karachi on September 18, 2014. Mr. Ijaz Farooq, Group Head Branch Banking, SME / Commercial & Agriculture Finance - Meezan received the award for Meezan Bank.

This was the fifth consecutive year that Meezan Bank was awarded 'Best Islamic Bank of the Year' by CFA Society Pakistan which reflects the bank's successful track record and its leadership position in the industry.



Recognition of Meezan Bank's Annual Report 2013

Depicting Meezan's core values, the Annual Report of 2013 was an artistic document that combined beautiful calligraphy with numbers that defined the bank. Throughout 2014, our annual report 2013 received much accolade from both international and local bodies.

First of all, it won third position in the Banking sector category at the 'Best Corporate Report Award' event organized jointly by the Institute of Chartered Accountants of Pakistan and Institute of Cost and Management Accountants of Pakistan.

Later in the year, South Asian Federation of Accountants (SAFA) gave the 'Certificate of Merit' in the 'Private Sector Banks' category under the 'Best Presented Accounts Award' for 2013.

The awards are reflection of the bank's commitment to the cause of Islamic Banking and its growth in Pakistan.



Ron Kaufman comes to Pakistan!

Ron Kaufman, the celebrated trainer and author of Uplift your service! recently came to Lahore to deliver a session on 25th November, 2014. As a service guru, Ron has helped companies in every continent to build a culture of uplifting service that delivers real business results year after year. Making service transformation his mission, Ron is one of the world's most sought-after educators, consultants and thought leaders in achieving superior service. He has also remained The New York Times bestselling author for his book UPLIFTING SERVICE.

In order to support the HR development of the service industry at large, Meezan Bank were the Silver Sponsors of the event. Additionally, other than providing sponsorship, many of our staff also got the opportunity to attend the workshop and returned back energized with new ideas and best practices. The event provided service enthusiasts with a one-of-its-kind learning experience, and empowered the participants the opportunity to establish a strong competitive footprint by associating themselves as leading service providers.

Mobilink and Meezan Bank signs MOU



Mr. Jeffrey Hedburg, President & CEO of Mobilink Pakistan with Mr. Irfan Siddiqui, President & CEO of Meezan Bank alongwith their respective teams.

Meezan Bank and Mobilink Pakistan recently signed a two-year contract, whereby Mobilink would provide multiple Mobile SIM's for Bank's usage.

The purpose of this deal was to create synergy between both the companies, enabling the bank to save cost, whilst this would also translate into revenue for Mobilink.

The Banker

ranks Meezan Bank as the top Islamic Bank in Pakistan

In a special report on "Top Islamic Financial Institutions" published by renowned international magazine The Banker, UK, Meezan Bank is ranked as the Top Islamic Bank in Pakistan. This ranking was given to Meezan in recognition of its impressive growth as the largest Islamic Bank in Pakistan and its contribution to developing world-class Shariah-compliant financial products for Pakistan's Islamic Banking market.



Meezan Bank's staff gathered for Dua for the Peshawar Tragedy

In solidarity with the victims of the Peshawar incident, Meezan Bank arranged a special Dua at our Clifton branch in Karachi on 19th December, 2014. A large number of the Bank's staff members joined the occasion and prayed for all those who had passed away in the incident and asked Allah (SWT) to grant them courage and resilience to their families.

Mr. Muhammad Raza, Group Head, Consumer and Marketing who led the Dua, said "The Peshawar attack was a tragedy that has struck us all and left us heartbroken. We want to let the families of Peshawar incident victims know that we are all praying for their loved ones and are with them in their time of sorrow."

Additionally, Meezan Bank had also organized a Dua for the Peshawar incident victims at the Head Office, Meezan House on 17th December.



Mr. Irfan Siddiqui re-elected on AAOIFI's Board of Trustees

The General Assembly of Accounting and Auditing Organization for Islamic Institutions (AAOIFI) has re-elected Meezan Bank's CEO and founding President, Mr. Irfan Siddiqui, as member of the Board of Trustees of AAOIFI. This is Mr. Irfan Siddiqui second five year term as a member of AAOIFI's Board of Trustees.

Since its birth in 1990, AAOIFI is the world's apex standard-setting organization in the field of Islamic Finance, through working extensively with both professionals and Shariah scholars, in developing and establishing globally accepted frameworks for accounting, auditing, governance and ethics for the industry. These, in turn have been adopted by many countries as their basis of regulating accounting and auditing practices within the industry.

Additionally, AAOIFI has been very active in developing and enhancing the skills of Islamic Banking professionals through its professional qualification endeavors notably CIPA, Shariah Adviser and Auditor, CSAA and the corporate compliance program. They also conduct regular sessions, trainings, publications and research in order to disseminate accounting and auditing concepts relevant to Islamic Financial institutions.

Meezan Bank's presence on AAOIFI's Board highlights the fact that its contributions in developing best practices in the field of Islamic Finance are recognized at an international level. With a share of almost 50% of the Islamic Banking market in Pakistan, it is an Industry-leader in developing innovative, Shariah-compliant banking products for the financing needs of its diverse and ever-expanding customer base, and has been the first to introduce a large number of Islamic commercial and consumer financing products in Pakistan.

Ufone and Meezan Bank signs MOU for Islamic Branchless Banking

Meezan Bank recently signed a Memorandum of Understanding with Ufone for rollout of the Bank's branchless banking services in Pakistan using the Ufone's network. The signing ceremony was done by Mr. Abdul Aziz, President & CEO of Ufone and Mr. Irfan Siddiqui, President & CEO of Meezan Bank Ltd.

This agreement was done in recognition of the fact that cellular technology holds the key to development and growth of the economy in developing nations, since their reach is unmatched in terms of connectivity. Branchless banking is an emerging platform in providing access to financial services in Pakistan and it has the potential to revolutionize the way small & large businesses transact on a daily basis with the ultimate beneficiaries being Pakistani citizens, whether it is a cattle farmer selling his products to a multinational dairy on a daily basis, a small business owner making routine payments to suppliers, or a large financial institution making large B2B payments.

Speaking on the occasion, Mr. Irfan Siddiqui said "Meezan Bank envisions becoming the leading Islamic bank in the world and recognizes the power of innovation in driving long-term growth. This initiative will enhance collaboration between banks, mobile operators, merchants and distribution networks and will bridge the financial services divide between banked and unbanked customers."



Seen in the photograph are Mr. Abdul Aziz, President & CEO of Ufone and Mr. Irfan Siddiqui, President & CEO of Meezan Bank along with their teams.



Meezan Bank
The Premier Islamic Bank

CIMA

Shariah Audit Framework Workshop for Islamic Financial Institutions

Meezan Bank and Chartered Institute of Management Accountants, Pakistan (CIMA) jointly organized a workshop on 'Shariah Audit Framework for Islamic Financial Institutions (IFIs)' under the umbrella of International Institute of Islamic Bankers (IIIB).

The objective of the workshop was to educate the participants about the changes in Shariah Governance policies issued by the State Bank of Pakistan that would be in effect from January 2015. Conducted by experienced Islamic Banking practitioners, Mr. Ahmed Ali Siddiqui, Mr. Farhan Ul Haq Usmani and Mr. Shaikh Muhammad Asif, the workshop provided the participants with comprehensive and practical knowledge on Shariah compliance review, audit and governance for IFI's. The program was a part of a series of learning initiatives by IIIB that would pave the way forward for the professional development of Islamic Banking Human Resources.

Meezan Bank and Pak Kuwait Takaful join hands for Takaful coverage of Housing Finance Properties

Meezan Bank and Pak Kuwait Takaful Company Ltd have entered into an agreement whereby Pak Kuwait Takaful will provide Takaful coverage for the properties financed by Meezan Bank through its housing finance product 'Easy Home'.



Pak Kuwait Takaful's Syed Waqar Azeem is seen with Meezan Bank's Mr. Muhammad Raza along with their respective teams during the signing ceremony.

2nd Consumer Business Conference – 2014



Wise ur Rehman

Easy Home - Consumer Banking

After the success of last year's "Sales beyond Targets" consumer conference, the Consumer Business decided to have an annual "Consumer Business Conference" with the theme of "Winning Together" to strategize and consolidate business plans.

The two days were a mix of presentations on business, skill set/competency building, team-building, strategizing and discussing the way forward. Mr. Muhammad Raza, Group Head Consumer Banking & Marketing gave an energetic inaugural session on the highlights of the current consumer business performance and what the way forward would be for the business.

As the Chief Guest for the first day, Mr. Irfan Siddiqui, President & CEO galvanized and inspired the participants to be more energetic and dedicated towards the Vision and Mission of our Bank, which

is to make Islamic Banking, the banking of choice for the masses. The rest of day was dedicated to all the Business Unit Heads in Consumer Banking, who presented the current situational analysis and gave their way forward visions for their respective areas.

With the second day geared more towards soft skills, it started with an address by Mr. Ariful Islam, Deputy CEO. Later, a renowned trainer Mr. Sohail Zindani gave a fresh, interactive and participative perspective on how smoother client services, customer facilitation and target achievement is possible as a result of healthier inter-departmental support.

Overall, the purpose of the conference had been to bring the team together and create synergies that would lead to being able to achieve organizational goals. This annual exercise was a great practice of senior management exchanging perspectives with the teams, and this would no doubt lead the team towards realizing the bank's vision.



Vice Admiral Syed Arifullah Hussaini HI (M) T. Bt, Commander Karachi visits Meezan House

AL AMAL MICROFINANCE BANK VISITS MEEZAN

Muhammad Umar Mushtaq
Regional Audit Coordinator North

National Data Consultants (Pvt) Limited arranged a visit of a delegation of Al Amal Microfinance Bank, an Islamic Microfinance Bank in Yemen to Meezan Bank Limited Northern Region. The delegation consisted of 6 Members including one of the Board Members, Mr. Waheib Al-Dla'ai and CEO Mr. Mohammed Saleh Al-Lai.

GM North, Mr. Saleem Khan presented an overview of MBL and its operations. The key figures of the Bank showing strength of MBL in the industry were shared and future

road map was also elaborated. He also discussed the running products & services and segment of market being catered by MBL.

The CEO and the Board Member of the bank expressed their gratitude for being able to visit Meezan Bank and appreciated the quick transformation of Meezan from one of the most smaller branches in country to the 8th largest bank in Pakistan.



Banking @ Meezan always on the move

Syed M. Mohiuddin

Alternate Distribution Channels

Over the years, the capability of the smart phone has grown tremendously and completely changed our lives, so much so that they have replaced many standalone devices. A large number of people are increasingly using their mobile devices to manage all aspects of their lives; from communicating with their loved ones to managing their professional networks/commitments, to using the set for entertainment or even using to monitor health & diet. A smart phone has the capacity to manage it all, thus it was all but natural that financial sector would also leverage the usefulness of such a device to making banking mobile for its customers.

Hence, this gave birth to the Banking

mobile application, which allowed people to fulfill their banking needs at their own time and convenience. Meezan Bank launched its Mobile Banking Application for smart phones and tablets in October 2014, becoming the first Islamic Bank in Pakistan to offer an application on both Google Play and Apple App Store simultaneously.

The App, designed for customers on the move allows them to transfer funds, pay bills of over 16 utility companies, top-up mobile phone credit, and view their account balance and activity all on a user-friendly interface with convenience and the security of industry leading safety standards.

With over 29,000 downloads, the App has been amongst the most trending Applications on both Google Play and Apple App Stores in Pakistan.

Furthermore, the application has been well received by our valued customers with an average rating of 4.5 on both Google Play and Apple App Stores. Since launch, an average of 2,400+ customers log-in daily and so far, over 50,000 financial transactions have been conducted via the Meezan Mobile Banking Application.

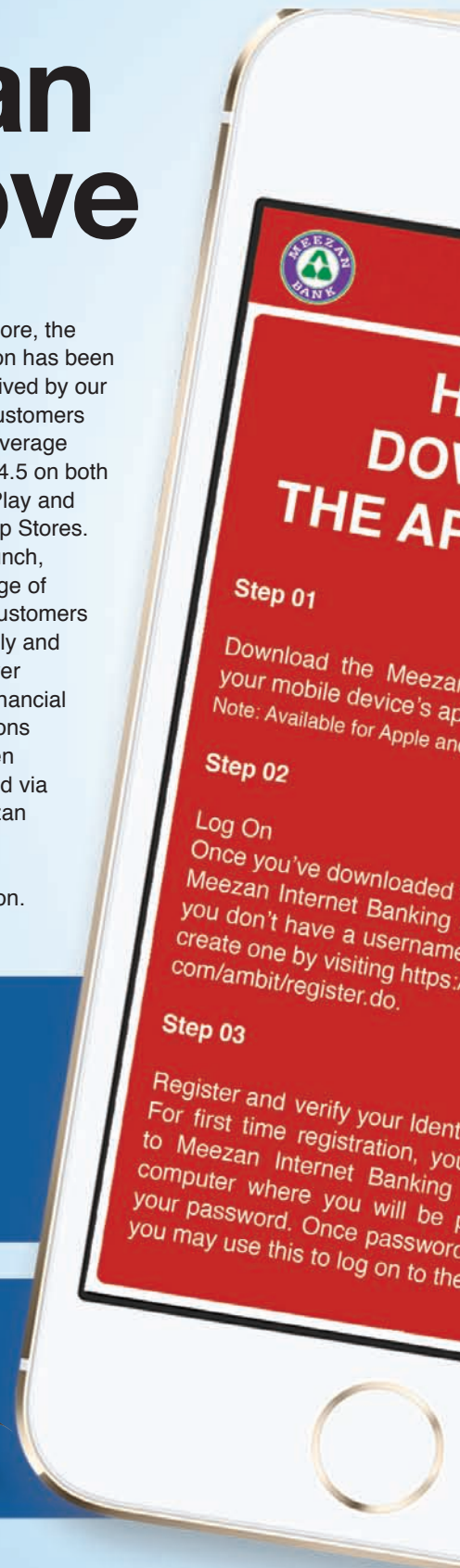
Advertising Campaign and Lucky Draw Contest

As part of the launch, Meezan Bank ran a print advertising campaign where customers conducting transactions using the App were automatically enrolled in a weekly lucky draw and winners were entitled to win an exciting iPhone 6. The campaign was promoted through social media and winner names were announced on the website and the Facebook page.

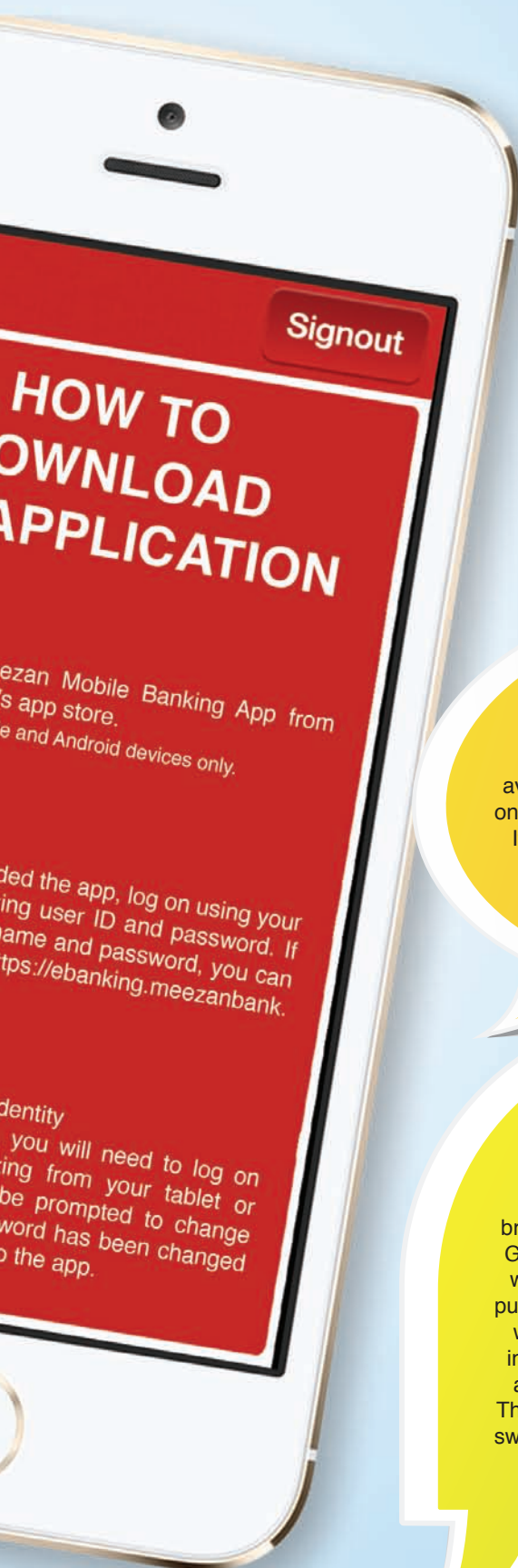
Videos

In order to acquaint customers with the Meezan Bank Mobile Application, the Learning team developed a short video on how the Meezan Bank Application worked. It touched upon the functionalities of the application and how it could be used to make it easier to bank on the go.

To view the videos, please visit Meezan Bank's corporate website and Facebook page.



What users have to say about the App



Great App

Zaintech Technologies on Oct 24, 2014 at 9:38 PM

I found it excellent, I have compared it with other Bank's App it is much stable, easy to use and secure. This app makes life easy as I don't have to visit Online Banking time to time.

Amazing

by Zahidb - Version - 1.0.1 - Oct 24, 2014

Really kool and stable app. Performs all available functionality smoothly. ibFT still awaited on the main internet banking. Otherwise great app. Its colors are a bit sharp and not really look like Meezans but the functionality is smooth. Good job Meezan

A Nice initiative by Meezan Bank

by Shams Abubakr - Version - 1.0 - Oct 13, 2014

Today's is the era of technology and I am pleased to see that Meezan Bank is innovating itself according to the future trends and needs. This app is surely a breakthrough in the local banking industry. The app is user friendly having decent GUI and icons which are easy for users. There are some improvements required which would make this app more effective. I think they should have an option to put 4 digit pass code to enter into the app ! that should be an extra security feature which users can disable if they want ! I hope this would be helpful for the users in the case they lost their device or in case of unauthorized use of device. There are some GUI improvements which can be added for a better user experience. The icons of the menu at the bottom should have the functionality to scroll through swiping the icons. They should add an option to change the color theme of the app and the language of the icons. Overall it's a good app and I like it !

CSR Initiative

Computer Donation to Underprivileged Schools

"Believe in Allah and His Messenger (Muhammad), and spend of that whereof He has made you trustees. And such of you as believe and spend (in Allah's way), theirs will be a great reward"

[Al-Hadeed 57:7]

One key aspect of Islam is giving in charity and throughout Quran and Sunnah, we hear of numerous times, where we have been enjoined by Allah (SWT) to help those in need. There is strong emphasis and reward on giving to the less fortunate in charity and it is

obligatory for all muslims to do what is possible from their end.

Keeping this thought in mind, the Bank donated approximately 100 refurbished computers to underprivileged schools



in Karachi. The activity was undertaken with the primary aim and thought in mind that these children are the future of the country, and as a whole, the country can only progress by developing them and equipping these children with knowledge of the latest technologies. Schools that benefitted from this CSR activity were Idara Al Khair, Britannica School, Kiran Foundation School System, Sharmeen Foundation and Intellect School.

Evacuation Drill at Meezan House

Preparation is the key to effective response to workplace fires & evacuation during any emergencies / disasters. Drills help prepare employees to respond quickly, calmly, and safely and enhances staff understanding in undertaking appropriate actions under a given situation without creating panic, thus fulfilling the purpose of such evacuation drills.

An evacuation drill was carried out at Meezan House by Business Continuity & Disaster Recovery to check the efficacy and effectiveness of plan and identify any shortcomings during the activities so as to accordingly fine tune the contingency plan to make it more objective, meaningful and

responsive. The essence of the drill was to evaluate the safe exit of staff from the HO building and their disciplined gathering at the assembly area.

All staff participated in the activity with interest and they followed the protocols /instructions. Overall the drill was a great success and it did generate lot of positive interest.

It is imperative for us all to be prepared for any such eventuality and we can only achieve this by regularly practicing in the evacuation drills and arming ourselves with requisite knowledge in this regard.



Meezan Kids and Teens Club Account Promotion

Muhammad Hasan Amir

Product Development & Shariah Compliance

Meezan Bank co-sponsored the annual interschool function of City School "GenQ" held on 13th November, 2014 whereby a large audience from different schools of Karachi attended. The Retail Banking Product Department along with Business Development participated in the event and briefed the audience about benefits of "saving the Halal way".

This activity introduced the product to a large number of the relevant audience and they showed keen interest in Meezan Kids and Teens Club Accounts.

By participating in such an event, the team was able to reach the target audience directly in an effective manner.

Consumer Banking & Marketing

2014 in Review

Muhammad Raza

Consumer Banking and Marketing

Alhamdulillah, 2014 was an eventful year for Consumer Banking & Marketing departments and all teams worked effortlessly throughout the year to play their role in growing the business. Some key highlights of the performance are as given below:-

Easy Home

Highest Total HF in Pakistan
Rs. 4.5 billion

Highest ever disbursement Year 2014
Rs. 2.0 billion

Single highest disbursement [Dec 2014]
Rs. 336 million

Lowest NPL ratio
5.6%



Car Ijarah

Highest Single Year disbursement
Rs. 5.24 billion

Highest disbursement [Dec 2014]
Rs. 700+ million

Rs. 8+ billion outstanding portfolio (ENR)

Lowest NPL Ratio
0.75%



Marketing

First-ever Product TVC aired

Conducted 1st market research on consumer's perception of Islamic banks to understand the impact of Marketing activities on their behavior.

Initiated the launch of Social Media & Web Advertising Campaigns for:

- a. Meezan Kafalah
- b. Remittance
- c. Riba Se Azadi



Wealth Management & Cross Sell

Generated 65.69 million of revenue by selling mutual funds of 3.2 billion through 191 branches and 160 million of Engro Sukuk.

Meezan Kafalah launched

Provided Takaful coverage of Rs. 4 billion on 16,221 plans

Deposit contribution of Rs. 347 million

Car Ijarah sales by Branch Banking
Rs. 1.3 billion - YOY growth of 45%

Easy Home sale by Branch Banking
Rs. 476 millions - YOY growth of 21%

251 branches sold
704 units of
Laptop/Generator



Premium Banking & Liability Product Management

Premium Banking deposit grew Rs. 22.9 billion

Launched incentive schemes for mobilizing Current Account deposits that helped in growing deposit book by approx. Rs. 28 billion

Special Sharikah Certificate introduced



Unsecured Financing

Maximum disbursements
1379 units

Default Ratio Cases
Less than 1.5%



Collection & Recovery

Best Consumer NPL in the Banking Industry
2.48%

Extraordinary Recovery
Rs. 80+ million





and Development Matters

Syed Taha Ghayas

Learning and Development

The constant learning and relearning is what gives an organization the edge in the business arena. Thus at Meezan, we strongly believe in growing and nurturing the human resource talent through regular trainings and refresher courses. Alhamdulillah, in 2014 we were able to exceed our training delivery targets and were able to reach out to the thousands of people throughout Meezan.

Area Managers' Learning Conference

Realizing the learning needs of Area Managers, L&DD in conjunction with Branch Banking conducted the Area Managers' Learning Conference 2014.

Attended by all Area Managers from around the country, they were given a chance to speak to relevant stakeholders and exchange perspectives on the business and its growth trajectory. An external soft skills trainer was also engaged to develop the necessary skillset they required to manage a team, such as Leadership, Personal Grooming and Effective Communication.

Training Banking Officer

Our Training Banking Officer is one of Meezan's most coveted and prestigious employment programs for fresh graduates and every year thousands of such students apply for the program. The program starts with a rigorous selection process and the selected few are part of an intensive training program which gives them exposure to the Islamic Banking business and how branch banking works. Through

the selection and training process, these individuals are groomed for a variety of roles within the Branch Banking structure. In 2014 alone, we hired some 400 TBO's to work across Pakistan.

Training for HSBC Staff

Due to the HSBC Middle East Limited, Pakistan acquisition, Meezan was to have an influx of experienced staff, who while were very knowledgeable about conventional banking would not have had an Islamic Banking background required to work at Meezan.

Thus, in order to ensure that their readiness to work at Meezan, L&DD developed and implemented a pre-amalgamation training plan HSBC staff, which consisted of one-day orientation, and training on Asset Products, Liability Products and T-24 in all the regions HSBC was present.

Training Program on Microsoft Excel in North Region

The usefulness of Microsoft Excel is something that cannot be doubted. L&DD launched and conducted a two-day, in-house Microsoft Excel Intermediate Program in the North Region. The programs were conducted in the Mock Branch in Learning Center Islamabad. More than 25 participants got the opportunity to enhance their skills in Excel.

Training Program on Rules of Tajweed (Qawaa'id-e-Tajweed)

Continuing the initiative of Arabic language classes in 2013, L&DD has launched in-house course on the Rules of Tajweed (Qawaa'id-e-Tajweed), the knowledge and skill of correcting pronouncing and reciting the Holy Quran. The course

is being conducted at the Head Office weekly, after the close of day for one hour. More than 20 participants from more than 15 departments are benefitting from the course.

E-Learning – New Courses Launched

After the launch, the Learning department developed an interactive course on Account Opening Procedures, in which the process of account opening is shown through video, accompanied by questions to validate the learning process. Soon afterwards, a course on Alternate Distribution Channels was rolled out, in which four short learning modules were developed on: Utility bill payment through Meezan Bank ATM, Inter-bank funds transfer through Meezan Bank ATM, Funds transfer through Meezan Bank Internet Banking and the Demo of Meezan Bank Mobile App.

So far, more than 850 employees have successfully completed Account Opening Procedures and Alternate Distribution Channels.

The Learning department is working hard to develop courses on Soft Skills and technical skills like Microsoft Excel. In the near future, the department is also going to share an eLearning authoring tool with all the existing and potential trainers in the bank, thus making them partners for the cause of learning & development.

To discuss our course catalogue or your learning needs, please do not hesitate to reach out to the Learning Team.

Happy Learning!

Key Training Statistics of 2014

TOTAL TRAINING DAYS

543 Training Programs
695 Learning Days
20,636 participants

INTERNAL TRAINING

490 Training Programs
489 Learning Days
20,636 participants

EXTERNAL TRAINING

50 Training Programs
197 Learning Days
110 participants

INTERNATIONAL TRAINING

3 participants

ONE SMALL CLICK
ONE BIG CHANGE
Introducing Meezan eWorld!



Launch of Meezan eWorld

Talha Aftab

Premium Banking & Liability
Product Management

Banking of today is fast, robust, convenient and direct in nature. Introduction of digital and alternative delivery channels have not only re-defined terminologies such as customer convenience and relationship management but have also paved ways to enhance service delivery. Amongst other marketing tools that are in vogue these days, Direct Marketing through email and SMS is considered to be the most penetrative and effective medium of communication.

Seizing the opportunity, Meezan eWorld was launched in the month of November 2014 by Premium Banking and Liability Product Management Team. Alhamdulillah, several campaigns have been broadcasted to customers such as launch of Meezan Mobile Banking and Milestone of reaching 400 branches. Our Marketing emails have been viewed by more than 25,000 customers and around 2,000 customers were directed to product subscription pages on our public website. Approximately 800 customers were also routed to download our mobile banking application by clicking on the configured links in our marketing email.

With the introduction of Meezan eWorld (Email Marketing Engine), we are aiming at enhancing existing relationships, marketing our e-catalogues, generating leads and cross selling through digital digests, saving cost that is currently being expensed on physical marketing collaterals.

Supplier Credit Facility

Sohail Qadir Makani

Investment Banking

Investment Banking Group, with continued guidance of Product Development and Shariah Compliance Department, is widely acknowledged for giving highly innovative and effective financing solutions to cater to the ever demanding financing needs of corporate customers.

It has developed innovative structure whereby Meezan Bank acts as an intermediary between the buyer and the supplier to facilitate procurement of goods on deferred payment without utilizing customer bank line and discounting the invoice. Instead, this structure works through a Usance Letter of Credit

(the "Usance LC") arrangement, in which Meezan Bank, who acts as beneficiary to the Usance LC, and has direct recourse on the LC issuing bank upon maturity of a credit period.

Recently, the Supplier Credit Facility structure has successfully been executed for Engro Foods Limited (buyer) and Tetra Pak Pakistan Limited (supplier). This innovative structure has opened a new dimension to cater to our corporate customers' short-term financing requirement. This innovative product is indeed a landmark achievement which reinforces Meezan Bank's commitment and untiring efforts towards developing Islamic banking as banking of first choice.

Certification in Islamic Banking and Finance

International Institute of Islamic Bankers is proud to introduce an online learning initiative 'Certification in Islamic Banking and Finance' which is a 4 month distant learning certification designed to give students a basic understanding of the Islamic economic system.

The International Institute of Islamic Bankers is an Islamic education, learning, development and awareness

initiative by Meezan Bank Limited - Pakistan's largest and fastest growing Islamic bank.

For more information on IIIB or the certification course, you can connect with IIIB through the following avenues:

www.iiib.org
facebook/iiib.org
+92 (21) 3713 3500
Ext: 2444 & 2404
iiib@meezanbank.com

Meezan Capital Preservation Plan - I

Muhammad Ashfaq

Wealth Management & Cross Sell

MCPPI was launched by Al Meezan in the month of September, 2014. Meezan Bank has once again proved their distribution part by investing Rs. 350 million of their customer's investment, through the remarkable efforts of MBL branch sales team towards superior customer care and support.

Meezan Bank has always encouraged the efforts of their sales team and awarded handsome cash incentives to their high performers. Additionally, MBL also awarded Ipad & Samsung S3 to top Area Managers for their outstanding performance in selling MCPPI.

The following are the some top performers from our star sales team.

Top Branches		
Rank	Branch Manager	Branch
1	Mr. Maqbool Hussain Shah	0119-Gulistan-e-Jauher branch Karachi
2	Mr. Muhammad Asim Butt	0104-Gulshan-e-Iqbal branch Karachi
3	Mr. Rana Amir Mehmood	0236-Wapda Town Chowk Branch Lahore
4	Mr. Shoeb Muhammad Shaikh	0105-Marriot Hotel Branch Karachi
5	Mr. Amir Adnan	0413-Tata Market Branch Faisalabad
6	Mr. Muhammad Hanif	0112-Gulshan Chowrangi Branch Karachi
7	Mr. Moonis Ahmed Shaikh	0166-Dalton Market Branch Karachi



Top Area			
Rank	Area Manager	Area	Region
1	Mr. Maqbali Khan	Gulistan-e-Jauher Area	Karachi Saddar
2	Mr. Mussadique Iqbal Siddiqui	Gulshan Area	Karachi Central
3	Mr. Madieh Khawar	Johar Town Area	Lahore East
4	Mr. Shoeb Muhammad Shaikh	Clifton Area	Karachi Defence
5	Mr. Syed Najam uz Zafar	North Nazimabad Area	Karachi Central

Personal Bankers given Official SIM's

Mehdi Abbas Naqvi

Commercial Banking

In line with the transformational strategy of changing the current Personal Banking Structure into High Performing Inbound sales force, and to assist the team in building stronger relationships with their customers, all Personal Bankers were allocated official Mobile SIM's.

Given on the premise that customer prefers to bank with those who they have a strong relationship with, through this gesture all Personal Bankers were encouraged to take steps to increase their

customer engagement strategies through multiple avenues to not only to strengthen their relationship, but to take this opportunity to cross-sell and up-sell Meezan Bank products.

To explain the concept and distribute the SIM's, a vibrant ceremony and lunch was organized at Meezan House. The Group Head, Branch Banking Mr. Ijaz Farooq addressed the Personal Bankers and explained the core objectives of the transformational program in detail. All the attendees were explained that at the end of the day, customers are what drives the



business, thus it is important to build the relationship by always being available to them.

It was a successful event as evidenced by the participation feedback, as the staff mentioned that they had an opportunity to hear about the bank's strategy and at the same time give their input about customer relationship strategies.

On the whole, looking back at 2014, it had been an interesting year with Meezan's fast growth trajectory as well as HSBC acquisition. Nevertheless there is still much to be done in 2015 for which the HR team is all geared up!

Launch of Centralized Account Opening (CAO) Workflow – A step towards Digitization & Operational Efficiency

CAO Workflow is also available through Meezan World - The Bank's Intranet Portal

Zeeshan Ahmed
Operations

It is part of Head Office Operations strategic plan to bring continuous improvement in the operational efficiency to enhance level of customer services without compromising on controls. Due to unprecedented growth in Branch Network, numbers of accounts are being increased exponentially, thus handling, safe keeping and timely retrieval of Account Opening Form is always a challenge for large Banks like us. Keeping in view of present large number of accounts and future expansion plans, Head Office Operations pro-actively made part of its strategic plan for year 2014 to implement Centralized Account Opening (CAO) Workflow with the following objectives:

- 1) Systematic movement of Account Opening Form & Documents between Branches & CAO Unit for opening of Accounts
- 2) Digital archiving of Account Opening Form & Documentation
- 3) Elimination of Pre-printed AOF through direct opening of Account in system and generate Electronic AOF

After analyzing solutions of multiple vendors, IBM Websphere portal was selected for CAO Workflow, which went through all phases of system development and extensive seven month User Acceptance testing. By the grace of Allah (SWT), it was successfully implemented in all Karachi branches. Insha'Allah, from January 2015, we will start implementation

of CAO workflow in the rest of the MBL branches.

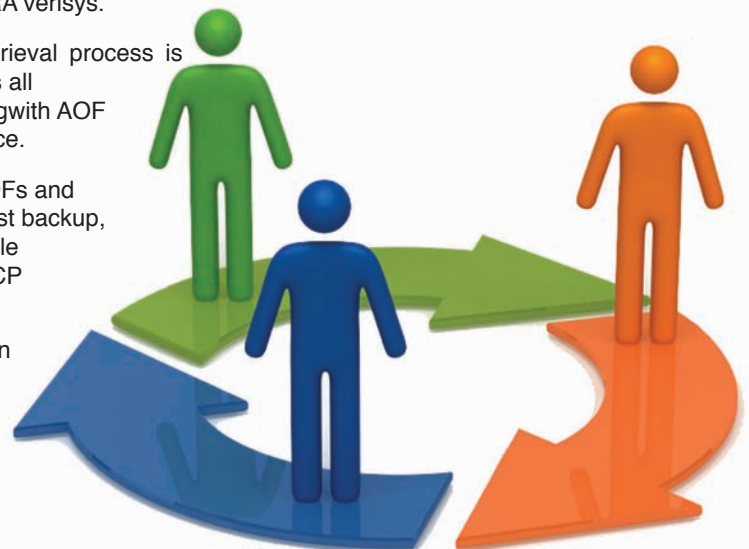
KEY BENEFITS OF CAO WORKFLOW

- Reduced turnaround time of opening of Account as AOF is received at CAO the very moment sent from Branch .
- Paperless Environment – Elimination of pre-printed AOFs through implementation of Electronic AOF (EAOF). Customer has option of not filling the physical AOF as branch officer can directly input all information in system and get EAOF printed through workflow for customer signing.
- Reduction in storage cost as Physical AOFs / documents shall not be required to be Centrally Archived at CAO centers. Branches shall retain the original AOFs / documents.
- Reduction in the usage of Paper & Toner (photocopy) as Branches do not need to retain copy of AOF & Documents as well as CAO end for NADRA verisys.
- AOF / documents retrieval process is quicker and simpler as all allied documents alongwith AOF is available at one place.
- Digitally archived EAOFs and documents are low cost backup, retrievable from multiple locations in case of BCP invocation.
- Substantial reduction in Courier Cost as Physical AOFs &

documents need not to be sent to CAO.

- Speedy removal of discrepancies as the resolution does not require movement of AOFs/documents and branches can act instantly.
- Real-time status window display account opening stages, action required & the incumbent responsible.
- Complete trail / log is available at both branch and CAO screen for every activity performed in a Account.
- Reports – Various reports are available to facilitate diverse analysis.

We are confident that through CAO Workflow not only substantial operating cost will reduce in long term but also operational efficiency of branches and CAO units will increase that ultimately will result in customer satisfaction.



MeezanKafalah

A Savings Plan with Takaful Benefits

Madiha Sultan & Muhammad Ashfaq
Wealth Management

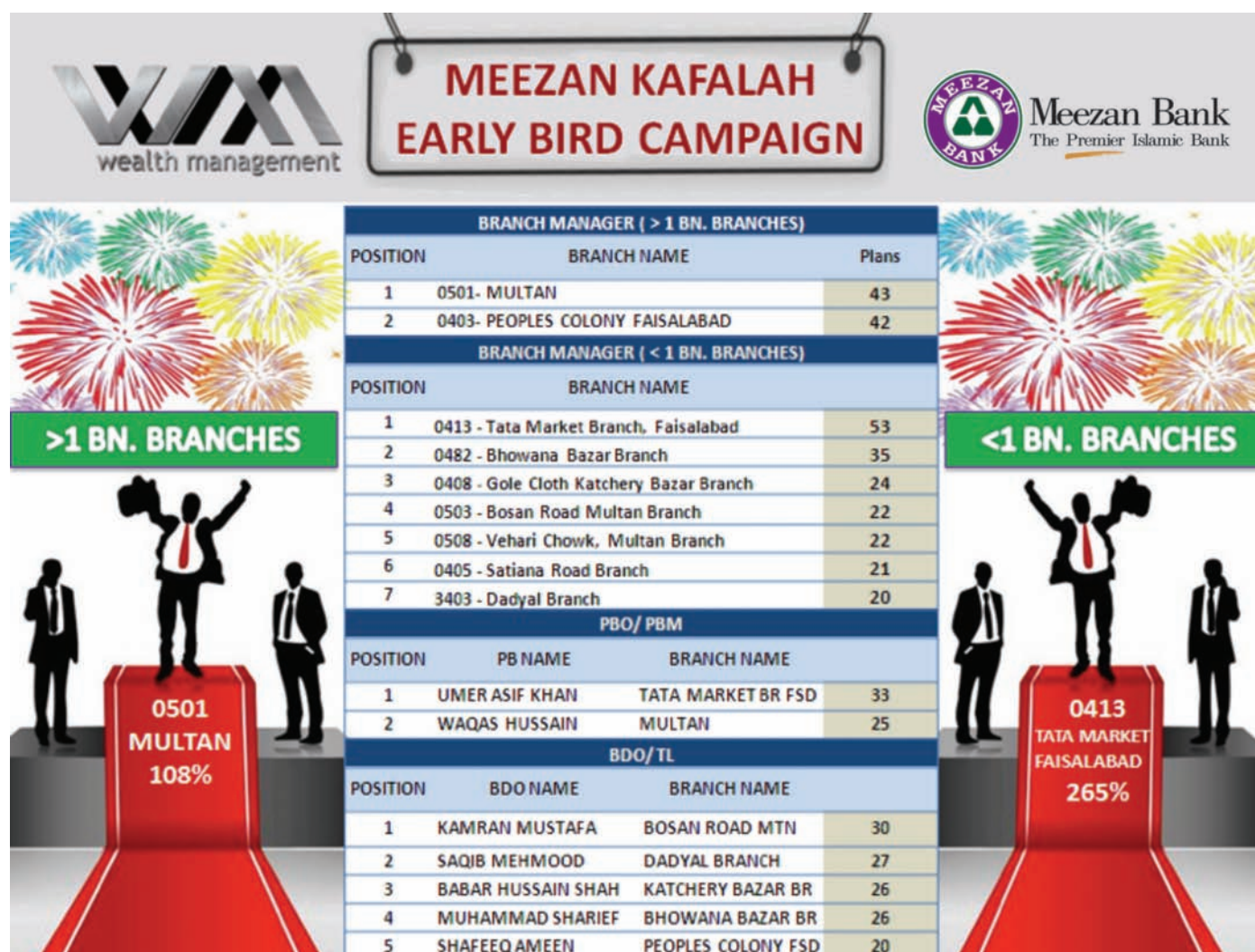
Meezan Kafalah, a product with unique proposition was launched in the beginning of year 2014 where customers can enjoy the return on their deposits along with Takaful benefits.

Meezan Kafalah was very well accepted by the customers for its attributes. However, in order to maintain momentum on the new product journey in line with raising the morale of our sales teams, WMU launched a campaign with a name of "Meezan Kafalah Early

Bird Campaign". The campaign ran for a period of 2 months i.e. from 16th May to 15th July.

The remarkable efforts of our sales team resulted in increase of the customer base by 2000. Through the campaign, the efforts of front lines staff were rewarded and recognized by giving them cash incentives of 2014.

Additionally, for the last quarter Wealth Management department has launched a very competitive campaign named Meezan Kafalah Champions Week, where weekly cash incentives will be given to the front line sales staff.



Staff Achievements Celebrated

Muhammad Sajid Penwala

BM, Bombay Bazar Branch

As it is said, best of teams are those who work and play together. Unity and teamwork is what brings people together, building teams who go on to achieve goals and ambitions bigger than themselves. Thus keeping this in mind, the City Area of Region Karachi-West held a post Eid Staff get together to celebrate their half yearly achievements and devise their future business strategy.

High performing staff were awarded with Appreciation Awards to recognize their performances by Mr. Muhammad Abid, (General Manager - Region Karachi West) and Mr. Ijaz Farooq, (Group Head-Branch Banking), who graced the occasion as Guests of Honor.



Award Category	Name	Branch
Best Branch Manager	Muhammad Sajid Penwala	Bombay Bazar Branch
Service Quality Champion	Javed Ahmed	Kharadar Branch
Highest Service Quality Standards	Asif Sattar	Beaumont Plaza Branch
Best Personal Banking Manager	Ali Mustafa	I.I Chundrigar Road Branch
Best Operation Manager	Faisal Jawed	P & O Plaza Branch
Best Personal Banking Officer	Zeeshan Javed	Bombay Bazar Branch
Best Office Operation	Waqas Iftikharuddin Qadri	P & O Plaza Branch
Best Cash Officer	Atiq ur Rehman	Cloth Market Branch
Best Business Development Officer	Hafiz Muhammad Anwar ul Haq	Cloth Market Branch

The event concluded with inspiring messages from the Guests of Honor of the evening, Mr. Muhammad Abid, GM Region West and Mr. Ijaz Farooq (Group Head-Branch Banking), advising the team to put in their best efforts to take Meezan Bank to new heights

Congratulations to all winning Branches and staff who worked as a strong team to deliver service excellence.

Free
Takaful
Coverage for all Account Holders



Another first by Meezan Bank Limited, whereby there will be Free Takaful coverage for all deposit customers with minimum balance of Rs. 10,000/- or more with effect from 1st February, 2015.

Product Innovation is a key feature at Meezan and teams always aim to look for new ways to benefit customers. Under this scheme, all account holders would be eligible for:-

1) Complimentary Accidental death and permanent disability Takaful coverage (Islamic Insurance) for all MBL checking accounts (Current Account & Saving

Account) maintaining a balance of at least Rs. 10,000/-. Through free Takaful of up to Rs. 1 million, the Bank envisages taking care of the account holders and their families financial needs in the time of adversity.

2) Free Takaful coverage on ATM and Cash withdrawal theft within 30 mins and 1.5 kms. The Takaful coverage mitigates 100% of the loss of cash amount.

By giving more value added services, Meezan aims to strengthen their position as the industry leader and ensure that customers get the best product and services.

Islamic Banking Awareness Sessions

As the first and the largest Islamic Bank in Pakistan, it is our responsibility to be brand ambassadors for not only Meezan Bank, but for the entire Islamic Finance Industry as a whole. Thus, at Meezan, we take the concept of educating the masses about Islamic Banking Ecosystem very seriously. Throughout the year, many Meezan Bank teams from around Pakistan organized Islamic Banking seminars, addressing the general public about Islamic Banking and the different products and services available in the market that could cater to their financial needs. The presentations also touched upon the many myths and misconceptions of Islamic Finance prevalent and the teams were able to answer the questions regarding Islamic Banking in the general public's mind. Some awareness sessions conducted in the last half of 2014 were:

Multan Team speaks at Rousch Power Plant Abdul Hakeem

A team consisting of Mr. Sarfraz Ahmed, Mr. Bahadur Ali and Muhammad Ashfaq from our Multan Branch conducted an awareness session at Rousch Power Plant Abdul Hakeem where they gave a presentation to the executives about Islamic Finance.

Corporate Banking & PDSC's Seminar for Corporate Banking – South Clients

The Corporate department in liaison with PDSC arranged a seminar in Karachi Corporate Banking- South clients, who belonged to various industries such as Textile, Power and Oil & Gas.



Air University Multan Campus Activity

Mr. Waqas Hussain, Mr. Sarfraz Ahmad, Mr. Bahadur Ali, Mr. Mian Zahid Riaz, Mr. Usman Mehmood from Multan Branch arranged an awareness and promotional session at Air University Multan Campus.

Financial Literacy Awareness Program in University of Peshawar

In liaison with SBP-BSC Peshawar and University of Peshawar, Meezan Bank organized a Seminar whereby, Mr. Zulqarnain Haider from PDSC spoke to participants about Islamic Banking concepts.

Islamic Banking Seminar at PASPIDA SINDH CIRCLE OFFICE

Meezan bank Plaza Square branch spoke to Pakistan Automobile Spare Parts Importer & Dealer Association, audience primarily included leading auto parts importer and distributors at Rimpa Plaza Auditorium.

Branch Inauguration and Islamic Banking seminar at Sheikhpura Road Gujranwala

The Gujranwala area management team in liaison with PDSC inaugurated their Sheikhpura Road branch with an Islamic Banking Seminar for audiences within that geographical location.

Islamic Banking Awareness Session at Tangi Road, Charsadda

The team at Tangi road, Charsadda had conducted awareness session, which was attended by well known scholars and customers.

Islamic Banking Awareness Session at Faisalabad

The Faisalabad team also arranged a seminar in the Faisalabad region reaching out to people from that geographic region to speak about the Islamic Banking and its differences from Conventional Banking.

Islamic Banking Seminars in Mirpurkhas and Interior Sindh

The PDSC team in collaboration with Mr. Aurangzeb Maqsood (Area Manager, Mirpurkhas) and his team conducted Islamic Banking seminars in different parts of Interior Sindh i.e Tando Jam, Kunri, Digri, Rashidabad, Sanghar, Umarkot and Mirpurkhas.

Islamic Banking Seminar arranged by Area Office, Johar Town

Aiming to enhance the awareness of Islamic Banking, the Area Office - Johar Town, Lahore arranged a Seminar on Islamic Banking in December 2014.

Financing Small & Medium Enterprises – Islamic Perspective Session by Mr. Muhammad Shoaib Malick

Mr. Muhammad Shoaib Malick addressed veteran bankers in a conference titled "Financing Small & Medium Enterprises - Islamic Perspective, which was jointly organized by State Bank of Pakistan and International Research and Training Institute in Karachi.



General Seminars

Additionally, the PDSC and MBL north team organized 14 Seminars only in up-country in the calendar year 2014. Some of them included Islamabad Chamber, Chakwal, Muzaffarabad, Pubbi, Abdul Wali Khan University Buner, COMSATS Islamabad & Attock, NUST, University of Haripur and Punjab Group of Colleges, Muhammad Ali Jinnah University.

Service Champion of the Month

Asif Nazir

Service Quality

At Meezan, we recognize the importance of service excellence in retaining our customers and thus hold an Inter Branch Service Competition on a monthly basis. This competition benchmarks the overall service performance of branches and gives them a bar to work towards achieving in their service levels.

The service champion is selected through a comprehensive and intensive evaluation mechanism, which measures branches against set criteria and are inclusive of elements such as customer dealing, product knowledge, accuracy of work, timeliness of the telephone response and punctuality of the staff.

The branches are categorized in three categories i.e. Commercial, Semi Commercial and Residential and those branches which perform exceptionally well in terms of excellent service delivery are tagged as "Service Champion of the month" for their respective categories. After the circulation of results, a cake and a Winner Trophy is shared with "Service Champion of the Month" branches as a token of appreciation.

The performance of "Service Champion of the month" branches is very much appreciated by the bank and it is expected that they will continue their excellent performance and become role models for other branches.

Service Champions for the 2nd Half of 2014 are as given below:

Service Champion Branches			
Month	Residential	Semi Commercial	Commercial
Aug-14	Kharadar Branch, Karachi	KDLB Building Branch, Karachi	Beaumont Plaza Branch, Karachi
Sep-14	Chung Multan Road Branch, Lahore	Havelian Branch, Abbottabad	Vehari Road Branch, Multan
Oct-14	Kharadar Branch, Karachi	Jhang Road, Faisalabad	D. I Khan Branch, Dera Ismail Khan
Nov-14	Kharadar Branch, Karachi	Lari Adda Branch, Mansehra	Akbari Mandi, Lahore
Dec-14	EME Housing Society, Lahore	Hasilpur Branch	Bhowana Bazar, Faisalabad

InfoSec Conference

Syed Fahd Azam

Information Security

InfoSec an annual feature by Total Communications, is one of the most anticipated annual information security events in the technology circle in Pakistan. On 11th December 2014, this event marked its 9th successful year. The stalwarts of information technology together with domain experts of information security were present to share their experience and knowledge.

The organizers of the event not only invited the well-recognized specialists in the field but were also successful in gathering a very informed audience. There were two highly interactive panel discussions as well as some very informative presentations by distinguished professionals during the event.

The session started with a panel discussion on "Mobile – A fertile land for fraud", moderated by Mr. Hussein Hassanali, CISO Bank Al-Habib. The elite panel was represented by Mr. Fahd Azam (Meezan Bank), Mr. Imran Daudi (HBL), Mr. Kamran Meer

(Bank AlFalah), Mr. Athar Ahmed (UBL), Mr. Iftikhar Arif (Muller & Phipps Pakistan (Pvt) Ltd), Mr. Mahir Mohsin Sheikh (Trillium Information Security Associates), Mr. Faiz Shuja (Rewterz) and Mr. Shoukat Bizinjo (SBP).

The focal point of the discussion revolved around the growth of mobile technologies and the conveniences it is providing to the Pakistani consumers. The recent rise of mobile applications and particularly mobile banking has raised the caution alarm for security experts.

During the session, 'Virtualization Technique' came up in the discussion for developing reasonably secure mobile applications and minimizing the risks already posed by Android operating system. The participants agreed that each one of them, in their specific domain should focus on awareness and adhere to safe computing. One should not treat mobile phone as simple phones any more. These small devices which are termed smart phones can be criminally smart if not managed with oversight and diligence.

Mr. Muhammad Nabeel Khan elected at Director at FMAP

Mr. Muhammad Nabeel Khan, Vice President & Unit Head of FX Trading, Treasury & Financial Institutions has been elected as Director of the Financial Markets Association of Pakistan in its elections held on 19th December, 2014.

The Financial Markets Association of Pakistan is a non-profit professional body of the money market & foreign exchange dealers of banks, financial institutions, and brokerage houses in the country. The FMAP is affiliated with ACI Paris, France, the

apex body of dealers in money and foreign exchange markets globally. The Association, incorporated under section 42 of the Companies Ordinance, 1984 works to cultivate, promote, and enhance the education of foreign exchange, money markets management, and dealing in other financial instruments, to hold seminars, symposia, workshops etc. on national and international levels, and to provide advisory services to commercial and investment banks as well as development financial institutions.



Staff appreciation Awards – Jauhar Area, Saddar Region

Meezan Bank provides excellent services to their customers and is only able to do so due to the dedication, commitment and allegiance of its employees to ensure that Meezan is able to raise the bar for service excellence consistently and constantly.

In this regards, based on a recent Mystery Shopping Results conducted internally, a "Certificate of Appreciation" was awarded to two of the employees of Safora Chowk Branch for their exceptional customer service skills.

1. Miss Sundas Ikram (Operation Officer)
2. Mr. Muhammad Ilyas Saeed (PB Officer)

Hina Zubair Qualifies ACCA

Ms Hina Zubair, HR & Finance Coordinator at Regional Office Faisalabad has qualified as a member of the "Association of Chartered Certified Accountants" (ACCA) from Accountancy Body UK. ACCA is the prestigious and globally recognized qualification. It endorses the experience, education and proficiency required to provide valuable accountancy services to an organization.

She has been associated with Meezan Bank since 2011 and is a key member and integral part of Regional Office team at Faisalabad.



Iqbal Ahmed - PMP

We congratulate Mr. Iqbal Ahmad, Executive Vice President, Head of PMO, IT Department for achieving PMP certification from Project Management Institute (www.PMI.org). PMI is a globally distinguished organization that develops industries most widely recognized standards in Project Management Sciences.

The certification is considered as a de facto standard certification for project managers across the globe.

**CONGRATULATIONS
ON YOUR
ACHIEVEMENTS!**

Illustrations of Meezan Bank Calendar 2015



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