



**Meezan Bank**  
The Premier Islamic Bank

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# Online Account Opening Form



Simple



Secure



Convenient

**Account opening has never been so easy**

## From the Desk of Ariful Islam (Deputy CEO)

Dear Meezan Team members,

السلام عليكم ورحمة الله وبركاته

We have crossed the halfway mark of 2015 and Alhamdulillah, the Bank has shown excellent progress during this period. Our deposits increased by 14% and branch network grew to over 480 branches in more than 120 cities. Alhamdulillah, we are clearly on our path to seeing our Vision turn into a reality.

I am thankful to each one of you for helping us achieve this Vision. It is through the blessings of Allah (SWT) and the dedication and commitment of each and every team member that the Bank is now recognized as the Premier Islamic Bank; a brand that stands for credibility, product diversity and service quality. Our mission is to build on the solid foundation that has been laid.

Economically, Pakistan is doing well, benefitting from very low oil prices (around \$40 per barrel currently) and low inflation (average CPI for 1<sup>st</sup> half 2015 was 3%). Home Remittances are strong and foreign exchange reserves stand at \$18.3 billion or a comfortable 3 months of imports. However, the recent devaluation of the Chinese Yuan and the dramatic crash of the Chinese stock market has triggered a worldwide panic and it remains to be seen how these developments impact the Pak economy.

For Meezan Bank, there are now two significant challenges that lie ahead of us. The first is to maintain profitability in the face of the substantial drop in our policy benchmark rate (the Discount Rate) that currently stands at 7% - the lowest it has

been in the last 42 years. This low rate together with our low ADR (Asset Deposit Ratio) has put new pressures on the profitability of the Bank and we will have to work hard to maintain profitability. In order to do this we need to aggressively book assets (financing) without comprising on asset quality. At the same time we must focus on improving productivity - by improving efficiency - and reducing overheads. I can assure you that at Head Office we are working on various initiatives to achieve these objectives and I am confident that with your cooperation we will Insha'Allah achieve our targets.

The second challenge is to maintain the leadership position of Meezan Bank. Recent research shows that other banks are gaining market share, particularly the windows of large conventional banks. At the same time Faysal Bank and Summit Bank have announced that they will convert to Islamic banking. These developments mean that we must work hard to maintain our growth momentum.

This will, Insha'Allah, be achieved by continuing to aggressively growing our branch network and remaining focused on Service Quality and customer relationship management. The quality of our service will soon be the only differentiating factor that will ensure that we maintain customer loyalty and that customers do not switch to other banks. Customer loyalty is also the biggest marketing tool for any bank, since one of the most important factors in building our brand image is 'word of mouth' - existing customers recommending our bank to others. We cannot afford to become complacent and ensure that we do not lose market share.

Research also shows that customer loyalty or 'stickiness' is directly proportional to the number of products availed by the customer. This means that a single product customer (e.g. someone who only have a Saving or Current account with us) is more likely to switch to another bank than a customer who has multiple products (e.g. Saving account, Car Ijarah etc). This is why we have been focusing on and emphasizing the importance of 'Cross-Selling' products. We need to continually ask the question: 'What percentage of his Banking needs are we able to meet?' If the customer's need for a Saving or Current account, term deposits, business financing, trade finance, vehicle finance, home finance etc are all being met by us, I can promise you that the customer will not move to another bank.

Meezan Bank has one of the largest and most diverse product menus of any Islamic Bank in the world and one of the country's largest branch networks, which, by the end of this year, will Insha'Allah reach 550 branches. We are extremely well-positioned to fulfill all the banking needs of our customers, be they individuals, corporates or SMEs. We need to capitalize on our strengths, compliment these with superior service and stay in regular touch with our customers so that we better understand their banking needs. When we do these, customers will come to us and stay with us, which is what is needed in the competitive days ahead of us.

The Meezan team is a very capable team; with your efforts and Allah's (SWT) will, we will convert the upcoming challenges into opportunities and take Meezan Bank to newer heights of success.



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## Islamic Message

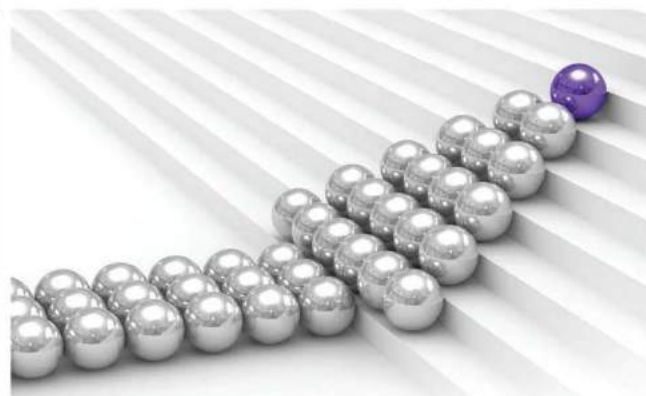
**That man can have nothing but what he strives for; that (the fruit of) his striving will soon come in sight. Then he will be rewarded with a complete reward.**

(Quran 53: 39-41)

Islam is the complete code of life and provides guidance for all aspects of life including how we should behave in our professional lives. Keeping this in mind, it is necessary for all Muslims to follow the traditions and sunnah of all Prophets (Peace be Upon Them) who along with propagating the word of Allah, also excelled in their respective professions.

As the Ashraf ul Makhloqaat, Islam makes us responsible for using our capabilities to the fullest in order to benefit the society. It encourages us to be proactive and to work hard. It also puts an emphasis on doing our work in the best possible manner; in other words, it promotes 'comprehensive excellence'.

Based on the importance of going above and beyond what is required, it is our duty as Muslims to adopt professionalism as part of our duty. As God's vicegerents, we Muslims are meant to actively participate in all permissible professions in all walks of life and to excel in everything that we do in order to contribute to the society without compromising the core Islamic values.



## Financial Results for 1<sup>st</sup> Half 2015

### Excellent all-round growth

The Board of Directors of Meezan Bank Limited, approved the financial statements of the Bank for the half year that ended 30<sup>th</sup> June, 2015.

The Bank has maintained its growth momentum and profitability record and declared excellent results for the half year. Profit after tax increased by 19% to Rs 2,677 million. Earnings per share of the Bank were Rs. 2.67 as against Rs. 2.25 in June 2014. The deposits base of the Bank increased by 14% from Rs. 380 billion in December 2014 to Rs. 435 billion in June 2015.

As a result of the strong profitability, the Board of Directors approved an interim cash dividend of Rs 1.75 per share (i.e. 17.5%), maintaining the Bank's unbroken payout record since its listing on the Stock Exchange in the year 2000.

## Meezan Bank awarded best Islamic Bank in Pakistan by The Banker

Renowned international Magazine, The Banker ranked Meezan Bank as the 'Best Islamic Bank in Pakistan' in its annual Islamic Banking Awards for 2015.

This award was given to Meezan in recognition of impressive growth of its branch networks to becoming the

largest Islamic Bank in Pakistan and its contribution to developing world-class Shariah-compliant financial products for Pakistan's Islamic Banking market.

Read in over 180 countries around the world, 'The Banker' is the world's premier banking and finance resource.

“Pakistan's booming Islamic banking market produced a number of strong entries in this year's awards. However the winner, Meezan Bank, stood out through its impressive growth numbers, the strength of its small and medium-sized enterprise offering and successful acquisition and integration of HSBC's Pakistan operations.”

*The Banker special report*



## Meezan Bank executes the largest Musharakah Transaction in Pakistan

Meezan Bank executed the largest Musharakah transaction in the history of Islamic Banking in Pakistan, amounting to Rs. 9.5 Billion with Punjab Food Department (Government of Punjab). The purpose of the transaction was to help Punjab Foods Department in financing its procurement of wheat in a Shariah-compliant manner.

The structure of this transaction is based on Musharakah (Shirkat ul Aqd) - which is the recommended form of financing according to classical jurists as well as contemporary scholars and experts in Islamic Finance.

Musharakah is a form of partnership where the financier acts as a partner of the subject company and shares in the profit, based on a pre-agreed profit sharing ratio.

Also, the transaction has significantly increased the percentage of Meezan Bank's total financing portfolio done under Shirkat al Aqd and brings the total financing offered through Musharakah to 25% (as of July 15, 2015) from 16% (Dec 31, 2014), which is one of the largest percentage of Shirkat ul Aqd based financing in the financing portfolio of any Islamic Bank in the world.

## State Bank of Pakistan gives in-principle approval to merge HSBC Oman operations in Pakistan



The State Bank of Pakistan (SBP) gave the clearance for the amalgamation of HSBC Bank Oman S.A.O.G operations in Pakistan with Meezan Bank. The in-principle approval from the banking regulator means that Meezan Bank now would be allowed to carry out the required formalities that include getting its shareholders' nod, for the proposed merger.

SBP advised Meezan Bank to co-ordinate with its concerned department for obtaining the required clearance while completing other formalities. "The in-principle approval... should not be construed as final approval for the proposed merger," the central bank warned. They additionally mentioned that the Bank's request for merger under Section 48 of Banking Companies Ordinance 1962 would be considered separately keeping in view compliance of the amalgamating entities with applicable laws, rules, and regulations and on merit.



# Meezan Bank Launches PMYBL



## Prime Minister's Youth Programme

In order to support Pakistan's economy, Meezan Bank has formally launched a set of financing schemes to provide Shariah-compliant financing under PMYBL which is a program of the Government of Pakistan aimed at socio-economic development of the country's youth. The program will provide a broad canvas of schemes focused on enabling the country's youth to get employment opportunities.

The launch ceremony was conducted at Meezan Bank's Jinnah Super Branch, Islamabad on April 28<sup>th</sup>, 2015. The ceremony was attended by Mr. Irfan Siddiqui - President & CEO of Meezan Bank, Mr. Mansoor Khan - M.D Pak Kuwait Investment Co. as well as senior executives of Meezan Bank. Ms. Leila Khan - Chairperson of PMYBL was also present at the ceremony, along with senior government officials. Mr. Irfan Siddiqui gave an overview of the efforts that went into developing a fully Shariah-compliant PMYBL program, as was desired by the Prime Minister.

On this occasion, Mr. Irfan Siddiqui, President and CEO of Meezan Bank said, "As the leading Islamic Bank of the country, we want to play a stronger role in enabling the youth of Pakistan

to realize their true potential. Meezan Bank's Shariah-compliant PYMBL scheme will channelize the energy of the youth towards the path of development, benefitting not only the individuals themselves but also the country as a whole. At Meezan Bank, we have designed the schemes for providing Shariah-compliant financing facilities under which, financing would be available to eligible youth under four major categories comprising of Small Entrepreneur, Micro Enterprise, Agriculture Finance (Tractor Ijarah) and Transport Finance (Car Ijarah)."

Ms. Leila Khan congratulated Meezan Bank on the successful development of the program and appreciated the Bank's efforts for developing a fully Shariah-compliant solution for this ambitious scheme. She assured the Government's support and cooperation to Meezan Bank and reiterated the Prime Minister's commitment and focus towards elimination of Riba from the society, especially from the financial sector.

The PYMBL schemes are available in all major cities at designated branches of Meezan Bank. More information on the scheme can be found on our website: [www.meezanbank.com/PMYBL](http://www.meezanbank.com/PMYBL)

Meezan Bank recently joined hands with Indus Hospital by signing a memorandum of understanding under which Meezan Bank would support Indus Hospital in its Zakat collection drive.

Meezan Bank will extend support to Indus Hospital in its efforts to serve the masses by providing quality health care free of cost. Meezan Bank created awareness about Indus Hospital through its selected branches and social media. People who wish to donate Zakat funds to Indus Hospital can deposit the funds into Indus Hospital's account maintained at Meezan Bank.

Meezan Bank has undertaken this support activity in view of the fact that the process through which Indus Hospital utilizes the funds collected through Zakat donations is in line with the rules of Islamic Shariah. This way the people who give their Zakat funds to Indus Hospital will have the comfort of knowing that their Zakat responsibility has been properly discharged according to the rules of Islamic Shariah.

## Meezan Bank signs MOU with Indus Hospital





# K-Electric Sukuk-ul-Shirkah

**Mudassir Hashmani**  
Investment Banking

Building upon the success of Engro Islamic Rupiya, Meezan Bank's Investment Banking team secured the joint mandate for Financial Advisory and Shariah Structuring Agent services to K-Electric Limited (KE) to issue the Pakistan's largest rated listed Sukuk to date worth Rs. 22 billion.

The long term Sukuk was issued by KE to refinance its foreign currency debt obligation of International Finance Corporation (IFC) and Asian Development Bank (ADB) and to fund future investments. The Issue was structured on Diminishing Musharaka (SLB) basis. The Sukuk was issued for Rs. 22 billion out of which Rs. 7 billion (inclusive of Green Shoe Option

amounting to Rs. 2 billion) was offered to the general public.

The Sukuk was approved by a transaction Shariah Advisory Board, comprising Professor of Mufti Muneeb ur Rehman, Dr. Muhammad Imran Ashraf Usmani, Mufti Muhammad Yahya Asim and Mufti Irshad Ahmad Aijaz.

This again was a landmark achievement, and reinforces Meezan Bank's commitment towards the development of Islamic Banking & Islamic Capital Market and maintaining its legacy as a leader in the Islamic Banking industry.

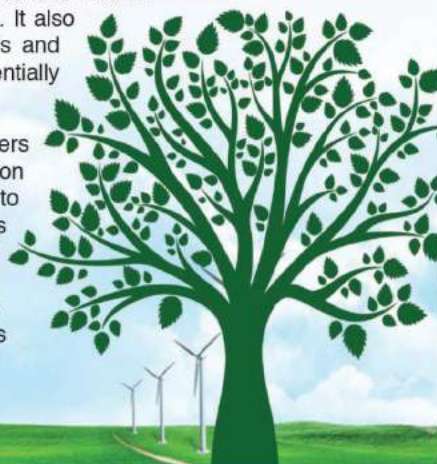


## Go Green, Save Trees. E-statement for all

In July 2015, Meezan Bank launched the GoGreen, Save Trees initiative, in which customers are able to opt for an e-statement of their accounts delivered straight into their inbox.

The primary focus of this service is for Meezan Bank to play a role in saving our environment by cutting on paper usage. Additionally, the benefits of this service are many, with convenience and instant delivery being the most important. It also cuts down on time, delivery costs and security issues that could potentially occur.

To launch this initiative, customers received Meezan Bank's invitation through SMS and were asked to respond back if they wanted this service. An overwhelming number of customers responded positively and more than 45,000 customers have already subscribed for this service.



## Islamic Banking Seminar by Meezan Bank and IBP

Meezan Bank jointly organized a public awareness seminar on the 'Concepts of Islamic Banking' at Institute of Bankers of Pakistan's auditorium. The objective of the seminar was to increase awareness and address the key misconceptions and doubts about Islamic banking amongst the general public.

The seminar was attended by more than 150 participants, which included professionals from both the banking and non-banking sectors, as well as students from various universities. The speaker at the seminar was Mr. Farhan Usmani, Unit Head, Shariah Audit and Islamic Financial Advisory Services at Meezan Bank. He briefed the audience about the concepts and application of modern day Islamic banking and also clarified the common misconceptions prevalent about Islamic banking.

The seminar was greatly appreciated by the participants who requested that more such sessions should be organized to make the public aware about the Islamic Banking industry as a whole.



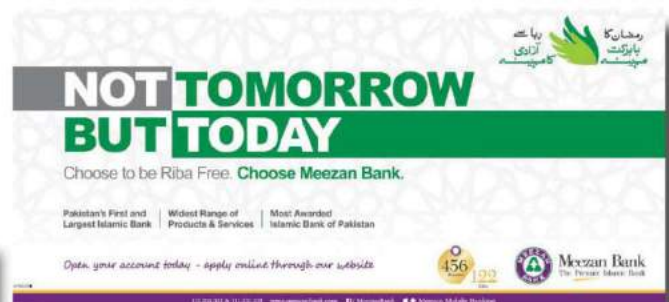


## Mohammed Adil Sami Marketing

Alhamdulillah, the first full-fledged thematic advertising campaign for Islamic banking turns five! The campaign had originally started in 2011, when the Marketing team decided to launch a Meezan Bank marketing campaign in Ramadan, traditionally a low season for advertising where only food products and juices used to be advertised in the media.

This main idea behind the campaign, was to create awareness amongst the general public about Riba Free banking and Meezan Bank. Incidentally the month of Ramadan coincided with August, the month of Independence for Pakistan, and thus we aptly named our campaign "Riba Se Azaadi Ka Mahina".

The first year of the campaign was a huge success and the campaign continued more strongly in the upcoming years. Due to the success of the campaign, 2013 witnessed the State Bank of Pakistan run its own campaign to create awareness about Islamic banking. Subsequently, last year not only did most of the banks



run similar campaigns in Ramadan, but many conventional banks launched their Islamic banking services and heavily promoted them during this month as well.

The main theme for the 5<sup>th</sup> year campaign was 'Not tomorrow but today. Choose to be Riba Free'. The rationale behind the campaign had been to encourage the masses to consider Islamic Banking and take their first step in the right direction.

While the original idea of the core team of the campaign had been to build something with lasting value, the response to the advertisement campaign greatly exceeded expectations and the team managed to achieve all the parameters that were set up at the very beginning.

Special thanks to Mr. Mohammad Raza, Mr. Ahmed Ali Siddiqui, Mr. Saad Yusoof, Mr. Hassan Ansari and the entire Argus team for their contribution in making this campaign a reality year after year.



# The Spirit of Ramadan

The Corporate Communication team created a social media campaign for the Holy Month 'Spirit of Ramadan' to strengthen the link of Meezan Bank's brand with Islamic values and the Islamic way of life.

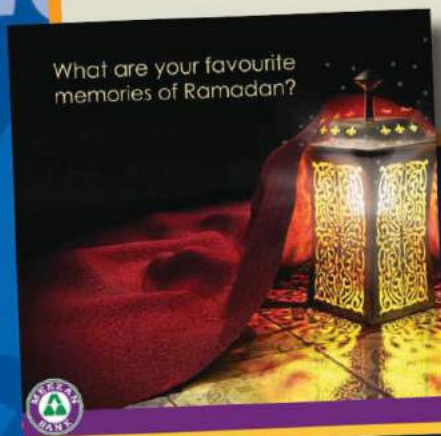
The team uploaded regular posts regarding Hadith and Sunnah alongside verses from the Holy Quran to enlighten the customers about the blessings of the month. Furthermore, health tips were also posted to make fasting a better experience.

On the Product posts side, the team focused on Meezan Easy Remit, to reach the Non-Resident Pakistani audience who generally tend to send remittance back to their families in Ramadan. Other products and services that were featured on the Facebook Page were Inter-bank funds transfer, Meezan Kids & Teens Club Account, Meezan QuickPay and discount offers on debit cards.

In addition to this, the team also launched the corporate campaign that had been running in print media titled 'Ramadan ka babarkat mahina, Riba se azaadi ka mahina'. This campaign aimed at encouraging the Facebook audience to take the first step in the right direction by choosing Riba-free banking.

To add fun element, a 'Like, Share and Win' Ramadan Quiz was carried out, which had questions related to Ramadan and winners were awarded with gifts!

The campaign worked really well and received a great response. Our total Fans increased to 190,000 within this campaign period.







## Saving Lives through donating blood

Donation of Blood might mean inconvenience and slight pain for a few minutes for the donor, but it could add a lifetime for somebody else. Transfusion of blood every year saves millions of life all over the world and in Pakistan, arranging blood "in-time" is the responsibility of the patient's family alone. The Indus Hospital has taken an initiative to solve the issue of timely availability of blood in hospitals. The Indus Hospital Blood Center has taken the responsibility of maintaining blood inventories in hospitals – assuring availability in time. Blood is collected from voluntary blood donation and the collected blood bags are processed at the Indus Hospital Blood Center. Subsequently the blood products are supplied to the hospitals wherever required, thus maintaining cold chain.

Meezan Bank turned support to Indus Hospital by running a voluntary blood donation activity at Meezan House, Head Office. Around 101 people volunteered to donate blood, out of which 77 were approved to donate blood to those who required it. The successful turnout was a testament to Meezan Bank's staff's desire to help those in need.



Dear Meezan Bank,

I hereby want to extend my deepest thanks to you all for donating blood. Total 101 Individuals volunteered and 77 were selected for draw on yesterday's voluntary Blood Donation Drive 2015 at Meezan Bank (Head Office). The turnout was much more than last year. The Indus Hospital Blood Center rely on the help of volunteers like you. Thank you and JazakAllah for taking out time from your busy schedule to become a valuable part of the small percentage of the world donors and play an active role in bringing a paradigm shift to 100% Voluntary Blood Donation in Pakistan.

Sometimes it might have been a little inconvenient or uncomfortable, but for the time you spent, someone else reaped the benefits of this sacrifice. I once again express my deepest gratitude to you for your support and continued cooperation to help those in need.

JazakAllah, Together We Can...

Warm Regards,

**Dr. Saba Jamal**  
Director,  
The Indus Hospital Blood Center



# Payday Your Way

**Muhammad Kashif**  
Branchless Banking

Alhamdulillah, Meezan Bank Branchless Banking Unit has successfully rolled out a 'Pilot Program' of both its Retail and Corporate Branchless Banking Products on 17<sup>th</sup> May, 2015. This initiative is the first of its kind around the globe as this is the very first implementation of 'Islamic Branchless Banking' solution that is designed strictly in compliance with the regulations issued by State Bank of Pakistan and guidelines issued by Islamic Shariah.

Before the pilot launch of Branchless Banking, Meezan Bank was offering a Payroll Card Solution to its customers with a limited set of functionality and with very modest transactional limits. But with the advent of Branchless Banking, the earlier product was replaced with an improved version of the product with enhanced features.



Mr. Rauhaan Habibullah (first from right) of Payments & Cash Mgmt. Group distributing Payroll Cards to Employees



Meezan Payroll Card's First Customer transaction



To disburse salaries, a web based portal will be extended to the Employer, which allows the flexibility to disburse payments (payroll, bonus etc) at anytime and at their own convenience. Payments will be immediately disbursed and will be instantly available to the Salaried Individuals. Corporate can view status of each individual transaction (from online portal), and can easily keep track of the uploaded files and payment history. Salaried Individuals will receive an SMS notification alert upon salary credit so they don't have to reach out to an ATM, make a balance inquiry to find out if their salary is credited.

It is noteworthy that for the Pilot phase, we have registered six Corporates for the Payroll Services with more than 1,100 Payroll Cards in circulation. More than 2,100 payments have been credited (through the payment portal) amounting Rs. 28 Million. On the other hand, salaried individuals have performed almost 2,600 Cash Withdrawal transactions (through the ATM) amounting Rs. 23 Million.

On an average, a Salaried Individual is maintaining an average balance of Rs. 2,200 in his m-Wallet account. Transactional activity observed in Payroll accounts so far, indicates that on average 7 transactions (4 Withdrawal & 3 Payment Credits) are being recorded in a month, whereas the average ticket size of a payroll payment is Rs. 13,300.

## Special Offer – Exclusive for Meezan Payroll Card Holders

With every Meezan Payroll Card, a free Ufone's Prepaid SIM will be provided to each Salaried Individual. Ufone will provide 1,000 Minutes (on net and PTCL), 1,000 MBs (Mobile Internet) and 1,000 SMS (both on net and off net) absolutely free, upon every salary credit. Besides this, Ufone will facilitate on-site biometric verification and activation of SIMs.

This will also give us the flexibility to offer another channel (i.e. USSD) to our existing Payroll Customers to access and transact through their m-Wallet accounts. Customers would dial the USSD String from their mobile handsets and perform balance inquiry and other financial transactions (like funds transfer, bill payments etc.) from their accounts.







## Pilot Launch of Meezan Upaisa



First MeezanUpaisa Transaction  
Walk in customer at MeezanUpaisa shop @D.H.A Phase-4, Karachi

### Ahmed Ali Larik

Branchless Banking

Meezan Bank recently launched Islamic Branchless Banking services 'MeezanUpaisa'. This is the biggest Islamic Branchless Banking Pilot launch with approximately 1000 retailers in more than 100 cities/districts/tehsils and was done in collaboration with Ufone. In a span of 3 months, almost 15,000 transactions have been executed, numbers unheard of in Branchless Banking pilots.

The pilot has been successfully conducted and subsequently the results have been submitted to State Bank of Pakistan for final authorization. After SBP's approval, MeezanUpaisa will be commercially launched with approximately 10,000 Agents in 500 cities/districts/tehsils.

MeezanUpaisa offers several financial transactions both customers and agents, for customers they can do Domestic Remittance, Bill Payments and Mobile Airtime Purchase. Agents would be able to conduct transactions such as IBFT receive, Wallet to Wallet Fund Transfer, Fund Push/Pull for T24 Account. In addition to this, they would be able to do several non-financial transactions such as Balance Inquiry and get Mini Statements as well. Furthermore, the Branchless Banking team is working on service enhancement and other new innovations which will be added soon after commercial launch.

Branchless Banking is working hard to expand Meezan Bank's operations throughout the Pakistan for carrying out various financial services and other schemes like A2P, G2P government payments, Micro lending in rural and in particular urban areas, where Meezan Bank has no footprints yet.

## Inauguration ceremony of Akbar Chowk Branch's new premises

### Nasrallah Aziz

Commercial Banking

The new premises of the Akbar Chowk Branch, Johar Town Area, in the Lahore East Region was inaugurated on 1<sup>st</sup> June, 2015.

Mr. Irfan Siddiqui, President & CEO of Meezan Bank along with Mr. Ariful Islam, Deputy CEO graced the occasion as chief guests for the inaugural session.

The Akbar Chowk Branch has originally been opened on 1<sup>st</sup> July, 2006 and within a span of 9 years, this branch became the major business centre amongst the Meezan branches in Lahore East region. Currently, the branch is operating as a Hub Branch for Commercial Banking (SME and Commercial business), Trade Finance and is providing dedicated services to more than 10,000 customers.





# Online Account Open the Digital Barriers

From simplifying payments with person-to-person transfers to eliminating the need to physically visit the branches, technology is revolutionizing how account holders manage their money. The result is that customers can do their banking anywhere, anytime and anyway they want to do so.

At Meezan Bank we have always recognized technology as a great enabler in

improving the quality of the banking experience that we provide to our customers.

Thus, we are continuously enhancing both the menu

and quality of the services through latest technologies that we provide to our customers.

In just such an attempt, the Bank launched a first-of-its-kind facility in Pakistan by providing its customers the ability to apply online for opening an account.

The 'Online Account Opening Form', now available on the Bank's website enables people to fill and submit the Account Opening Form digitally through the Bank's





# ing Form – Breaking

website for opening of Individual, Joint or Minor accounts (both Regular and Premium Banking). The digital form automatically transmits the account opening form data to the branch, where the applicant wants to open his/her account, for further processing at their end, saving time and effort.

The Bank had introduced this service for the internet savvy masses, who use the internet to fulfill majority of their banking needs to save time, effort and energy. Currently, more than 850 number of people have used the Online Account Opening Form, out of which almost 77 accounts have been opened since its launch in June 2015.

Special thanks to the multi departmental team that worked together to design and implement the Online Account Opening Form process.

## Training

After the system had been designed and implemented, the first course of action had

been to train the staff on using the form

<b>Corporate Communication</b>
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<b>Country Operations</b>
Faisal Sarwar • Nadeem Razzak
<b>Consumer Banking &amp; Marketing</b>
Muhammad Rashid Khan
<b>IT Department</b>
Shabbir Ali
<b>IT Quality Assurance</b>
Arsa Nadeem
<b>Learning &amp; Development</b>
Syed Taha Ghayas • Jahanger Khan
<b>PMO</b>
Umme Tameem Qazi • Syed Ali Hassan Rizvi

itself, along with giving them guidance on facilitating the customer and the actual account opening process itself. In order to reach a large number of staff, the L&D team created video e-learning that walked the staff through the entire process, starting from when the customer fills out the form till the time when the

branch receives the form and starts the account opening process. These learning resources were released to all branches to be completed before the official launch of the services.

## Launch Campaign

In order to launch the Online Account Opening form, two major activities were conducted to make the public aware of Meezan's Online Account Opening Form's launch.

- A special Press Release was issued to all major reputable newspapers such as Dawn, Business Recorder, Jang, The News, Daily Times and Nawa-i-Waqt.
- Keeping in view of the technological aspect of the services, a social media campaign was launched on multiple digital platforms such as Facebook, LinkedIn and Twitter. Reaching an audience of more than 115,000 fans and followers on our pages on these platforms, the posts were specially designed to clearly give out the benefits of the services to the public.

'The process is fairly easy, and is absolutely hassle free. By submitting the account opening information online, the customers don't have to put much energy in personally visiting the branch to fill out the account form, thus saving time and effort on their part.'

**Ms. Umme Tameem Qazi**  
VP/Manager PMO & QA

'Our purpose of introducing the Online Account Opening Form was to reach out to the new generation, which has embraced the internet as a lifestyle and make the account opening process as easy as possible'.

**Mr. Ariful Islam**  
Deputy CEO

'The Online Account Opening Form decreases the time that the customer has to spend at the branch filling out forms to open the account. It also cuts down on the back and forth that happens when there is missing information on the account opening form, thus allowing the Meezan teams to open the account quickly.'

**Mr. Sohail Khan**  
Head of Learning and Corporate Communication



# Cyber Security

# Secure your Data



**Tehmina Khan**  
Information Security

The era of fast evolving technology and the internet has changed the way we communicate and connect with people. Subsequently, due to the popularity of the internet and the number of threats it brings with itself, it has increased organizations need to design and implement data protection policies to secure the data wherever and however it is stored. Standard software such as Adobe, Microsoft Word, Java, Flash are on hackers target list and despite the best of intentions, they often contain vulnerabilities that can potentially target the network connections with Internet spam and/or damages from viruses or bugs. Unfortunately, infected devices have a way of infecting other devices and compromised systems can bring down the entire system.

The main question is of course how can you protect your organization from these issues? The best protection is to implement plans and procedures. Data security is a shared responsibility and everyone has to make sure that they play their role in keeping the networks secure. Below are some of the steps that you can take to ensure data security on your systems and the network as whole.

## Confidentiality

Ensure that you maintain confidentiality of your data by keeping all your files password protected by choosing hard to guess passwords. The best passwords are those which are lengthy with alphanumeric characters. Some tips to create a strong password are mentioned below:-

- Is at least eight characters long.
- Does not contain your user name, real name, or company name.
- Does not contain a complete word.
- Is significantly different from previous passwords.
- Contains characters from each of the following four categories:
- Uppercase letters



- Lowercase letters
- Numbers
- Special symbols

Additionally, any suspicious emails and attachments should not be opened and official Meezan Bank email ID's should not be used for personal reasons.

## Anti-Virus or Firewalls

Viruses can attack from anywhere, and at most times they attack from the most common places, which is through emails and websurfing. Updated Antivirus and Firewalls play a major role in keeping individual computers as well as entire networks safe. It is very important to scan our system for viruses periodically. Antivirus and Firewalls should be updated on a regular basis, and it is best to choose the automatic update feature to ensure that your machine is being protected by the latest software. Each new available patch contains updates which improves security.

## Awareness is Mandatory

The best thing to ensure safety of your computers is to be aware of the

latest happenings in the data security arena. Read latest articles and blogs to understand what you can do to prevent data leakage/hacked systems situations and take necessary actions well in time to ensure safety of your system and network.

## Securing you Mobile Network

While connecting to the hotspots and Wi-Fi, it is important to use secure link i.e. https. It is best that you do not use public links to transfer important data as there is often a chance of your data being intercepted by a hacker.

## Backup

Although backing up your data does not feel like a "security" measure, but ultimately it is. By backing up your important data, you have a chance to recover your data, if you encounter almost any sort of virus.

These were a few tips to keep your data secure from any catastrophic disaster. Follow to ensure that you or the Bank's system do not fall victims to hackers trying to steal data.

Stay safe while being connected!



# The terror of Phishing - Don't let it happen to you

**Syed Asad Shakeel**

Alternate Delivery Channels

The phenomena of phishing has overtaken the world and has become prevalent in Pakistan as well. Phishers are fraudsters who try to trick the masses into giving up their confidential details such as Username, Password, ATM PIN, Financial PIN, etc through a website, email or sms, so that they may use it to conduct identity theft. They do it in such a way, that it seems that you are revealing information to a legitimate credible source.

## How does it work?

One example of a phishing attempt is getting an email from your Bank or any other reputed service provider, which threatens you to close your account or your Internet Banking ID, if you don't reply immediately with confidential details. Sample email could read like this.

### Sample (Fake Email)

Dear Valued Customer,

We have recently Upgraded our Online Banking Services, and due to this very huge upgrade, we sincerely call your attention to follow the link below and Re - Confirm your Online Account Details.

Click here - Confirm Your Access Details (This is a Fake Link)

We apologise for any inconvenience this may cause you. (Notice the grammatical & spelling mistakes)  
Customer Service Team.

## What measures one should take?

1. Never enter the password after following a link in an email or chat that you don't know or trust.

2. Do not provide your Bank details like Password, Passcode, ATM Card Number, ATM PIN, CVV Code, Card Expiry Date etc to any Websites, Emails, SMS, Phone Calls that offer Prizes and Money. Remember, if the offer sounds to be true, it probably isn't real.
3. Do not become a commission agent of an unknown company that asks for your banking details to give you huge returns.
4. Always check the Green address bar which shows that website you are accessing is genuine & secure.
5. Frequently change your password, PIN & Security Codes and keep it difficult to guess passwords.
6. Immediately change your password if you have accidentally revealed your credentials.
7. Never share your login information with anyone.
8. Avoid accessing your internet banking account from a cyber shared computer. However, if you happen to do so, please change your password from your own computer as soon as you can.
9. Every time your internet banking session ends, log off from the website. Do not just close your browser.

For any suspicious Emails, SMS and Phone Calls that you come across, please contact us on 111-331-331 or 111-331-332, so that we can take care of it.

## Meezan Bank introduces SSL on the Bank's website



**Asad Iqbal**

Corporate Communication

Meezan Bank recently took one step further to secure the Bank's website by implementing SSL. SSL is the backbone of a secure Internet as it protects sensitive information as it travels across the internet.

### Benefits of SSL

The primary reason why SSL is used is to keep sensitive information sent across the Internet encrypted so that only the intended recipient can use it. This is important because the information sent over the Internet is passed from computer to computer to get to the destination server. Any computer in between us and the final recipient server can see information such as usernames, passwords and other sensitive information if it is not encrypted with an SSL certificate. When an SSL certificate is used, the information becomes unreadable to everyone except for the server the information is being sent to; this protects it

from hackers and identity thieves.

### How SSL protects from phishing

A phishing email is an email sent by a person who tries to impersonate your website. The email usually includes a link to their own website. Since such individuals cannot get a proper SSL certificate because SSL providers will only issue an SSL certificate to a verified company that has gone through several identity checks, they won't be able to perfectly impersonate your site. This means that your users will be far less likely to fall for a phishing attack because they will be looking for the trust indicators in their browser, such as a green address bar, which they won't see and are more likely to navigate away without entering any information.

### Authentication

In addition to encryption, a proper SSL certificate also provides authentication. This means one can be sure that he is sending information to the right server and not to a malicious server.



# HR Happenings: What's up in HR?

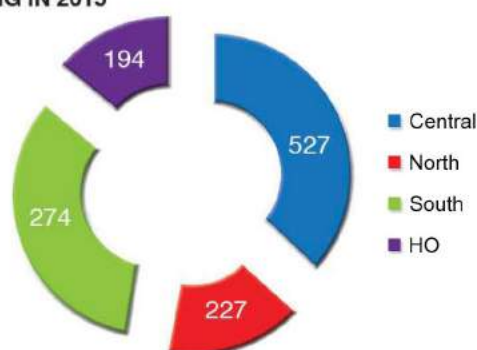
**Muhammad Ansab Khan**  
Human Resource

A good Human Resource department is critical for the growth and development of an organization. With Meezan Bank being one of the fastest growing banks in the country, HR has been working hard to deal with the ever evolving HR requirements of the organization. Some key projects, that the team worked on are as mentioned below:

## 1. New Branch Recruitment

Over 50 new branches of Meezan have been opened till now. In order to make them fully operational, recruitment was at its full swing to ensure that all key positions were staffed in advance. Approximately, 101 Branch Managers and 102 Operation Managers were part of the aforementioned figures. During the period, over 5700 interview (Panel/individual) were held and as a result 1422 candidates were successfully added to the Meezan workforce

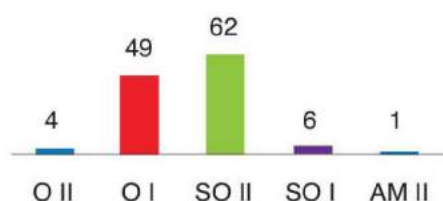
**TOTAL HIRING IN 2015**



## 2. Regularization of Contractual Staff & Confirmations

Additionally, there was a change in the status of 122 contract employees, whereby they were offered permanent placement in Meezan for different grades. Additionally 200+ employees were confirmed as Meezan permanent employees. Furthermore around 235 Trainee Banking Officers were confirmed as well.

**Regularizations Cases**



## 3. Recruitment Drive

Several recruitment drives were also organized to meet the full paced recruitment requirement. These drives were arranged in some of the top-notch universities of Pakistan including IBA, Bahria and SZABIST, not only at their local campuses in Karachi but at their other campuses situated in other cities as well. During these drives, over 350 students were screened among which 120 were shortlisted from the recruitment drive for the next round of the selection process.

## 4. Technological Updates

Meezan Human Resource department strongly believes in modern technology as an enabler to increase productivity and keeps striving to bring changes that change the way HR works and interacts with the business in a beneficial manner. Some key initiatives for the 1<sup>st</sup> half of 2015 were:-

a) During the year, Meezan HRD implemented state of the art system based employee personnel file audit, which allows identifying gaps in employee documents at a quick glance.

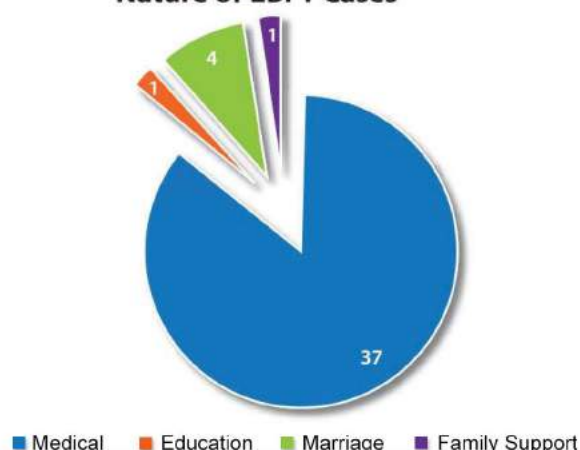
b) The entire database of Employee Benevolent Fund Trust (EBFT) has been moved on HRMS and now all onwards case processing, handling and tracking is through the HRMS.

c) Another initiative for the betterment of employees was to introduce an automatic password recovery mechanism for HRMS users. Earlier, password reset request used to be sent to HRD, and it was reset manually in one business day. Now HRMS password can be reset by employees themselves in a quick span of time, saving time and effort.

## 5. Employee Benevolent Fund Trust

Another compassionate dimension of Meezan towards its employees is Employee Benevolent Trust. During the first half of the year, about 43 cases were processed in which 35 cases were approved as Qarz/Grant, which amounted to around 8.09 million.

**Nature of EBFT Cases**





# Farewell

## to Mr. Abdul Ghaffar Memon



Mr. Abdul Ghaffar Memon recently retired from Meezan Bank's service after a long tenure of 11 years. He worked in numerous departments at key positions, and possessed a keen local market specialization, encompassing corporate credit and trade finance.

He had been part of Meezan Bank since June 2004, and his last position was the Country Head, Fraud & forgery Investigation and Remedial Asset Management.

Special thanks to Mr. Memon for his many contributions to the growth of Meezan Bank and the entire team wishes him a very happy retirement.

## The Champion of the Champions

### Civic Center Branch, Lahore



**Nasrallah Aziz**  
Commercial Banking

Ever since its inception in 2012, the Civic Center Branch, Johar Town Area, Lahore has recorded an unprecedented growth in Deposits and has ensured an exceptional level of service excellence. In a very short time of its existence, they have proved their mettle and developed a reputation for going over and above in the line of their duty.

As a testament to their excellent work commitment levels, the Civic Center branch has done a hat-trick by becoming "Service

Quality Champion of the month" for the third time in residential category.

It is indeed a marvelous achievement on the part of the branch. This depicts strong dedication and commitment on their part to establish a high service quality driven working environment. The current performance portrays high level of devotion by all staff members for extending quality services to customers, whilst ensuring a strict compliance the banks internal policies and procedures.

This is not the only time when they have won laurels, as in 2013, the branch had achieved the title of "Fastest Growing Branch".





## Mr. Ijaz Farooq

Group Head Branch Banking, Commercial, SME & Agriculture Finance

Read on to know more about the face behind Meezan Bank's Branch Banking Lead who has an extensive experience of over 39 years in Pakistan's banking industry. The Corporate Communication team would like to thank Mr. Ijaz Farooq for sharing his valuable time, meeting him was a great learning; we hope the readers would feel the same. Happy Reading!

**Q: Let's start from your educational background.**

IF: I have done my MBA in Marketing from Punjab University. Later I attended an Advanced Management Program (AMP) from the Wharton School, University of Pennsylvania, USA.

**Q: Why did you choose the domain of business? What was the idea?**

IF: To become a banker.

**Q: Were you sure from the beginning that you wanted to be a banker?**

IF: I had not thought of it in the beginning as I wanted to be a civil servant. My father was an engineer and my parents wanted me to be an engineer or a civil servant. I used to visit a friend whose brother was a banker, he inspired me.

**Q: Where did you start your career from?**

IF: I started from Allied Bank, served 6 years and then I moved to Emirates Bank International.

I joined ABL as a Trainee Officer and just after one year I was promoted as a Branch Manager. It always fascinated me to work for a foreign bank and I was very keen on joining BCCI. Therefore, I took a step back in my enthusiasm to join a foreign bank as a Credit Officer; and you will not believe that I got the first opportunity to meet my Manager 3 years after joining the organization (Emirates Bank).

**Q: So it wasn't easy to meet senior people back in those days?**

IF: Yes, their working style was very different. I got the hang

of credit work aptly and soon I was declared the Best Credit Manager. I got elevated from 10<sup>th</sup> to 1<sup>st</sup> position which was the Chief Manager Faisalabad. I acquired another transfer as the Head of Emirates Bank in Lahore but before this posting, Emirates Bank sent me to Wharton Business School.

***'All employees, especially the branch staff, must keep themselves fully aware of all the products and services that the Bank is offering so they can guide the customers properly.'***

**Q: Being at Wharton must have been an amazing opportunity. How was your experience there?**

IF: Alhamdulillah, I was the only participant from the sub-continent in this program at that time. It paid off really well as it was a great learning experience and an excellent opportunity for exposure. We studied various topics, networked with bankers from all over the world like IMF, World Bank and other internationally renowned financial institutions. Somehow, I'll never forget Mr. Jamshed Gandhi, our lecturer on the 'Role of Central Bank'; he used to come on his bicycle!

After the enriching experience at Wharton, I got posted to Lahore as the Head at Emirates Bank for four years. I then moved to Bank Alfalah, a successor of BCCI. There was a time when I used to envy the employees of BCCI and by the Grace of Allah (SWT) I became an Area Manager at the same organization after its transformation.



I had an excellent opportunity of expanding the network of Bank Alfalah, when I joined there were two areas only: North & South. South comprised of Karachi and Balochistan while the rest of the country was covered in North Area.

**Q: Can you tell us more about this experience, as there was a lot of growth in banking during that time?**

IF: Absolutely, it was expanding. I was an Area Manager from 1998 to 2003 and Alhamdulillah; the network grew from Raheem Yar Khan to Swat. I used to travel by road, it would take 12 hours to reach from Raheem Yar Khan to Lahore at that time; it was a good exposure.

Later, I was elevated as the Group Head of Islamic Banking. After 8 months of paper work and permissions from the regulator, we started with five Islamic Banking branches on 31<sup>st</sup> December, 2003. By the time I left that bank in February 2013, there were 101 branches of Islamic Banking and the size of the balance sheet was Rs. 105 Billion with a pretax profit of Rs. 1.5 Billion. We also opened an Islamic Banking branch in Afghanistan, and during my tenure it was the 2<sup>nd</sup> largest setup of Islamic Banking in Pakistan after Meezan Bank.

**Q: Don't you think there are many other players in Islamic banking now?**

IF: There are other players in the market which have outplayed my previous employer with their huge setups. We must take this seriously and work harder to stay as the best service provider in Islamic Banking industry.

This was my short career story before I decided to join a dedicated Islamic bank, because when you are working for Islamic Banking in a conventional set-up, you have to deal with conventional mind set both internally and externally, which is unlike a dedicated Islamic bank.

**Q: Where does Meezan Bank's Branch Banking stand at the moment? We know the figures, but in terms of growth what should be our aim in the near future? What is your Vision?**

IF: We have to reach the goal of 550 branches and increase our deposit up to Rs. 475 Billion this year Insha'Allah.

Our main focus areas are:

- Deposits
- Current Accounts as the cost of deposit decides everything and it matters the most
- Increase our assets of Commercial, SME and Consumer Finance
- Cross sell all products especially Easy Home and Car Ijarah
- Increase Trade Finance (imports and exports)
- Enhance the outreach of ADC services (Debit card, SMS alert, SMS Banking, Phone Banking, Internet Banking, POS transactions)

We want to take leverage of our large branch network and diversify the idea of sales through it. In simple words, it works like a super market, where customer has a variety of products to choose from.

This concept of 'One-Stop-Solution' of branches further helps in increasing the number of products per customer. When a customer starts availing different types of banking facilities from

us, his banking needs get fulfilled; hence the stickiness of that customer increases and such a customer would be less likely to switch to another bank. Keeping this in mind, we are converting our branches into 'Sales and Service Centers' emphasizing on building good relationship with the customers and reducing processing.

We are also ensuring strict compliance on Service Quality, and Alhamdulillah we are witnessing improvements on this front already. Strong internal controls, quality of audit, minimizing mishaps and operating losses cannot be ignored too. Our strongest USP is our Shariah-compliance, so we have to make sure that it is always paramount.

The quality of staff is immensely important. They should have opportunities for trainings and in addition to being technically competent, they should have a strong customer service focus. All employees, especially the branch staff, must keep themselves fully aware of all the products and services that the Bank is offering so they can guide the customers properly.

**Q: It is very important to handle the new challenges that are coming up in the industry.**

IF: The word 'challenge' should be written in bold letters.

**Q: How do you spend your spare time?**

IF: Spend time with my family and do social work. I also like gardening.

**Q: What kind of gardening, any special plants or flowers?**

IF: Flowers and evergreen plants. I had one of the best gardens when I lived in Lahore as I had a bigger place available and it was much convenient. I also consider reading as my hobby; I don't read as much as I would like to but whenever I do, I enjoy it thoroughly.

***Groom yourself 360 degrees, mark your goal, identify your weaknesses and work on improving them.'***

**Q: Few words that describe you.**

IF: I am hardworking, if I make up my mind for something I stick to it; Persistence is the word. I believe in continuous development.

**Q: What do you feel is your weakness?**

IF: I feel I haven't been able to strike a good balance between work and home. Moreover, I have always believed in numbers - I think numbers speak louder than words. I work but I don't do self-promotion; however, I have been told to do so by many peer friends, I have never been able to do it and I'll never be able to do it and you may call it a weakness!

**Q: Any words of wisdom for the staff?**

IF: Well, you should groom yourself 360 degrees, mark your goal, identify your weaknesses and work on improving them. We all need to work on capacity building. Identify our shortcomings and improve on them in a planned way.



# Islamic Banking Awareness Seminar in Gujrat

**Shams ud Din Abubakr**

Credits Manager - Small Medium Enterprises

Gujrat is amongst the three prominent cities of Pakistan i.e. Gujrat, Gujranwala, Sialkot which are famous for their Small & Medium Enterprises (SME) sector and together these three cities are named as the "Golden Triangle of Pakistan". Major Industries of Gujrat includes Fan Manufacturing, Furniture Manufacturing, Rice as well as Ceramics and Plastic Industry.

With the aim of explaining the scope of Islamic Banking Seminar to the SME community in Gujrat, a seminar was arranged on 9<sup>th</sup> June, 2015 for the Small and Medium Enterprise (SME) owners of Gujrat area with a special focus on discussing the Asset products of Meezan Bank Ltd. More than 35 potential SME owners belonging to various industrial segments i.e. Fan, Rice, Flour, Packaging and Trading attended the session.

Mr. Shoaib Malick, the Unit Head of SME / CBSME Dept addressed the participants and explained the concepts behind Islamic Banking and their Shariah- compliant Financing Products.



He explained the practicality and compatibility of these products with the Small and Medium sized enterprises and reasoned that how SME owners can reap more benefits from their business using these products.

The session became more interactive during the question and answer session when audience discussed various issues and asked questions about Islamic Financing, securities against facilities and benchmark being used.

The participants appreciated the effort of Meezan Bank for arranging this event to create more awareness about Islamic Financing and were keen to be part of more such events in the future.

## Mango Fever in Mirpurkhas



Mirpurkhas city is the 4<sup>th</sup> largest city in Sindh and renowned for its mango cultivation, with hundreds of varieties of mangoes produced each year. The 50<sup>th</sup> Golden Jubilee National Mango and Summer Fruits Festival 2015 was recently held in June 2015 at Shaheed Benazir Bhutto Exhibition Hall in Mirpurkhas.

In order to leverage a high profile event such as this, Meezan Bank, Mirpurkhas Branch also acquired a stall to create awareness of Islamic Banking amongst the general public & horticulturists of the Mirpurkhas division. Sindh's Education Minister Nisar Ahmed Khuhro, inaugurated the event and mentioned that more than 76 farmers had introduced different varieties of mangoes in this festival. He also stressed that agriculturists must work on improving the quality of mangoes and their packaging to maintain export in various countries.

The three-day exhibition drew big crowds of keen visitors from across the country, and also a large number of exhibitors and foreign traders. On last day, Syed Qaim Ali Shah, Chief Minister Sindh distributed shields and cash prizes to winners of a competition between mango growers.



## MeezanWorld

# Creating Workflows, Automating Processes

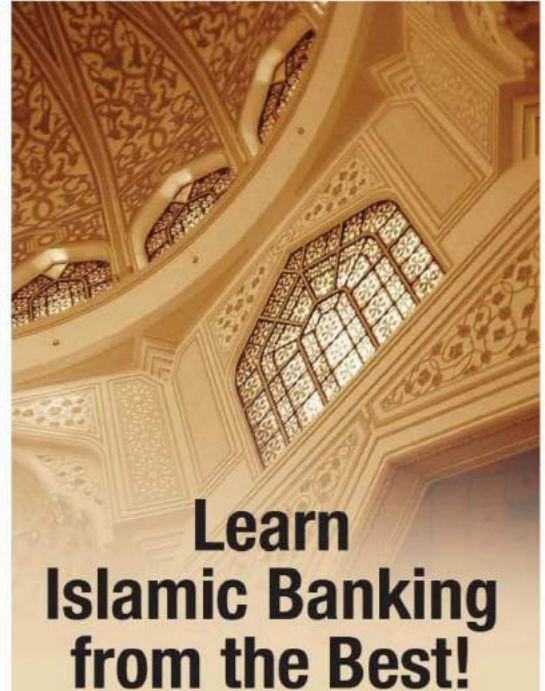
Linking some 7000+ employees together to one platform, Meezan World Intranet Portal allows us to manage projects with cross functional teams and is a virtual hot desk for all employees who have access to it.

One of the portal's features is the ability to automate simple processes by creating digital workflows, forms and databases that help the team to be more productive and efficient. Once created, the filled forms connect to a database which collects the data at the backend interface of Meezan World in one single place and furthermore this data can be exported into excel and other programs as well.

The interface is so simple that it can be designed by anyone, after which the Corporate Communication team can make it live on Meezan World. Some examples of how this tool could be used is:-

- Nomination process for learning
- Internal Hirings
- Travel Authorization processes
- Content submission to Communication team for Portal & Newsletter
- Ordering Marketing material

These digital workflows go a long way in saving time and increasing productivity levels. For more information, please contact Mr. Asad Iqbal, Corporate Communication team at 2513.



## Learn Islamic Banking from the Best!

**Muhammad Sohaib Javed Siddiqui**

Product Development & Shariah Compliance

Working with the aim of strengthening the foundations of the global Islamic financial industry by delivering authentic knowledge about Islamic finance to individuals, International Institute of Islamic Bankers (IIIB) had launched its flagship certification program titled 'Certification in Islamic Banking and Finance'.

This is a four month distant learning program, which upon completion will give a basic understanding of all the key concepts of Islamic banking and finance to its participants. The certification distinguishes itself from other offered certifications in the market, as it has a complete focus on the practical aspects of the Islamic financial industry. The course contents has been designed with assistance from world renowned Islamic finance experts and scholars who are globally recognized.

Upon completion of this certification, the certification would definitely provide an edge to the participants in this highly competitive financial market, and would also fulfill the need of their continuous professional development.

Further details regarding the course can be accessed through the following avenues:-

[www.iiib.org](http://www.iiib.org)

[www.facebook.com/iiib.org](https://www.facebook.com/iiib.org)

+92 (21) 3713 3500

Ext: 2444 & 2404

[iiib@meezanbank.com](mailto:iiib@meezanbank.com)





# The Success of MCPP-II Campaign

## Agha Muhammad Asim

Wealth Management & Cross Sell Unit

Wealth Management & Cross Sell Unit once again celebrated the success of MCPP-II sales campaign at Meezan House, where winners were awarded by Mr. Ariful Islam, Deputy CEO with our respectable Chief Guest Mr. Muhammad Shoaib, CEO, Al-Meezan

Investment for their excellent performance. The purpose of this event was to motivate the sales team to take the extra step in managing the performances and increase the sales of AMIM Mutual Funds.

The event conveyed to the employees that the Wealth Management and Cross Sell Unit team is always there to appreciate and reward the sales team for their hard work and achievement of goals. Winners of this quarter MCPP-II campaign were:-

### I-Pad Winners

Musaddique Iqbal Siddiqui	Area Manager	Gulshan Area, Karachi
Kazi Mohammad Iftikhar	Area Manager	Society Area, Karachi
Muhammad Asim Butt	Branch Manager	0104 - Gulshan Branch, Karachi
Muhammad Hanif	Branch Manager	0112 - Gulshan Chowrangi, Karachi
Syed Yasir Ali Hashmi	Branch Manager	0185 - Alamgir Road Branch, Karachi

### S-4 Winners

Mashkoor Hasan Siddiqui	Area Manager	Korangi Area, Karachi
Imran Ul Haq Qureshi	Area Manager	Defence Area, Karachi
Syed Najam Uz Zafar	Area Manager	North Nazimabad Area, Karachi
Waqas Ahmad Nizami	Area Manager	Multan Area, Multan
Maqbal Khan Maqbool	Area Manager	Gulistan-e-Johar Area, Karachi
Maqbool Hussain Shah	Branch Manager	0119 - Gulistan-e-Johar, Karachi
Asif Ejaz	Branch Manager	0221 - Shah Alam Gate, Lahore
Behzad Karim Khan	Branch Manager	0501 - Multan Branch, Multan
Shujaiddin Shaikh	Branch Manager	0127 - DHA IV 9 <sup>th</sup> Comm Str Br, Karachi
Omer Ashraf Nizami	Branch Manager	0287 - Model Town C-Block, Lahore
Amir Sultan Khan	Branch Manager	0187 - North Nazimabad Block E, Karachi
Afzal Ahmed	Branch Manager	0159 - Al Tijarah Centre Branch, Karachi
S M Farukh Ali	Branch Manager	0158 - Joffa Towers Branch, Karachi
Shoaib Ghani Memon	Branch Manager	0117 - U.P Morh, Karachi
Anwar Mukhtar	Branch Manager	0126 - New Chali, Karachi
Moonis Ahmed	Branch Manager	0166 - Khadda Market, Karachi





## Service Champions of the Month

At Meezan, we recognize the importance of service excellence in building and retaining our customer base and thus work hard to ensure that our service levels are better than the industry standards.

The measuring and the motivating tool that we use is the inter-branch Service Champion of the Month. This competition benchmarks the overall service performance of Meezan Bank branches and gives them a bar to work towards achieving in their service levels.

The branches are categorized in three categories i.e Commercial, Semi Commercial and Residential. Branches which perform

exceptionally well in terms of excellent service deliveries are tagged as "Service Champions 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." These winners are given full coverage on our newsletter and intranet about their performance.

Meezan always appreciates the performance of "Service Champion of the Month" branches and expects that they will continue their excellent performance to become role models for other branches.

"Service Champion of the Month" for 2nd quarter 2015 are:

Service Champion Branches			
Month	Residential	Semi Commercial	Commercial
April 2015	Civic Center Branch, Johar Town, Lahore	Shah Rukn-e-Alam, Multan	Mcleod Road, Lahore
May 2015	Civic Center Branch, Johar Town, Lahore	New Fruit Market, Lahore	Bohwana Bazaar, Faisalabad
Jun 2015	Civic Center Branch, Johar Town, Lahore	Factory Area, Rahim Yar Khan	FB Industrial Area, Karachi

Congratulations to all the teams for their hard in maintain excellent service levels. Special mention for Civic Centre Branch, Johar Town, Lahore for winning the Service Champion – Residential Category for the 3rd time in a row. Keep up the good work!

## Female Islamic Banker of the Year 2015

Ms. Shazia Zuberi was awarded the "Female Islamic Banker of the Year 2015" award in a ceremony held at Marriott Hotel, Karachi on 10<sup>th</sup> June, 2015. Organized for the first time, the Islamic Finance Awards (IFA), Conference and Exhibition 2015 was conducted to recognize the Islamic Banking industry and the professionals who are playing a major role in growing the Islamic Banking industry.



Ms. Shazia is currently working in Consumer Banking Department as Product Manager, Labbaik Hajj & Umrah Unit and is associated with Meezan Bank for last 11 years after she completed her MBA in Finance & Islamic Banking from Institute of Business Administration, Karachi. She was among the pioneers in establishing the Labbaik department and has worked on both Assets and Liability products of the Bank. In 2015, she successfully initiated the Government Hajj Scheme through which Meezan Bank would be facilitating 4,500 Hajj Pilgrims under Government and Private schemes.

Congratulations to Shazia and all the best to her in all her future endeavors!

## Mr. Hammad Feroze, Corporate Dealer in Treasury & Financial Institutions Group at Head Office, Karachi passed the ACI dealing certificate

ACI is a leading non-profit, non-political association of wholesale financial market professionals and their ACI Dealing Certificate is a foundation program that allows financial market professionals to acquire a working knowledge of the structure and operation of the major foreign exchange and money markets, including the ability to apply the fundamental mathematics used in these markets.

congratulations on your achievements



# Most engaging activity on Meezan's Official Facebook Page



**The Spirit of Ramadan  
Campaign**



"like" us on

**Facebook**

[www.facebook.com/MeezanBank](http://www.facebook.com/MeezanBank)

We are also on:



<https://twitter.com/MeezanBankLtd>



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



[www.youtube.com/islamicbankingonline](http://www.youtube.com/islamicbankingonline)