



Meezan Bank
The Premier Islamic Bank

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Meezan Bank's First 'Online' Employee Satisfaction Survey – Creating a Culture of Inclusion & Engagement



From the Desk of Ariful Islam (Deputy CEO)

السلام عليكم ورحمة الله وبركاته

Alhamdulillah, in a short span of fourteen years, Meezan Bank has established itself as the voice of Islamic banking across the country. We owe this accolade to the Blessings of Allah (ﷻ) and the unwavering dedication and commitment of the entire Meezan Bank team. Now, as 2016 draws to a close, we face new challenges with the changing dynamics of Pakistan's banking industry and increasing competition, especially in Islamic banking. I am confident that with your support we will not only overcome these challenges but surpass them and take Meezan Bank to the next level of success.

The prognosis for the macroeconomic situation of the country is positive. GDP growth rate for the current fiscal year is expected to be 4.8% compared to 4% in the previous year – so the trend is in the right direction. Inflation remains low and under control. The Rupee continues to be very stable against all major currencies. The China Pakistan Economic Corridor (CPEC) is now a reality and significant investment in infrastructure is expected over the next few years, especially in the energy sector, and as a result load shedding will Insha'Allah be a thing of the past from 2018 onwards. The development of Thar coal is also now well underway and this amazing national asset will Insha'Allah begin contributing to the economy in the next few years. This will help industrial development due to cost-effective energy prices. The outlook on agriculture, the backbone of the economy, is also positive. Both the cotton and sugar cane crops are expected to be better than the previous year. All this augurs well for the banking industry.

While the economy is on the right track, historically low interest rates and increasing competition mean that service will now be the key factor driving customer traffic and loyalty. I believe that as we adapt to this 'new normal'; we need to find ways of improving our 'Customer Experience'. We must make conscious efforts towards becoming a truly customer-centric bank that strives to provide a WOW experience to each and every customer. And this experience must be consistent across the Meezan Bank network – something that is easier said than done.

Delivering superior customer service is not just the responsibility of the customer-facing staff. Superior customer service at the Bank's counters is simply the culmination of a chain of superior-service handshakes across the organization and unless we focus on giving a WOW experience to our internal customers, delivering a WOW experience to the external customer would always be a challenge. It therefore goes without saying that it is the responsibility of each and every individual at Meezan Bank to make their customers happy, be they internal or external!

A management quote sums it up well: "Customers may forget what you said but they'll never forget how you made them feel." No matter what roles we are playing and which customers we are facing, we must put in our best efforts and delight our customers so that Meezan Bank transforms itself into a customer centric bank in its true sense.

Jazak Allah Khair



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Islamic message

"There is no faith for one who is not trustworthy and there is no religious commitment for one who does not keep his promise."

Sahih Ibn Hibban, 1/422, hadeeth 194

Beware!

Never share your personal information with anyone



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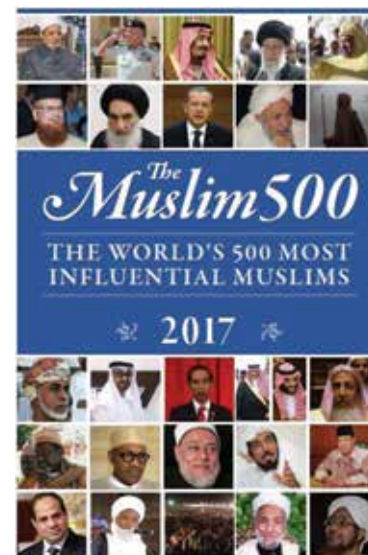
Justice (Retd.) Mufti Muhammad Taqi Usmani, Chairman - Shariah Supervisory Board of Meezan Bank, named as the 6th most influential personality by 'The Muslims 500' – The World's Most Influential Muslims - 2017

His Eminence Justice (Retd.) Mufti Muhammad Taqi Usmani- Chairman of the Shariah Supervisory Board of Meezan Bank, has been named as the 6th most influential personality by 'The Muslims 500' – The World's Most Influential Muslims - 2017, an annual publication compiled by the Royal Islamic Strategic Studies Centre in Amman, Jordan, for his scholarly contributions to Islam and Islamic finance.

Justice (Retd.) Muhammad Taqi Usmani has been recognized for his influence as a global authority on the issue of Islamic finance.

Alhamdulillah, we at Meezan Bank, consider ourselves fortunate that Justice (Retd.) Mufti Muhammad Taqi Usmani is the founding Chairman of Meezan Bank's Shariah Supervisory Board and is our guide and mentor. The Shariah Supervisory Board is the apex body that oversees and provides Shariah-guidance to Meezan Bank in all its business and operational matters.

We pray to Allah (SWT) to grant him even more taufeeq to serve the Ummah and a long and peaceful life. May Allah reward him for his efforts. Aameen



Meezan Bank's leaders recognized in Islamica 500

Mr. Irfan Siddiqui - President & CEO, Meezan Bank and Mr. Ahmed Ali Siddiqui - Head of Product Development & Shariah Compliance, Meezan Bank, have been recognized amongst the most prominent business leaders in the Islamic finance industry by 'Islamica 500' - 2017, an annual publication entailing biographical details of 500 of the world's prominent and influential personalities in the Islamic world and economy.

Alhamdulillah, Meezan Bank is proud of a leadership that has demonstrated achievement and contribution to the development of Islamic economy. These leading figures belong to science, business, finance, international affairs, politics, media and law i.e. areas that have a sound impact on the Islamic and hence world's economy.

Meezan Bank announces Financial Results for Third Quarter 2016

The Board of Directors of Meezan Bank in its meeting, held in Dubai approved the unconsolidated condensed interim financial statements of the Bank and its consolidated financial statements for the nine months ended on September 30, 2016. The meeting was presided by Mr. Riyadh S.A.A. Edrees, the Chairman of the Board, the Vice Chairman of the Board Mr. Faisal A. A. A. Al-Nassar also attended the meeting.

A major milestone during the quarter was the successful issue of Shariah-compliant sub-ordinated Sukuk (Tier II) amounting to Rs 7 billion. The Sukuk will further strengthen the Bank's capital adequacy ratio and support its future growth strategy. The issue received an excellent response from investors as a result of which the Bank exercised its green shoe option and accepted offers totaling Rs 7 billion – Rs 3 billion more than the initial issue target of Rs 4 billion.

The Bank was able to issue the Sukuk at a very attractive pricing under Mudarabah arrangement and this is indicative of the strong brand value and standing of Meezan Bank. The Sukuk has been rated AA- (Double A-), by JCR-VIS Credit Rating Company Limited, an affiliate of Japan Credit Rating Agency, Japan. The Bank's CAR now stands at a comfortable level of 14.9% as compared to 11.0% in December 2015.

By the Grace of Allah (SWT), Meezan Bank has continued its growth momentum and recorded profit after tax of Rs 4,114 million as compared to Rs 3,950 million in corresponding period last year.

The Bank recorded Earnings per Share (EPS) of Rs 4.10. Non founded income registered a growth of 26% while fee, commission and brokerage income grew by 28%. The Bank's CASA mix improved to 75% as compared to a CASA of 71% in December 2015 with current account contributing to 34% of the total deposits as compared to 32% in December 2015.

On asset side, Islamic financings and related assets grew by a remarkable 43% from September 2015 while SME/commercial and consumer financing (primarily Car Ijarah and Easy Home) grew by 107% and 62% respectively over the corresponding period last year.

The Bank maintained its position as the leading Islamic bank in Pakistan (amongst both Islamic as well as conventional banks) with a branch network of 551 branches in 143 cities.

Grand Opening of Meezan Bank's First Branch in Gilgit, Baltistan

Meezan Bank, has recently opened its first branch in Gilgit Baltistan, Pakistan. His Excellency, Mr. Hafiz Hafeez Ur Rehman, the Chief Minister of Gilgit Baltistan inaugurated the branch.

Meezan Bank's senior management including Mr. Ariful Islam- Deputy CEO, Mr. Ijaz Farooq – Group Head Branch Banking, SME / Commercial & Agriculture Finance and Mr. Muhammad Saleem Khan – General Manager, North attended this event along with their teams.

Commenting on the occasion, Mr. Rehman said, "The presence of an interest-based system in the country is against the principles of Shariah and the Government shall take significant measures to ensure maximum support to Meezan Bank for promotion of Islamic Banking in the country and implementation of a Shariah-based financial system. The Government has shown keen interest in small and medium enterprises (SMEs) of Gilgit. Meezan Bank's entry into the region is likely to boost private financing for SMEs on a large scale. Mr. Rehman further stated that the Government has recently launched an SME friendly loan plan that shall be providing Riba-free loans to those start-ups that don't typically qualify for traditional loans. SMEs and start-ups will be able to apply for loans of up to Rs. 80,000 and the scheme is expected to reduce poverty and unemployment in the region."



Meezan Bank signs MoU with Yamaha Motor Pakistan

Meezan Bank, has recently signed a Memorandum of Understanding with Yamaha Motor Pakistan (Pvt.) Ltd. for providing financing for all models of Yamaha motorcycles. The financing will be provided under Meezan Bank's recently launched Bike Ijarah product under which the Bank provides financing facility to individuals for acquiring motorcycles in a Shariah compliant manner.

The MoU was signed by Mr. Ariful Islam, Deputy CEO – Meezan Bank and Mr. ITO Yasushi Managing Director – Yamaha Motor Pakistan at Meezan Bank's Head Office, Karachi.



Meezan Bank's Shariah Board approves Shariah-compliant structure to cater financing needs of airline industry

The 29th meeting of Shariah Supervisory Board of Meezan Bank was held at Darul Uloom Korangi, Karachi. The meeting was held under the chairmanship of Justice (Retd.) Mufti Muhammad Taqi Usmani. The other Board members were Sheikh Essam M. Ishaq and Dr. Muhammad Imran Ashraf Usmani, Resident Shariah Board member of Meezan Bank. The senior management of Meezan Bank including the President & CEO – Mr. Irfan Siddiqui and other team members also attended the meeting.



The Shariah Supervisory Board approved a ticket based financing structure for airline industry which will help the Bank in providing solution to airline industry especially when fixed assets are not available with airline company.

The Shariah Supervisory Board was

informed about the performance and measures taken for improving the overall level of Shariah compliance within the Bank. The Board appreciated the Bank's efforts and achievements in this matter.

The Shariah Board shared their deep concerns about the lack of liquidity deployment opportunities for Islamic

banks and about the non-availability of various schemes such as LTFF, Energy refinance scheme for Islamic banks which are available for conventional banks. It was highlighted that a larger number Shariah-compliant securities are needed to fulfill the liquidity requirement of the Islamic banking industry in Pakistan.

Meezan Bank and Karandaaz Pakistan host a Financing Conference for vendors of Millat Tractor Limited



Meezan Bank recently organized a conference for the vendors of Millat Tractor Limited for promoting and creating awareness about the US \$50 million 'Corporate Vendor & Distributor Finance Program' launched in collaboration with Karandaaz Pakistan. This conference forms part of the tripartite agreement between Meezan Bank, Karandaaz Pakistan and Millat Tractor Limited signed in June this year, aiming to provide financial access to small and mid-size automotive part vendors in the country.

Under this agreement, Millat Tractors, along with Meezan Bank and Karandaaz Pakistan, will provide 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. By virtue of this program, Millat's supply chain and distribution channels shall grow considerably.

Pakistan's Meezan Bank partners with HomeSend to leverage on the global money transfer hub's extensive sending network



Meezan Bank, Pakistan's first and largest Islamic bank has partnered with HomeSend, a joint venture between Mastercard, eServGlobal and BICS to leverage on HomeSend's extensive network.

As a leading global money transfer hub that enables cross-border and cross-network value transfers through a single connection, HomeSend benefits from technological leadership in both system features and commercial connectivity.

Under this agreement, Meezan Bank's state-of-the-art Home

Remittance service, 'Meezan Easy Remit' or MEX will start processing HomeSend's worldwide remittances sent by millions of expatriates and Non Resident Pakistanis (NRPs) around the world to the beneficiaries in Pakistan.

With a large number of Pakistanis working abroad, the ability to remit as well as receive money instantly, securely and conveniently is becoming crucial. Meezan Easy Remit is a fully automated, end-to-end solution and industry-leading remittance service that makes the process hassle-free and seamless for Meezan Bank's MasterCard debit card customers.

Meezan Bank Participates in the World Islamic Finance Forum – 2016

Meezan Bank, the strategic partner for IBA CEIF (Centre of Excellence in Islamic Finance) took active participation in the 1st World Islamic Finance Forum (WIFF) held at Movenpick Hotel Karachi, Pakistan. The WIFF 2016, organized by IBA CEIF, aimed to bring together researchers, academicians and practitioners from 13 global and 15 local institutes in order to help generate innovative ideas to promote Islamic finance and growth while overcoming present day industry challenges. H.E. Senator Ishaq Dar - Minister of Finance, graced the occasion as the Chief Guest, Justice (Retd.) Mufti Muhammad Taqi Usmani, Chairman - Shariah Supervisory Board of Meezan

Bank delivered a visionary address at the commencement of the Forum while Mr. Irfan Siddiqui, President & CEO - Meezan Bank chaired the session on Innovation, Technology and Creating Research.

Meezan Bank helped generate vibe for the event through a carefully devised promotion campaign on social media and provided live coverage on Facebook and Youtube during both days of the event. The hashtag #WIFF2016 was promoted before and during the event supported by Live tweeting, banners, Facebook posts, live image sharing and website updates.



Meezan Bank conducts an intensive 6-Day Advanced Islamic Finance Course for its staff members

Meezan Bank, recently organized a '6-Day Advanced Islamic Finance' course for its staff members at its Learning & Development Centre – Karachi. This course forms part of the Bank's regular efforts to keep its staff members updated on the latest developments in the field of Islamic Banking and Finance as well as to enhance their understanding of practical issues underlying day-to-day business and financing transactions.

The course was conducted by industry renowned Shariah scholars and Meezan Bank's skilled professionals. Different modes of training including classroom training, discussions, group projects and case studies were employed during this comprehensive course.





Meezan Bank holds a 3-Day extensive Islamic Finance Workshop for its Staff

Meezan Bank recently organized a three-day workshop on Islamic finance for its staff members at its Learning & Development Centre - North to strengthen their capabilities and understanding about Islamic banking.

The workshop was conducted by Meezan Bank's senior internal trainers. Mr. Ahmed Ali Siddiqui - Head of Product Development & Shariah Compliance and Mr. Abdullah Masood – Unit Head of SME Commercial from Meezan Bank

spoke at the seminar imparting Islamic banking knowledge to the audience. The pedagogy of the workshop comprised of group activities, case studies, videos, presentations and quizzes.

Mr. Saleem Khan, General Manager - North concluded the workshop with his address to the audience, re-emphasizing the Vision of the Bank as well as the need for similar exercises in future.

Bahawalpur Region delivers First Three Bikes and Commercial Vehicle under Meezan Bank's Ijarah Facilities



Meezan Bank's Bahawalpur Region has successfully delivered its first three bikes - Honda CD 70 at FFC Chowk Branch, Rahim Yar Khan Area under Meezan Bank's Bike Ijarah facility. Mr. Shahzad Anwar – Branch Manager, FFC Chowk Branch, Sadiqabad presented the keys to the customer. The event was also attended by the respective Operations Manager, Mr. Salman Aslam alongwith his team.



The Region has also successfully delivered its first commercial vehicle - Hino FG8J Prime Movers at FFC Chowk Branch, Rahim Yar Khan Area under Meezan Bank's Commercial Vehicles Ijarah facility. Mr. Shahzad Anwar presented the keys to Mr. Mirza Waqar Aziz from M/s New Millennium Movers.

Deputy CEO's acknowledgement visit to High Performing Branches in Lahore

Meezan Bank's Deputy CEO – Mr. Ariful Islam recently visited Lahore East Region to acknowledge the efforts and performance of high performing branches and their respective teams.

Bahria Town Branch, Canal Area - Lahore



Shahkam Chowk Branch, Canal Area - Lahore



Tufail Road Branch, Cantt Area - Lahore



Meezan Bank's team's meeting with Mr. Shamim A. Firpo – President Karachi Chamber of Commerce & Industry



Meezan Bank's team including Mr. Mashkoo AG. Khan - Regional Manager, Karachi, South Region along with Mr. Khalid Ilyas - Area Manager Saddar & Mr. Mehmood Alam - Branch Manager KAECHS Branch recently visited Karachi Chamber of Commerce & Industry to meet its newly elected President, Mr. Shamim A. Firpo.

A detailed discussion took place regarding mutual business interests, enhancing business relations and the promotion of Islamic banking among KCCI (Karachi Chamber of Commerce & Industry) members. Mr. Firpo also acknowledged the role and contributions of Meezan Bank in the spread of Islamic banking in Pakistan while placing keen emphasis on the Bank's exceptional service standards.

Meezan Bank's First 'Online' Employee Satisfaction Survey – Creating a Culture of Inclusion & Engagement



Over the past 14 years, Meezan Bank has achieved spectacular growth, both organically and through acquisitions. As a result, our human resource has grown dramatically and we now annually recruit, hire and train a significant number of Islamic banking professionals and executives. During this growth span however, our culture has remained strong and enduring, building upon the pursuit of high performance, alignment with company and individual goals and more importantly – employee satisfaction.

At Meezan Bank, everything we do is people-centric and

ultimately all our efforts revolve around creating trust and job satisfaction for our employees. With the same approach, Meezan Bank recently celebrated an 'Employee Satisfaction Week' during which the 3rd Employee Satisfaction Survey was conducted. We used this opportunity to engage our employees with the aim of catering the gaps between employee satisfaction and business goals. For the employees, the survey helped communicate their thoughts, suggestions, comments and concerns driven by the faith that the Bank is willing to trust the input of its employees.



Mastering the Employee Satisfaction Survey Communication Plan

Launch Ceremony

The launch ceremony of Employee Satisfaction Week was held at the Head Office. Mr. Khalid Zaman Khan – Head of Human Resources, commenced the ceremony which was streamed live across the country.

This is the first time that Meezan Bank has live streamed

an event for its audience located across the country. As we strive to capture the essence of employee engagement and satisfaction, this effort ensured employee inclusion pan-Pakistan.

First-ever Online employee Satisfaction Survey

The Bank has proudly hosted the 3rd Employee Satisfaction Survey online for the first time! The 'Online' methodology helped increase participation and provided error free direct input and better data analysis.

Your Voice Matters!

The Employee Satisfaction Survey received an overwhelming and encouraging response from across the country. The overall participation was 73%, depicting high levels of motivation and commitment towards Meezan Bank's success. A specific emphasis has been placed on devising an action plan after taking the senior leadership on the same page. On the recommendations of the Management Committee; the President & CEO and Deputy CEO have approved number of initiatives which will be implemented during the year.

At Meezan we believe that every voice matters. While the Bank currently has various steps in pipeline, based on the survey, we are extremely delighted to announce that some of these steps have already been taken. These include:

1. Saturday Allowance for Branch Staff working in 'Saturday On' branches. (w.e.f. November 1, 2016)
2. Reduction in 'Saturday On' branches as per State Bank of Pakistan's directives

3. Formation of Committee to scrutinize late sitting, shortage of resources and process flows while making recommendations on the same in order to encourage work-life balance.
4. Revision of the Staff Auto Loan Policy and increase in car age and valuation entitlement in order to provide employees with a decent lifestyle and to facilitate them regarding their transport issues.

The HR Department would like to congratulate and thank the entire Meezan Family for their valuable contribution and participation that has made the online Employee Satisfaction Survey 2016 a success! We would also like to extend our deepest gratitude to Administration, Corporate Communication, Marketing and I.T. Departments for their incredible and extensive support throughout. We would like to congratulate and thank you for being a vital part of this activity.

Meezan Bank holds Financing Conference 2016



Meezan Bank aims to enrich its employees' learning and development through various opportunities and platforms that allow them to exchange and share their experiences on all aspects of Islamic banking. Keeping up with this aim, a Financing Conference 2016 was held for SME, Commercial and Agricultural Assets Departments at Pearl Continental Hotel, Bhurban. The meeting was chaired by Mr. Ijaz Farooq - Group Head Retail Banking, Commercial SME & Agricultural Finance along with Syed Tariq Hasan - Group Head Risk Management and Chief Risk Officer, Mr. Saleem Khan - General Manager, North, Syed Tanveer Hussain - Head of Commercial Banking & SME, Mr. Muhammad Shoaib Malick - Unit Head SME, Syed Kazim Raza - Head of Credit Administration - Central (representing CAD on behalf of Mr. Aamir Rehman), Mr. Abdullah Masood - Unit Head Commercial & Research and Mr. Khalil Uz Zaman Khan Ghouri - National Manager Trade Sales.

This Conference helped in carving out the future strategy for the respective departments while addressing the various challenges being faced by employees through inter-departmental discussions. Specific emphasis was placed on the penetration of new geographical territories like Interior Sindh & Southern Punjab and adoption of an aggressive stance in the trade rich business centers like Sialkot.

The conference also celebrated the achievements of the teams and individuals who gave exceptional performance in achieving their desired targets for the year particularly the Consumer Banking Department for showing exceptional commitment to their targets.

The event concluded with distribution of the following awards presented to high-achievers during the year 2015.

Aspiration Achiever's Award

Mirza Arsalan Baig – Unit Head Commercial Marketing, South on achieving 6 Bn PKR in aspired target.

Target Achiever's Award

- 1st Position - Mr. Yousaf Iftikhar, Regional Credit Manager- Lahore West Region, on exceeding target by exceeding with 1.4 Bn PKR
- 2nd Position - Mr. Amjad Ayub Khan, Regional Credit Manager- North Region, on exceeding target by 1 Bn PKR
- 3rd Position - Mr. Fahad Baloch, Regional Credit Manager- Multan Region, on exceeding target by 500 Mn PKR

Highest Limit Utilization Award

- 1st Position - Mr. Wasim Saifi, Senior Relationship Manager - 19 Branch, Islamabad
- 2nd Position - Mr. Farrukh Rehman Khan, Senior Relationship Manager - Lahore East Region

Effective Portfolio Manager Award

- 1st Position - Mr. Raheel Umar Khan, on facilitating commercial credit portfolio of 17 Bn PKR
- 2nd Position - Mr. Muhammad Muzammil, on facilitating commercial credit portfolio of 9 Bn PKR
- 3rd Position - Mr. Asif Vohra, on facilitating commercial credit portfolio of 2 Bn PKR
- Mr. Irfan Dayala - Credit Analyst on facilitating SME credit portfolio of 1.5 Bn PKR

MIS Management Award

- Mr. Muhammad Akber Ali - MIS Manager, on providing effective MIS solutions

Islamic Banking Awareness Seminars

In order to encourage Islamic banking awareness and to strengthen the knowledge on Shariah principles of finance, Meezan Bank organizes different seminars across the country inviting participants from all walks of life to learn from our expert scholars.



DHA Area, Karachi

Meezan Bank's D.H.A Area recently organized a seminar on 'Awareness of Islamic Banking' for customers under the guidance and supervision of Area Manager - Karachi, Mr. Imran ul Haq Qureshi.

The event was chaired by Mr. Abdullah Masood from the PDSC department. Mr. Masood educated the audience regarding Meezan Bank, its Vision and Mission and stressed upon the Bank's strict adherence to Shariah compliance.

Kohat Branch

Meezan Bank's Kohat Branch recently arranged a seminar on Islamic banking awareness in order to educate customers about Islamic finance and the Riba-free mechanisms of the Bank.

The seminar was attended by more than 70 participants including Bazar Union President and committee members, representatives from Preston University Kohat, Kohat University of Science and Technology and prospective and existing customers as well.

Mr. Sadiq Ur Rehman Afridi - Area Manager, Peshawar Area II, Mr. Zulqarnain Haider - Assistant Manager, PDSC and Mr. Muhammad Basharat - Regional PDSC Coordinator also graced the occasion with their presence.

Gujranwala

An Islamic Banking Seminar was arranged at Gujranwala Chamber Of Commerce & Industry which was presided by the Chamber Officials and Mr. Zulqarnain Haider from Product Development & Shariah Compliance.

The Seminar concluded with the distribution of honorary shields by the Gujranwala Chamber of Commerce and Industry to Mr. Zulqarnain Haider from PDSC, Mr. Usman Ullah Cheema - Area Manager and Mr. Hafiz Muhammad Irfan - Branch Manager from Sialkot Road, Gujranwala Branch.

Johar Town Lahore Branch

Johar Town Area Branch, Lahore recently arranged an Islamic Banking Awareness Seminar at Firdause-e-Barein Banquet Halls, 3-New Campus, Main Canal Road, Lahore.

The seminar was chaired by Mr. Zulqarnain Haider from PDSC and attended by a number of participants including various customers and branch representatives.

Regional Office, Lahore West

Keeping up with Meezan Bank's aims to enhance the knowledge and awareness of Islamic banking; Regional Office, Lahore West recently held Shariah Training for its Area Managers. The training aimed to equip the participants with theoretical knowledge and encouraged them to derive real-life examples from their experience at Meezan Bank.

100 IDEAS

FOR EXCEPTIONALLY AWESOME LIVING

PART 1/4



part 1/4

Dear Readers,

Welcome to this exclusive feature series, "100 Ideas for Exceptionally Awesome Living". It is my way to thank this incredible bank for having more than 5 years of learning association. I will share 100 Ideas for Exceptionally Awesome Living in 4 consecutive newsletters. Each newsletter will thus feature 25 Ideas. Don't forget to share your feedback & exceptional stories of awesomeness. You can reach me at inspire@sohailzindani.com or join me on Facebook: www.facebook.com/ZindaniSohail/

- Your number 1 job is "LISTENING". Listening Actively. Listening with Respect. Listening with Compassion. Listening with eye contact. Listening to your subordinate with respect.
- A job before number 1 job is to "SMILE". If you cannot smile at work, it's better you don't come at work. Smile is the simplest way to thank Allah.
- This easiest technique for long-term sustainable growth: Know more than you knew yesterday.
- Don't wish it was easy. Wish you were strong.
- Don't let your emotions be slave of others. You MUST choose how you feel. No one else should dictate you how you should feel. Feel Awesome.
- Praise at least 5 people every day. This world need your praise more than your advice.
- Try to see what's good in others. This will hide your own faults. That's how nature works.
- Avoid gossipers. Avoid people who gossip about others. It's like someone feeding you with cancer. Gossips kill organizations.
- Respect time before it's taken away.
- Don't just ask what am I getting in this job. Instead, ask, what am I becoming here?
- Work on your presentation skills! Now.
- I haven't met anyone yet who offered prayers on time and then missed his/her goals. Take care of your commitment to Allah. He will take care of everything.
- Be the first one to say sorry. It saves you from negativity.
- Dress well. Dress for the position you want to be in – not the one you are in.
- Read a book. Any book.
- Read one more book. And one more. And more...
- Treat yourself well. Buy a good gift for yourself. You must reward yourself.
- Have lunch with people from other function. At least once a week.
- Take a 20-30-minute nap. It boosts your energy. Make it a habit. Heads down. You will find yourself more charged to work better.
- Make a cup of tea for someone. It is magical. Try it!
- Greet the guard at the door. Thank him for making your life more secure.
- Decorate your face with Enthusiasm. Enthusiasm is contagious.
- Listen to a ted talk today. www.ted.com
- Appreciate someone for a remarkable attitude. Do it today!
- Read the list again. Now implement! Reading this list will not do any magic. Action will create more awesomeness around you. All the best!

Yours Awesomely,

 THE
SOHAIL ZINDANI
COMPANY

Independence Day Celebrations at Meezan Bank



Meezan Bank, celebrated the country's 70th Independence Day on 14th August, 2016 by organizing various Independence Day activities across Pakistan at its Head Office, Branches and Regional offices. Employees, staff and Senior Management enthusiastically participated in these celebrations.

The Bank held a flag hoisting ceremony at Meezan House, Karachi on Sunday morning that was led by Mr. Irfan Siddiqui – President and CEO of Meezan Bank along with the senior management members and their teams. In his short message, Mr. Siddiqui emphasized

on the importance of freedom with prayers for Pakistan and its prosperity and advised every Pakistani to play his role significantly in his or her individual capacity.

The events featured patriotism and commitment to our values. This memorable celebration was disseminated with the message of celebrating independence together. Major branches were decorated with flags and lightings and cake cutting ceremonies were organized where customers were invited so that they can participate and feel a part of these momentous celebrations.

Guest Lecture Sessions at Meezan Bank

At Meezan Bank, employee growth and development is thoroughly encouraged through various learning opportunities. Keeping up with this spirit, an initiative of inviting Guest Speakers to address employees has been initiated so they can get key insights from some of the most renowned industry experts. As part of this initiative, Meezan Bank invited the following speakers to Meezan House, to address the senior team members and to help them learn from the practical challenges encountered and solutions adopted:

**Mr. Ryan Calder, Assistant Professor,
Johns Hopkins University, Baltimore,
Maryland, USA**



Mr. Ryan Calder was recently invited as Guest Speaker to Meezan House. He delivered an interesting talk on Islamic finance, addressing key issues surrounding this domain while also shedding insight on the problem of usury in comparative-historical perspective.

Mr. Calder is an Assistant Professor of Sociology and Islamic Studies at Johns Hopkins University, Baltimore, Maryland, USA. He has served as Interim Director of the University's Program in Islamic studies. He interviews Shariah scholars and Islamic bankers around the world for his forthcoming academic book on Islamic Finance (expected to be published in 2019). To date, he has spoken with a number of international scholars, including Sheikh Nizam Yaquby of Bahrain, Mufti Abdul Kadir Barkatullah of UK and Prof. Engku Rabiah.

He holds a B.A. degree from Harvard University (magna cum laude with highest honours in Inner Asian and Altaic Studies) and M.A and Ph.D. from the University of California.

**Mr. Zaffar A. Khan, Ex CEO, Engro
Chemical Pakistan Ltd.**



Mr. Zaffar A. Khan recently visited Meezan Bank's Head Office to conduct a motivational lecture session for the Bank's senior team members.

Mr. Khan not only appreciated Meezan Bank for its phenomenal success since its inception but also congratulated the Management for its pioneering work and contribution towards the cause of Islamic banking in the country. He spoke on the importance of communication in organizational cultures and on the importance of merit and principles of fair play in all processes. He presented a detailed account on leadership, elaborating on several important points based on his vast and diverse work experience. Mr. Khan highlighted that leadership is not 'one size fits all' but rather is defined by getting results, driving change, developing people and displaying character. His talk placed great emphasis on Emotional Quotient for effective leadership. Mr. Khan has diverse and extensive work experience and has served on a number of diverse Boards in the Private Sector, Public Sector & Civil Society Organization. He is also a recipient of Sitara-e-Imtiaz.



An Ode to Mr. Yasir Usman Satti

Meezan Bank values its relations with its employees and their families, considering them a part of their own. Mr. Yasir Usman Satti had completed 5 years of service with Meezan Bank on 31st December 2015. His demise was a great loss to the Bank and his team who were unable to deliver his loyalty award.

Keeping true to the Bank's tradition of recognizing the service of its most loyal employees and as an ode to Mr. Yasir, his award was presented to his father, Mr. Usman Satti at an event arranged by Area Office Rawalpindi – I. Mr. Usman sincerely thanked the Bank's Management on taking care of his beloved son during his prolonged ailment and on recognizing his faithfulness to Meezan Bank.

May Allah (SWT)*1 provide his family members the strength and courage to bear this irreparable loss.



Meezan Bank awarded 1st prize in Best HRM Practices 2016 by Employers Federation of Pakistan (EFP)

Meezan Bank has been acknowledged with 1st position for Best HRM Practices in 2016 in the category of 'Large National Companies' by Employers Federation of Pakistan (EFP). The award was announced at the International HR Conference held on October 21, 2016 in Karachi. The conference was duly supported by the International Labor Organization (ILO). Meezan Bank's Head of Human Resources – Mr. Khalid Zaman Khan received the award on behalf of the Bank.

Meezan Bank has been acknowledged with this reputable award for the first time, which reflects its best HR practices in the industry. It is noteworthy that the Bank has been recognized among organizations with HR practices that strengthen employee engagement and commitment that include various Multinationals, Private & Public Companies, Large Nationals & SMEs.

Meezan Bank Awarded the Winner of People's Choice Car Awards 2015 as the 'Most Popular Bank' in Pakistan's Islamic Auto Financing sector

Meezan Bank, has been awarded the 'Most Popular Bank' in Pakistan's Islamic Auto Financing sector in the People's Choice Car Awards announced by PakWheels.com Automobile Industry Survey 2015.

The survey reveals Meezan Bank as the most popular Islamic Auto Financing brand in Pakistan while also covering major aspects of the automotive industry. As per the statistics revealed in the Survey, 27% of the respondents preferred Islamic Auto Financing in the country out of which Meezan Bank enjoys a major popularity chunk of 47% as compared to all other Islamic banks. The survey includes users' perceptions based on their experiences, highlighting brands and products associated with the industry.

Mr. Shabi ul Hassan successfully completes his JAIBP Qualifications



Mr. Shabi ul Hassan, Branch Service Officer -New Garden Town Branch, Lahore has successfully completed his JAIBP Qualifications. We would like to congratulate Mr. Shabi on this wonderful achievement and appreciate the efforts he has made in accomplishing this target.

Northern Region's Service Award Distribution Ceremony - 2016

Every year the Bank acknowledges its employees who complete their 5 and 10 years of service tenure by conferring Service Awards. In this context, the Northern Region held Service Awards Distribution Ceremony for its 26 employees from Islamabad I & I 9 Area. Mr. Muhammad Saleem Khan, General Manager – North attended the conference as Chief Guest and conferred the awards to the respective employees.



Karachi South Region – Setting new benchmarks of performance!

Meezan Bank's Karachi South Region has set a spectacular record by achieving year end Car Ijarah target for 2016 in the month of August 2016. The Region has secured Top position among other South Regions, becoming the first region in Karachi to achieve this milestone. We congratulate the Karachi South Region team on this achievement. It is through their dedicated effort and unparalleled commitment that they have set new benchmarks of performance.

Service Quality Champions August, 2016 Potohar Region, Azad Jammu & Kashmir Area

Meezan Bank's Potohar Region aims to deliver extraordinary and exceptional services to its valued clients as per the service standards set by Service Quality department.

In August 2016, Jhelum Branch was termed as Service Champion in Semi-commercial category while Kallar Syedian Branch was declared Service Champion in Residential category. Moreover Rawalakot Branch achieved indigo service rating from January, 2016 till date making it the first branch to achieve this service quality level.

Given this exceptional performance, Azad Jammu & Kashmir Area of Potohar



Region has been declared the Service Champions PAN Pakistan.



Mr. Asad Saeed secures 3rd Position in M.Sc. Economics

Mr. Asad Saeed, Operations Officer, Labbaik has secured 3rd position in M. Sc. Economics from University of Karachi. He joined Meezan Bank in April 2016 after completing his B. A. (Hons.) – Economics. We congratulate him on this outstanding achievement!

Service Heroes of Branch Banking

At Meezan Bank, a dedicated team of Service Quality department evaluates performance of branches every month on service standards of the Bank also known as Internal Service Measures (ISMs), and declares results of Branch ISMs in a monthly Customer Experience Report.

Top branch based on achievement of highest score in Branch ISMs is declared as the Service Champion. Since branches are classified into three broad categories (Residential, Semi-Commercial, and Commercial), therefore, every month three Service Champion Branches are declared by this department.

As per Customer Experience Report for the month of September 2016, Service Champion Branches are as follows:

| Service Champion Branch | Category |
|--------------------------------------|-----------------|
| Sara-e-Alamgir Branch, Gujranwala | Residential |
| Alamdard Road Branch, Quetta | Semi-Commercial |
| F.B. Industrial Area Branch, Karachi | Commercial |

Mr. Amir Ali Durrani (Regional Manager Balochistan) handing over Service Champion Shield to Mr. Mehdi Fida (Branch Manager – Alamdar Road Branch, Quetta).



In order to recognize the efforts of these branches on becoming Service Champions in the month of September 2016, Service Champion Award distribution ceremonies were conducted by regional service quality teams in collaboration with regional branch banking teams in which service championship shields, badges and certificates were distributed to Service Champion Branch staff.



Mr. Rehan Waheed (Branch Manager– F.B Industrial Area Branch, Karachi) receiving Service Champion Shield from Mr. Umer Mansoor - Head of Service Quality and Mr. Syed Najam uz Zafar, Area Manager – North Karachi Area. Other team members include, (Left to Right), Mr. Muhammad Asad Ayub, RSQM - Karachi and Khwaja Haris Ahmed, ASQM - Karachi and Branch Staff.



facebook

Meezan Bank's Facebook Family grows over 700,000!

Alhamdulillah, Meezan bank's Facebook Page, managed by the Corporate Communication department, has crossed over 700,000 fans and the number is increasing every day! We have recently achieved a 97% Response Rate, as shown by our Very Responsive Badge; depicting that the social media platform is a live and reliable medium for our valued customers.






Meezan Bank currently holds social media presence on all major platforms including Facebook, Instagram, LinkedIn & Youtube which are among the leading pages in Pakistan's banking industry. Our online presence and an inherent focus on social listening and social customer service has helped improve Meezan Bank's image, increased exposure to potential customers, gathered leads, built brand loyalty & increased awareness about Islamic banking.

Recently, the Bank run a social media campaign on 'Meezan Mobile App' that received phenomenal response and generated massive customer engagement over social media. On Facebook alone, the campaign helped increase the Net Likes from 1,875 to 2,247, which depicts the growing social media popularity of the Bank.

Other campaigns run during this quarter include Meezan Easy Remit, Meezan Current Account, Car Ijarah and ADC discounts such as Subway, Salt' n Pepper Restaurant and Village, New York Pizza, Marriott and Pearl Continental Hotels etc. It is worth highlighting here that the Meezan Easy Remit Campaign helped double the amount of remittances received than previous year, Meezan Car Ijarah Campaign helped gather more than 400 leads while various ADC campaigns helped increase the usage of Meezan Debit Cards for discount offers.

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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