



Meezan Bank
The Premier Islamic Bank

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Starting a New Era of Success



From the Desk of Ariful Islam (Deputy CEO)

Dear Meezan Family,

السلام عليكم ورحمة الله وبركاته

The transformational journey that we started merely 14 years ago is now entering another challenging, yet exciting phase. The historically low discount rate of 5.75%, increasing cost of doing business and tougher competition from both dedicated and window Islamic Banks have impacted our margins and made these times uniquely challenging for us. As a result the need of the hour is that we **WORK HARDER AND SMARTER** to grow our business and profitability despite the difficult conditions that the banking industry is facing today.

I believe that in this difficult environment, Service Quality and Innovation are the two most critical factors that will shape the future of our Bank. Service Quality is a subject that I have repeatedly talked about in previous issues of Pages because I believe that our primary differentiating factor and the key element that drives success in today's business environment is our quality of 'service'. It is critical for us to ensure that our customers experience better services across all our banking channels (Branches, Call Center, Corporate & Commercial banking, etc).

For me, customer service is not only the job of the frontline, it is the job for all of us – every staff member is responsible for providing better service to both internal and external customers, be it in Branch Banking, Operations, IT, HR, Administration, Finance, or any other function.

The second critical factor is 'Innovation'. This means that we need to innovate on all fronts - not just in new products, services or technology, but also in almost everything that we do. In order to facilitate this, a new Innovation Unit has been established at Meezan Bank under the Customer Support Group. The Innovation unit will work with the approach that new ideas and their rapid execution is the key to maintaining our leadership position in the market. This exciting initiative is a further testament to our resolve to providing exceptional services to our customers.

Please remember that all of us - each and every member of the Meezan Bank's team, can play a role in innovation and it is not only the Innovation Unit's job. The Innovation Unit is responsible for ensuring that practical and feasible innovation ideas are implemented as quickly as possible. In this context, the 'Ideation Contest' initiative launched by the Innovation Unit is a significant step towards providing tangible incentives for sharing innovative ideas. Each member of the Meezan family is invited to participate in this initiative and we expect managers at all levels to encourage their teams to come up with suggestions for improving our products and processes. Please keep in mind that it is not necessary that the idea for improvement given by an employee should relate to his own function.

As I look towards the future, I am excited about the potential for innovation in the Islamic banking industry. Our passion for positive change not only goes right to the heart of the challenges faced by the industry and our customers today, but reaches much further than that. It means that we, at Meezan are ready to meet the expectations of our customers who demand better products and services than ever before!

Jazakallah Khair



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Islamic message

There is no day on which the people get up but two angels come down and one of them says: 'O Allah, give in compensation to the one who spends (in charity),' and the other says: 'Oh Allah, cause ruin to the one who withholds.' – Saheeh al-Bukhari, 1442



Millat Tractors Limited partners with Karandaaz Pakistan and Meezan Bank to promote SMEs in the automotive industry in Pakistan



Millat Tractors Ltd. recently signed a corporate partnership agreement with Karandaaz Pakistan and Meezan Bank to help provide financial access to small and mid-size automotive part vendors in the country. This tripartite partnership is part of the USD 50 million Corporate Vendor and Distributor Finance Program launched recently by Karandaaz Pakistan and Meezan Bank. Through this capital investment and expansion working capital financing opportunity, Millat's supply chain and distribution channels shall grow considerably. As per the agreement, Millat, along with Meezan Bank and Karandaaz Pakistan, shall identify and direct credit to vendors and distributors with good growth potential and sound operating and credit history thus facilitating the localization of automotive parts and broad based employment growth in Pakistan.

Senior representatives from the three partner companies including Mr. Ali Sarfraz, CEO - Karandaaz Pakistan, S. M. Irfan Aqueel, CEO-Millat Tractors Limited and Mr. Ariful Islam, Deputy CEO-Meezan Bank were present at the signing ceremony held at Millat Group office in Lahore.

JCR-VIS Reaffirms Entity Ratings of Meezan Bank Limited at AA/A-1+



JCR-VIS Credit Rating Company Limited has reaffirmed the entity ratings of Meezan Bank Limited (MBL) at 'AA/A-1+' (Double A/A-One Plus). Outlook on the assigned ratings is 'Stable'. The previous rating action was announced on June 29, 2015.

Ratings of Meezan Bank reflect its healthy customer franchise which has allowed the bank to build a sizeable, cost effective and granular deposit base. Meezan Bank has pursued an aggressive branch expansion strategy which has allowed the bank to increase its footprint and market share in banking sector deposits. Ratings also incorporate strong liquidity profile, improving asset quality indicators and sound governance infrastructure. The senior management team has largely depicted stability; important for continuity in implementation of the business strategy laid down for the bank.

In line with branch expansion strategy

being undertaken by the bank, total deposits have witnessed sizeable growth. Depositor concentration level is amongst the lowest and proportion of retail deposits is amongst the highest in the industry. Financing portfolio has showcased healthy growth; corporate segment continues to represent the highest share in the portfolio. Selective growth within the consumer and commercial segments is being pursued for broadening the client base. Although risk profile of loan book remains sound on account of large exposures being taken against top-tier entities, financing portfolio continues to feature concentration. Overall infection indicators have witnessed improvement in the outgoing year; gross infection stands at one of the lowest levels in the industry while provisioning coverage has been maintained on the higher side in relation to peers. Given the growth strategy being pursued, portfolio concentration and infection levels would be tested over time.



Car Ijarah delivers its first vehicle for Prime Minister Youth Business Loan Scheme

Syed Sohail Nasir
Consumer Finance

In an effort to support socio-economic development of the country's youth and unemployed people, Meezan Bank, in collaboration with the State Bank of Pakistan has launched a car lease scheme under the Prime Minister Youth Business Loan (PMYBL). PMYBL is a program fully supported by the Government of Pakistan and focuses on (but is not limited to) the country's youth irrespective of gender up to the age of 40 years.

Meezan Bank is currently the only Islamic bank contributing to the Scheme through its Car Ijarah aiming to provide vehicles to unemployed but preferably educated young individuals looking to establish their own source of income through public transport. In continuation of the same efforts, Meezan Bank has delivered the first vehicle to Mr. Shoukat Ali on July 22, 2016. Mr. Shoukat wishes to establish a pick and drop business and Meezan Bank has provided him with an opportunity to convert his dreams into reality.

The keys of Suzuki Bolan were handed over to Mr. Shoukat by Mr. Wise ur Rehman, Head of Car Ijarah-Meezan Bank at Suzuki Motorways, Karachi.

Area Office Sargodha organizes four Islamic banking awareness seminars



Shahid Khurshid
Operations

Meezan Bank has persistently strived to provide maximum opportunity to the public for understanding and implementation of Islamic banking knowledge in true spirit. Keeping up with this culture of learning, four Islamic banking awareness seminars were organized and conducted by Area Office Sargodha in collaboration with Product Development & Shariah Compliance (PDSC) Department at Dinga City, University of Sargodha, Kutchery Road Mandi Bahauddin Branch and Phalia City. Mr. Zulqarnain Haider, Manager PDSC -Meezan Bank presented the audience with a detailed overview of the Bank's products and processes while key highlights of Meezan Bank's history, its success factors, Vision & Mission were presented by Mian Nasir Mehmood, Area Manager-Sargodha.

The seminar was attended by 300 plus participants respectively comprising of existing customers, local business community, local government representatives, small & medium sized entrepreneurs, students and faculty members of University of Sargodha.

Meezan Bank conducts recruitment drive in Azad Jammu & Kashmir

Arsalan Ahmed Khan
Human Resources

The traditional role of human resource has evolved over the years from regular hiring to providing support for the needs of a growing business, thereby maintaining talent acquisition pool in order to fulfill the requirements of the stakeholders.

Keeping up with the same mission, Meezan Bank's Human Resource team travelled to Azad Jammu & Kashmir for conducting a recruitment drive in The University of Azad Jammu & Kashmir, Muzaffarabad. This activity emerges as a commendable initiative by the Bank to provide job opportunities to students belonging to areas afflicted by political instability.

Moreover, the Bank's Human Resource Department along with Operations Department and Inbound / Outbound Sales Unit has designed a career path for Senior Branch Service Officers (BSOs) and Business Development Officers (BDOs) where they shall be promoted to the next level. This is the first time internal elevation opportunities are being provided through a designated program.

Meezan Bank and IBA-CEIF organize an Executive Learning Program on 'Introduction to Islamic Finance for Media Professionals'

IBA's Centre for Excellence in Islamic Finance, the result of a cause related partnership between Meezan Bank and IBA, recently conducted an Executive Learning Program on 'Introduction to Islamic Finance for Media Professionals' at the IBA City Campus, Karachi, in collaboration with Meezan Bank & Centre for Journalism (CEJ).

The forum aimed to invite the best minds of the media industry to provide insight about the growing global significance of Islamic finance and to address the issues, opportunities and misconceptions to help shape the current and future path of Islamic finance awareness in the country.

The opening remarks were delivered by Mr. Ahmed Ali Siddiqui, Head of Product Development and Shariah Compliance-Meezan Bank and Director CEIF who encouraged interaction among the participants to explore the challenges and misconceptions surrounding Islamic banking.

Mr. Mahmood Shafqat, Additional Director-State Bank of Pakistan concluded the ceremony by emphasizing on the role of State Bank of Pakistan in creating awareness and liquidity instruments for the growth of the industry.



Meezan Bank participates in 'Islamic Finance – Mechanisms and Practices for Shariah Scholars' Course

The Centre for Excellence in Islamic Finance (CEIF) and the Centre of Islamic Economics (CIE) recently conducted a course on 'Islamic Finance-Mechanisms and Practices for Shariah Scholars'. The Program was inaugurated by Mr. Saeed Ahmed, Deputy Governor -State Bank of Pakistan. Mr. Irfan Siddiqui, President & CEO-Meezan Bank, Mr. Ahmed Ali Siddiqui, Head of Product Development & Shariah Compliance-Meezan Bank & Mr. Yahya Saleem from CIE were also present at the occasion. In this session Shariah scholars provided in-depth understanding of Islamic finance, economics and relevant issues pertaining to Shariah principles and banking.

The Bank and IBA-CEIF received significant appreciation for their efforts in promoting Islamic banking knowledge and awareness.

Karachi South Region celebrates disbursement of 1st Car Ijarah approved at Regional Level

Salman Ali Siddiqui

Regional Coordinator – Operations

Karachi South Region recently celebrated the first Car Ijarah disbursement under the approval of Regional General Manager South, Mr. Mashkoo A. G. Khan. The new arrangement of delegation of authority at regional level allows swift processing of Car Ijarah cases, which is likely to boost the business and will allow teams to achieve the desired results by exceeding their targets for the current year.



Islamic Banking Awareness Seminar at Nazimabad Area Office

Imran Ali Rawjani
Commerical Banking

An 'Islamic Banking Awareness Seminar' was organized by Meezan Bank's Nazimabad Area Office, Karachi in order to encourage a direct route that enables a more rapid pace of development for the Islamic finance industry.

Mr. Abdullah Masood and Mr. Hassan Aamir from Product Development & Shariah Compliance Department spoke at the seminar, imparting Islamic banking knowledge to the audience. General Manager-Karachi East, Mr. Kazi Muhammad Aamir along with Branch Managers also attended the seminar.

Apart from giving a detailed overview on Islamic banking, its mechanism and operations, the speakers also emphasized on the role of an efficient, progressive and comprehensive Islamic financial system that is able to contribute to the overall growth process and development.



Meezan Bank participates in Housing Finance Seminars held by State Bank of Pakistan



Murtaza Mubashir
Consumer Finance

Meezan Bank participated in State Bank of Pakistan's (SBP) Seminars for Awareness on Housing Finance, held recently at Arts Council Building, Rawalpindi and at Sarhad University of Science & Information Technology, Ring Road, Peshawar. The Rawalpindi event was chaired by Managing Director SBP, Mr. Qasim Nawaz along with Mr. Pervez Said, Managing Director of House Building Finance company Limited. Mr. Murtaza Mubashir, Regional Manager, House Finance-North spoke on the Islamic Model of financing, briefing the audience on the core processes and characteristics of Islamic modes of financing.

The program held at Peshawar was chaired by honourable Mr. Inayatullah Khan - Minister of Local Government and Rural Development, Khyber Pakhtunkhwa with representation from senior staff members of State Bank of Pakistan. Mr. Murtaza Mubashir, Regional Manager, House Finance-North also ensured his representation at this important event, and spoke on behalf of all Islamic banks presenting important views and information on Shariah-complaint housing finance.

Meezan Bank's Facebook Car Ijarah Campaign receives overwhelming response!

Alhamdulillah, we are pleased to announce that our '**Car Ijarah**' Campaign on Meezan Bank's official Facebook page has received overwhelming response from our customers! This campaign was initiated by the Corporate Communication Department to enhance awareness about our Car Ijarah product and to generate business leads. Over 300 leads were accumulated within a week which shows the popularity of Car Ijarah among our customers.

Customers also showed keen interest in **Bike Ijarah** and many requested for further expansion of product line.

If you haven't liked our Page as yet, follow us on social media and do share with your customers, clients, friends and family for exciting offers and updated info!



Meezan Bank conducts first game and activity based workshop on Trade Finance



Hassan Amir

Product Development & Shariah Compliance

Meezan Bank's first in-house game based workshop on Trade Finance was recently conducted at its Head Office, Karachi. Participants from various departments including Trade Finance, Corporate & Investment Banking, Product Development & Shariah Compliance (PDSC), SME & Agriculture and Cash Management actively participated in the workshop that was chaired by Mr. Abdullah Masood from PDSC. Participants formed groups which competed on different activities such as case studies, dart board and other exciting games.

The program commenced with each group outlining its expectations from the workshop. Activity and role-play based model facilitated the learning of advanced trade finance concepts easily and quickly. This two day interactive workshop concluded in a prize distribution session for the winning group.



Banking on Innovation:

Starting a New Era of Success

As the leading Islamic Bank in Pakistan, Meezan Bank's success is no secret. In a period of mere 14 years, we have surpassed all expectations and have held strong to our Vision of establishing "Islamic banking as banking of first choice...". Our focus remains on providing Shariah-compliant solutions for all banking needs of our customers with a service quality that is rivaled by none. With a team that is determined to forge ahead even in these difficult times, Meezan Bank, is now well-poised to take an important leap towards building a connection between culture and innovation.

Meezan Bank has recently established its Innovation Unit under the umbrella of Customer Support Group; this unit will act as a focal point and catalyst to promote the culture of innovation within the Bank and facilitate all innovation projects. This Unit shall facilitate the Bank to embrace change by adapting products, services and technology to not just continually meet, but exceed the evolving needs of its customers.

It is worth mentioning here that although a formal 'Innovation' unit is in place, Innovation is actually an all-pervasive force that cannot be encapsulated into

Innovation is an all-pervasive force that cannot be encapsulated into any one unit and it is the responsibility of all departments and functions of the Bank to strive to improve efficiency and productivity through innovation.



Your Ideas will Shape Our Future

any one unit and all departments and functions of the Bank should strive to improve efficiency and productivity through innovation.

One of the most crucial requisites of successful innovation is to acknowledge the realities and challenges faced by both customers and employees. At Meezan, each and every individual strives to diligently meet the needs of various constituencies within the

organization and beyond.

One of the aims of the new Innovation Unit shall therefore be to create a platform through which employees can share their ideas for improvement in the Bank's products and processes.

In order to ensure a regular flow of ideas and to help employees as well as departments to thrive in this environment, the Unit shall:

Innovative ideas that have gone through the screening process shall be presented to the senior management and proposers of the Top Five Ideas selected for implementation will receive an award in recognition of their contribution.

- Ensure that employees are aware of the Bank's strategy and challenges.
- Encourage and invite staff members to contribute innovative ideas pertaining to various domains.
- Ensure that all the ideas received are properly evaluated.
- Research on new products and services available in the market to assess their feasibility and value for the Bank's product menu.
- Research on local and international best practices by reviewing the various financial services and their relevant delivery mechanisms.
- Review internal processes in order to provide a clear, concise point of reference for the improvement of banking systems.
- The Unit shall gather customer complaints and feedback through Service Quality Department, website and Call Centre in order to identify common pain points for internal and external customers so that these may be remedied.

Ideation Contest

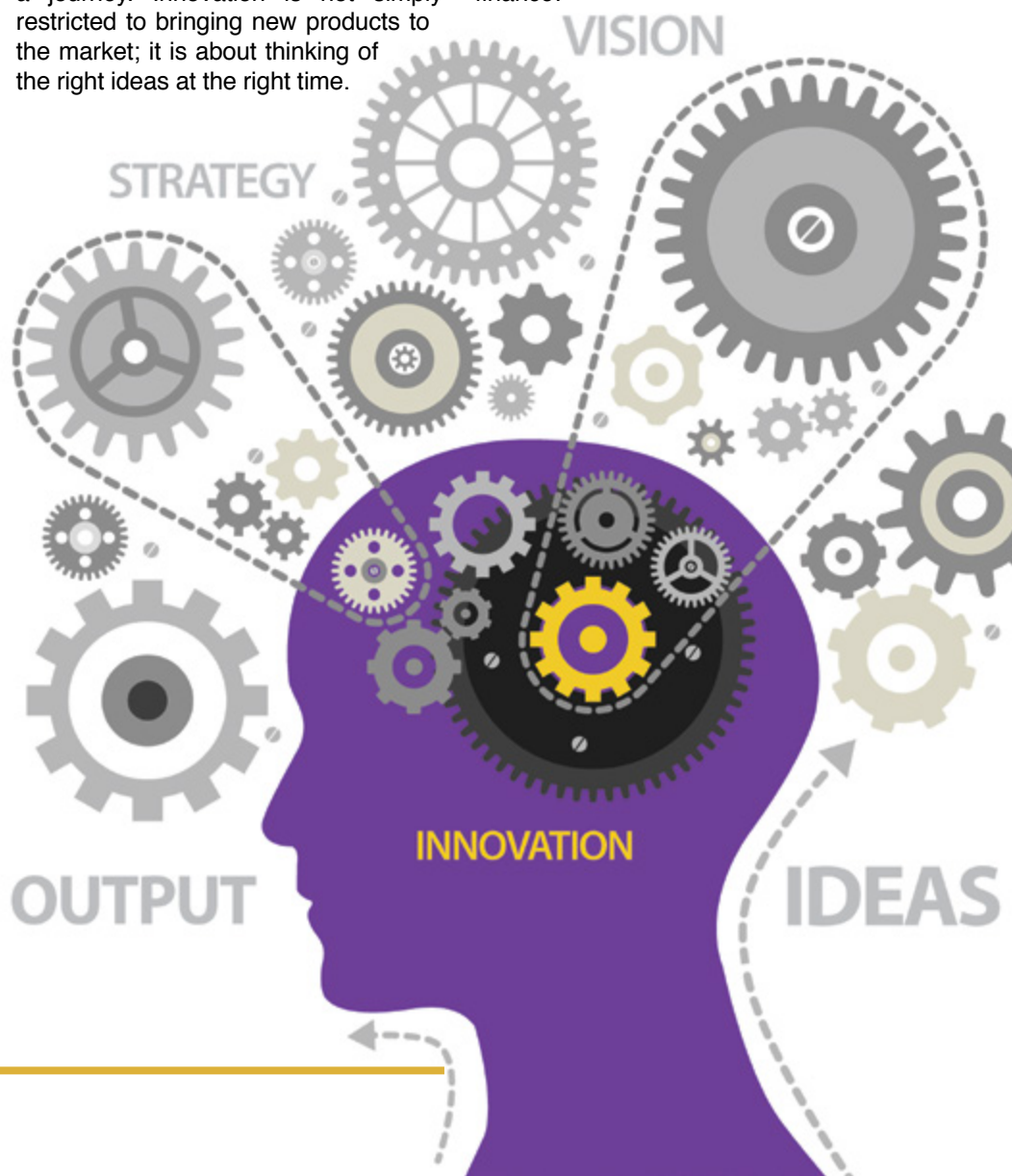
We believe that each member of the Meezan family is aware of how the market, products and clients' needs are changing and what the Bank can do to stay ahead of the competition to serve these needs. With change being the only constant, innovation is absolutely critical to enhance business value for our customers. With this in mind, the Innovation Unit has recently launched an organization-wide innovation competition encouraging people from within the organization to come up with ideas for improvement in the Bank's products and processes. Ideas will be evaluated by a panel of relevant stakeholders and proposers of the Top Five Ideas selected for implementation will receive an award in recognition of their contribution.

We are therefore inviting the key stakeholders of this domain, i.e. YOU to step forward and think about what improvements are possible rather than just doing things the old-fashioned way. We want you to tell us what new innovations should be brought into our products and processes to continually improve the 'banking experience' of our customers.

It is worth mentioning here that Innovation is not a one-time job, but a journey. Innovation is not simply restricted to bringing new products to the market; it is about thinking of the right ideas at the right time.

We believe this is an exciting initiative in the Bank's journey as well as for the employees, as it will encourage them to collaborate and see the power of innovation affecting changes across the Bank. It is perhaps one of the prime reasons why we believe innovation will become one of the most important aspects of our culture in the future.

Let us all work together to drive forward thinking, innovation and ultimate success for Meezan Bank and Islamic finance!



Guest Lecture Sessions at Meezan House

At Meezan Bank, employee growth and development is thoroughly encouraged through various learning opportunities. Keeping up with this spirit, Guest Speaker Sessions have been initiated for employees so they can get key insights from some of the most renowned industry experts. Apart from distinguished speakers such as Mr. Yaseen Anwar – Ex Governor State Bank of Pakistan and Mr. Hussain Dawood – Chairman of Dawood Hercules Corporation Ltd., Engro Corporation Ltd.; Meezan Bank also invited the following:



**CEO Atlas Honda
Mr. Saquib H. Shirazi visits
Meezan House**

Mr. Saquib H. Shirazi -CEO, Atlas Honda was recently invited as a Guest Speaker to Meezan House. He shed insight on the geo-politics of Asia, highlighting the areas of growth and challenges for the country's economy. He emphasized the importance of individual performance as sole benchmarks towards success and how organizations should focus their interests on scientific management. His motivational talk focused on nationalism and on abundant regional, economical and managerial opportunities in the country.

Mr. Saquib has been the Chief Executive Officer of Atlas Honda Limited for the last fourteen years. He graduated from the Wharton School of Finance, before completing his Masters from the Harvard Business School.



**Ex CEO CIMB Bank Malaysia
Mr. Badlisayah Abdul Ghani
visits Meezan House**

Mr. Badlisayah Abdul Ghani-Ex CEO CIMB Bank Malaysia, recently visited Meezan House and engaged in an informative talk on the 'Global Perspective on Islamic Finance Business'. While speaking to the audience he spoke about how Islamic bankers worldwide can overcome the challenges of this growing industry while focusing on product development ingenuity under the principles of Shariah.

He is currently the Chairman of Yasaar Group, an Islamic business and finance advisory boutique headquartered in Labuan with offices in Kuala Lumpur and London and has been awarded 'Islamic Banker of the Year' in multiple and consecutive years from different international publications for his leadership in the industry globally.



**INCEIF-Deputy Dean-School
of Graduate Studies
Dr. Mohamed Eskandar
Shah Mohd Rasid Visits
Meezan Bank**

Meezan Bank was proud to host Associate Professor Dr. Mohamed Eskandar Shah Mohd Rasid-Deputy Dean, School of Graduate Studies, INCEIF (International Centre for Education in Islamic Finance) as an honoured guest at Meezan House, Karachi. INCEIF, the global university of Islamic finance was set up by Bank Negara Malaysia in 2006.

During his visit, Dr. Eskandar was briefed about the different learning initiatives at Meezan Bank and the various steps taken by the Bank to ensure the spread of Islamic banking awareness in the country. While he shared key insights on the industry, sharing his learning gained through vast experience, he was also offered the opportunity to send interns at Meezan Bank, to provide them with vast learning opportunities and grooming of all-round banking experience.

Dr. Eskandar is the author of various publications and is known for his research in the field of Islamic finance. He has authored various articles in some of the most renowned journals including Journal of Islamic Economics, Banking and Finance, Capital Markets Review and Journal of International Financial Markets, Institutions and Money etc.



Meezan Bank's 'Wall of Kindness'

– Encouraging anonymous donations for support staff

Charity is one of the most important constituents of a healthy society. While we all wish to support those in need, we don't always have the right channels available for all our charitable contributions. Meezan Bank's team at the Head Office has therefore taken the initiative of hosting a 'Wall of Kindness' at Meezan House, Karachi; an initiative that will create another channel through which you can do something kind for someone in need.

The aim of launching this initiative is to help the Bank's support staff through anonymous donations that may include clothes, children books, crockery, non-perishable edibles, electronic items or any other item that you feel may contribute to their lives positively. All employees are encouraged to place their donations in the meeting room of Administration Department, Meezan House.

We would like to thank all those who have contributed to this noble cause and have supported us in achieving this milestone that is a testament to the generosity of the Meezan family. Please spread the message to encourage maximum participation which shall bring about a positive change in the lives of others.



Saving lives through blood donation

Meezan Bank in collaboration with The Indus Hospital set up a Blood Donation Camp at Meezan House, Karachi, for the fourth year, inviting participants from all over the city to volunteer for this noble cause. The drive was run successfully with tremendous support from Meezan Family who actively participated to make this Blood Donation Camp a success. The successful turnout was a testament to Meezan bank's staff's desire to help those in need.

IBA CEIF Students Visit Meezan Bank

The students of IBA's Centre for Excellence in Islamic Finance (CEIF), were recently provided with a unique opportunity to visit Meezan Bank's Head Office in Karachi to learn about the Bank's successful journey in Islamic banking as well as to bridge the gap between the Islamic finance industry and academia. The visit was designed to include a tour of Meezan House and multiple interactive meetings, with various departments.

This visit provided the students with an excellent opportunity to learn about the importance of Islamic finance for the global economy as well as to host expanded discussions answering their queries and doubts.



Retail Banking Conference - Region South Karachi

Salman Ali Siddiqui

Regional Coordinator – Operations

Defence Region, Karachi recently held a 'Retail Banking Conference', in order to celebrate the efforts and performance of its team members who performed exceptionally well, achieved leading numbers throughout the year and made essential contributions in achieving the Region and Bank's set objectives.

This event was chaired by Regional Manager Defence-Mr. Mashkoor A. G. Khan accompanied by the Area Managers, Branch Managers, Region & Area Offices staff & award/certificate winning/runner-up staff members. Mr. Khalid Zaman Khan-Head of Human Resource and Ms. Shazia Khurram-National Branch Banking Manager also graced the occasion with their presence.

Team Region Defence has been re-structured as Karachi South and is highly motivated and determined to continue the performance of last year in 2016.



MeezanWorld
Working better through collaboration

Meezan World as a Business Continuity Tool

Business Continuity Management is a fundamental part of Meezan World-Meezan Bank's Intranet Portal. The Portal may be used to facilitate the management during any emergency or incident which has the potential to harm our data, limit the access of employees to the workplace or disrupt our business. In order to ensure zero loss of data and near zero downtime, all team leaders and BCP Coordinators are encouraged to utilize the service to upload their vital data/records which they might require incase the Head Office is not accessible and critical staff needs to perform their Mission Critical Activities from the BCP Sites and/or if necessary, from other Meezan Bank locations/branches.

A dedicated group BCP-Vital Data/Records for this specific task has been created on Meezan World which will be accessible to BCP Departmental Team Leaders and Critical Staff for uploading respective documents accordingly.

Please ensure that all vital data/records are updated on the Meezan World Portal frequently.

Meezan Bank receives 'Best Islamic Bank in Pakistan' award by Global Finance magazine - New York for the ninth consecutive year

Global Finance Magazine has announced Meezan Bank, Pakistan's first and largest Islamic Bank as 'Best Islamic Bank in Pakistan' in an official Press Release of their ninth annual awards for the 'World's Best Islamic Financial Institutions'.

Meezan Bank has been a regular recipient of Global Finance awards since 2008 for its contribution to the growth of Islamic financial system in the country, commitment to quality and consistent support to the needs of its clients. The Bank has been recognized for upholding both the spirit and the letter of Shariah law, retaining reliable and socially responsible Islamic finance operations.

Global Finance, founded in 1987, is one of the most prestigious finance publications working with corporate leaders, bankers and investors to chart the course of global business and finance. The winners of these awards are the organizations that contributed to the growth of Islamic financing with modern and efficient delivery channels.

Kutchery Road Branch, Sialkot – 'Service Champions Trophy' for May 2016



Meezan Bank's Kutchery Road Branch, Sialkot has won the Service Champions Trophy for the month of May 2016. The Branch has also achieved Deposit, Car Ijarah and Al Meezan Investment Management targets for the current year. The performance of 'Service Champions 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.

Meezan Bank recognized as Global Innovator in Islamic Finance for Meezan UPaisa – World's First Islamic Branchless Banking

Meezan Bank has been recently named as 'Innovator in Islamic Finance 2016' by Global Finance magazine for accelerating financial inclusion through Meezan UPaisa -World's first Islamic Branchless Banking. Launched last year, Meezan UPaisa-a collaborated effort by Meezan Bank and Ufone, provides financial solutions to the unbanked population of the country.

This award recognizes the Bank's critical focus on product and service innovation through technology; particularly the

role of Meezan UPaisa in accelerating financial inclusion in Pakistan.

The Innovators 2016 is Global Finance Magazine's first annual listing of Shariah-compliant financial institutions and service providers that recognizes innovators among both Islamic financial Institutions and technology companies that are helping to improve the infrastructure, banking and financing solutions and product offerings, benefiting both institutions and customers.



Meezan Bank emerges as Runner-Up in the 1st Talk Corporate Cup-2016 Cricket Finale



Meezan Bank emerged as runner-up in 1st Talk Corporate Cup-2016 Cricket Finale against Engro Fertilizers Limited. Meezan Bank's cricket team was the only unbeaten team of the tournament that won all the round matches to qualify for the finale. The winning team however was able to put up a better show and performance and won the match by 5 wickets.

We congratulate both the teams for their spectacular display of sportsmanship and performance!



Syed Aetizaz Ul Hassan Gillani – Making Pakistan Proud



Meezan Bank encourages its employees to pursue their interests in order to maximize their potential. Syed Aetizaz Ul Hassan Gillani, Regional Coordinator - Lahore East, is one such example who has been representing Pakistan at various national and international platforms. Mr. Gillani has been awarded with:

- Two international Gold Medals in 5th Kung Fu World Championship held in Beijing
- Gold medal in Youm-e-Pakistan Sports Event organized by Pakistan WUSHU Federation & DCO Lahore at Punjab Level
- Shield of Honour in recognition of fulfilling responsibilities as Media Manager in 3 Nation (Pakistan, Iran & Afghanistan) WUHSU Championship held in Pakistan.



Meezan Bank's rider thwarts robbery attempt

Meezan Bank acknowledges each and every member of the Meezan Family who has helped build a culture of success, integrity and hard work in the organization. One such incident occurred at Meezan Bank's Blue Area branch, Islamabad where rider Mr. Hafiz Mudassar was able to thwart a robbery attempt by tackling one of the two men who came to rob the Bank. The staff alerted the police and handed over the dacoit for investigation while his accomplice fled the scene. The Bank did not suffer any losses. The commendable act of Mr. Mudassar has set a great example for all of us and inspires us to stand by our principles at all times.

Mr. Muhammad Rashid Rafique secures First Position in 6 Days Advance Islamic Finance Course

Mr. Muhammad Rashid Rafique working as Assistant Manager II, Internal Audit & BRR Department has secured the first position with an outstanding 91% score in 6 Days Advance Islamic Finance Course, conducted in March, 2016 at Learning and Development Department, Civic Centre, Lahore. We congratulate Mr. Rashid on this achievement and wish him success in his career.

Mr. Waqas Ikram awarded IIIB's 'Certification in Islamic Banking & Finance'



Mr. Waqas Ikram, currently working as Operations Officer in Madina Town branch, Faisalabad has successfully aced International Institute of Islamic Bankers' (IIIB) comprehensive examination and has been subsequently awarded with the 'Certification in Islamic Banking & Finance'. We congratulate Mr. Waqas on his achievement and wish him success in all his future endeavours.

IIIB is an Islamic Banking & Finance learning, development and awareness initiative by Meezan Bank to strengthen the foundations of the global Islamic financial industry by delivering authentic knowledge about Islamic finance to individuals.

Service Heroes of Branch Banking

At Meezan Bank, we believe in appreciating our colleagues who deliver exceptional services to our valued customers as per the service standards set by the Bank.

In July 2016, a ceremony of Service Quality Award distribution was conducted in all Branch Banking regions across the country in which top performing Branch Managers were appreciated for achieving the Outstanding Branch Service Quality Rating in the period from January 2016 till June 2016.

Branches which achieved the Outstanding Branch Service Quality Rating in H1-2016 are:

S.No	Branch Name	Area	Region	YTD Score
1	KDLB Building Branch, Karachi	Shahra-e-Faisal Area	Karachi East	96.90
2	Bombay Bazar Branch, Karachi	Jodia Bazar Area	Karachi West	94.84
3	Hafizabad Road, Gujranwala	Gujranwala Area	Gujranwala	94.67
4	Alamdar Road Branch, Quetta	Quetta City Area	Balochistan	94.54
5	Gole Market Nazimabad, Karachi	Nazimabad Area	Karachi East	94.41
6	Yarn Market, Faisalabad	Faisalabad City Area	Faisalabad	94.34
7	Wazirabad Branch, Gujranwala	Gujranwala Area	Gujranwala	93.88
8	Rawalakot Branch, AJK	AJK	Potohar	93.61
9	Jhung Road, Faisalabad	Faisalabad Commercial Area	Faisalabad	93.51
10	New Fruit Market, Lahore	City Area	Lahore West	93.20
11	Korangi Darul Uloom, Karachi	Korangi Area	Karachi West	92.54
12	Factory Area, Rahim Yar Khan	Rahim Yar Khan	Bahawalpur	92.35
13	Kamoke Branch, Gujranwala	Gujranwala Area	Gujranwala	92.28
14	SITE II Super Highway, Karachi	North Karachi Area	Karachi North	91.61
15	Jala Pur Jattan Branch, Gujranwala	Gujrat Area	Gujranwala	91.36
16	G.T Road Okara Branch, Multan	Sahiwal	Multan	91.16
17	Raja Market, Lahore	New Garden Town	Lahore East	91.12
18	Chowk Yateem Khana, Lahore	Ravi Area	Lahore West	91.03
19	Bilal Gunj, Faisalabad	Faisalabad City Area	Faisalabad	91.00
20	Kohat Road Branch, Peshawar	Peshawar - I	North	90.99
21	Hall Road, Lahore	Business Area	Lahore West	90.92
22	Quetta Cantt Branch	Balochistan Area	Balochistan	90.88
23	Millat Road, Faisalabad	Faisalabad Commercial Area	Faisalabad	90.75
24	Gulraiz Branch, Rawalpindi	Rawalpindi - I	North	90.72
25	Ahmed Pur East Branch, Bahawalpur	Bahawalpur	Bahawalpur	90.67
26	Vehari Chowk, Multan	Multan	Multan	90.62
27	Kabirwala Branch, Multan	Sahiwal	Multan	90.58
28	Faisal Town, Lahore	New Garden Town	Lahore East	90.46
29	New Anarkali, Lahore	City Area	Lahore West	90.41
30	Kharkhano Market, Peshawar	Peshawar - II	North	90.29
31	Tando Adam Branch, Hyderabad	Nawabshah Area	Hyderabad	90.25
32	Hasilpur Branch, Bahawalpur	Bahawalnagar	Bahawalpur	90.15
33	Jail Road, Faisalabad	Faisalabad Commercial Area	Faisalabad	90.17
34	Bilawal Chowk Branch, Karachi	Clifton Area	Karachi South	90.05
35	West wood Colony, Lahore	Canal Area	Lahore East	90.05
36	47 Adda Branch, Sargodha	Sargodha	Faisalabad	90.02
37	Kamalia Branch, Faisalabad	Jhang Area	Faisalabad	90.01



Mr. Umer Mansoor-Head of Service Quality and Mr. Anwarul Haq General Manager-Faisalabad giving SQ Certificate of Achievement to Mr. Muhammad Abdullah-Branch Manager Yarn Market Branch, Faisalabad.

Mr. Muhammad Abid-General Manager Karachi West giving SQ Certificate of Achievement to Mr. Javed Ahmed-Branch Manager, Bombay Bazar Branch, Karachi.



Mr. Umer Mansoor & Mr. Syed Salman Ahmed-Regional Manager Lahore West giving SQ Certificate of Achievement to Mr. Abdul Malik-Branch Manager Chowk Yateem Khana Branch, Lahore.

Mr. Muhammad Tufail-Regional Manager Multan giving SQ Certificate of Achievement to Mr. Ali Rizwan-Branch Manager Kabirwala Branch, Multan.



Mr. Kazi Muhammad Aamir-General Manager Karachi East giving SQ Certificate of Achievement to Mr. Syed Tasweer Hasan-Branch Manager-KDLB Building Branch, Karachi.



Meezan Bank's fans on Facebook cross **580,000** mark!

Alhamdulillah, Meezan Bank's Facebook page, managed by the Corporate Communication Department is among the top Facebook pages in Pakistan's banking industry. Our fan base on Facebook has crossed the **580,000** mark which is a clear depiction of our outstanding social customer services and dedication towards driving customer satisfaction.

With a growing customer base and increased focus on service quality, our popularity is growing day by day! Our social media presence on Facebook, Twitter, Instagram, LinkedIn and Youtube has helped improve Meezan Bank's image in the cyber world, increased exposure to potential customers, gathered more leads and built brand loyalty.

Our social media pages provide fans with a platform to:

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

The Corporate Communication team would like to thank all the departments for their support, For latest updates and insights please visit our social media pages.

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