



Meezan Bank
The Premier Islamic Bank

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**MEEZAN BANK'S
EMPLOYEE BENEVOLENT
FUND TRUST (EBFT)
– CHAMPIONING
EMPLOYEE CARE**



DIGITAL BANKING CHANNELS- BANKING FOR THE GENERATION NEXT

President & CEO's Message

السلام عليكم ورحمة الله وبركاته

Alhamdulillah, this year Meezan Bank has completed fifteen years as Pakistan's first and largest Islamic bank. The Bank has achieved great success during this journey and I would like to congratulate all the Meezan team members who have contributed tirelessly and with sincerity towards the cause of Islamic banking.

Meezan Bank stands today as the 8th largest bank in the country and the fastest growing bank in Pakistan's banking sector. Our aspiration now, Insha'Allah, is to be amongst the top five banks in Pakistan. Just five years ago, the fifth largest bank in Pakistan was three times our size in terms of deposits; today, that factor is down to only 1.4, which is well within reach!

As the pioneer of Islamic banking in Pakistan, Meezan Bank has introduced and established Riba-free banking in a country where more than 96% of the population is Muslim. We have always maintained a very strong focus on Shariah-compliance and on providing practical alternatives to conventional banking products for all banking needs of our customers.

As an institution, we now need to focus our energies towards making our success truly sustainable: whether it is through enhanced digitization, better training, or the numerous other initiatives across the country, we must together rethink and innovate to further optimize every aspect of what we are doing – all the while maintaining our passion for great customer service and our commitment to our Vision.

At the core of our success, both as a business and as a provider of a Riba-free system of banking, lies our conviction and commitment towards following the values and system that Islam gives us. These values give us

a code of life that extends beyond our workplace and provides us guidance for every element of our life.

As our organization grows bigger and more diverse, we must remember that a key element of our success is our credibility. Our customers trust us to be a truly Islamic bank and we can only retain this credibility if we are committed to the cause - and commitment to Islamic banking is not just a nine-to-five job - it should reflect in our lifestyle 24/7.

We need to be aware that we are representatives of the Bank and its ideology, and that our social and public behaviour is interpreted as representing the organization. As an ambassador of Islamic finance we need to reflect this in our personal lives as well.

Allah (ﷻ) says in a Hadith Qudsi: ***“Take one step towards Me, I will take ten steps towards you. Walk towards Me, I will run towards you.”*** At Meezan, we firmly believe that it is these ‘steps’ in the right direction - coupled with sincerity, hard work, and humility - that have gotten us to where we are today. We pray that Allah (ﷻ) may accept these steps, and give us the opportunity to go far more.

As Meezan Bank prepares to further expand its portfolio of services in future, one thing is clear, no matter where we go or what we do; our compliance to Shariah and Islamic values should be absolute and unshakeable.

We are very grateful to you and your family for your active contribution towards Riba-free banking. May Allah (ﷻ) reward you immensely for your endeavours!

JazakAllah Khair



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From the Desk of Ariful Islam (Deputy CEO)

السلام عليكم ورحمة الله وبركاته

In 1926, Nikola Tesla, a Serbian-American inventor, electrical engineer, mechanical engineer, physicist and futurist who is best known for his contributions to the design of the modern alternating current predicted that: **“.... we shall be able to communicate with one another instantly, irrespective of distance...and the instruments through which we shall be able to do this will fit in a vest pocket.”** The vision of the man was quite frankly unbelievable and it took roughly 70 years to realize this vision. Well we are living in times when the pace of technological change is so blistering that visionaries like Tesla are predicting that banks in their present shape and form will not exist by the year 2030. What do you think? Is this possible?

For me the answer is ‘yes’. This ‘Disruption’ has already begun with initiatives such as Branchless Banking, Apple Pay etc. In Africa for example, the banks were sleeping and the telecom industry has completely dominated the Branchless Banking space (Google M-pesa in Kenya) and enabled millions of people to undertake financial transactions without going to a bank. We are now seeing exactly the same thing happen in Pakistan. Telenor through ‘Easypaisa’ and Mobilink through ‘Jazz Cash’ are now dominating Branchless Banking – 5 million ‘mobile-wallets’ were opened only in the last quarter, with an average balance of about rupees five thousand. Total number of ‘mobile-wallets’ presently stand at almost Rs.8 million and this is growing exponentially. It is clear that we need to get very aggressive in implementing our ‘digital banking’ strategy if we want to have a chance to survive.

The good news is that we had seen the tidal wave coming. We already launched our Branchless Banking initiative early in 2015

and now have a robust platform that we can build on. We have recently launched Pakistan’s first EMV card that is both NFC and QR code enabled and we are therefore well positioned to launch payment solutions that use this technology. Our Internet Banking and Mobile Banking Application are state-of-the-art and excellent tools that allow customers to undertake banking transactions when they want and from where they want.

However, very few customers are using these innovative new ways of banking. We need to educate people and encourage them to use alternative banking channels and to alleviate their concerns regarding perceived risks associated with digital banking. I can assure you that ADC channels are very secure. It is up to us to convince our customers that they are.

A first step in this direction is for all of you to start using all these new products and services and to ensure that you understand the functionality of each product very well. It is not possible for you to convince our customers of the benefits of ADC and Branchless Banking products unless you are fully conversant with the products yourself. I expect that all Branch Managers and Operations Managers will take extra steps to ensure that their staff understand and experience all new products and initiatives that the Bank takes.

It is high time that we open our eyes to the changing scenario within the banking industry. Technology is revolutionizing the way customers use banking services and we must inform our customers about the excellent technology-assisted services that Meezan Bank is providing. This is the only way for us to ensure that we retain our leadership position in today’s competitive and rapidly evolving banking industry; so let us gear up – before someone else does!

JazakAllah Khair

When wireless is perfectly applied the whole earth will be converted into a huge brain, which in fact it is, all things being particles of a real and rhythmic whole. We shall be able to communicate with one another instantly, irrespective of distance. Not only this, but ... we shall see and hear one another as perfectly as though we were face to face, despite intervening distances of thousands of miles; and the instruments through which we shall be able to do this will [fit in a] vest pocket.

Nikola Tesla
Inventor and Futurist



Changing Livelihood through Cooperative Vocational Training

Meezan Bank believes in creating value for its stakeholders and society simultaneously, in a manner that is integrally linked to its values and the Islamic principle of Ihsan. The Bank is proud to announce the successful completion of its community development CSR initiative launched in 2016 in partnership Deutsche Company for International Cooperation-GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit) as a part of TVET (Technical and Vocational Education and

Training) Reform support for Pakistan.

Meezan Bank entered into commercial partnership with GIZ and Vocational Training Institute for Women (VTIW), Bufferzone to facilitate, sponsor and design a one-year Programme to support the under-privileged section of the society in order to enable them to get better job opportunities.

Programme Details

Cooperative Vocational Trainings (CVT) are based on the modified 'Dual Training' concept in order to equip the youth with skills that will enable them to get employment in future.

Through this initiative, Meezan Bank shortlisted ten female candidates from VTIW, Bufferzone and sponsored a one-year training program for each. Meezan Bank worked hand in hand with VTIW and GIZ to design and execute this Programme.

- A newspaper advertisement was published with the Bank's and other partners' consent, inviting applications from candidates.
- Standards and curriculum were thoroughly reviewed by the Bank's Learning & Development team.
- An Orientation Program was organized at the beginning of the session at the VTIW institute where the Bank's L & D representatives briefed the audience regarding Meezan Bank and Islamic banking, the way it works, its culture and processes.

The Bank's Corporate Communication department retained direct coordination with the Principal of VTIW, for regular updates on the learning outcomes and the progress of the candidates. In addition, in order to ensure that the candidates avail maximum benefit from this Programme, the Department also ensured regular attendance in Steering Committee Meetings, organized by GIZ to understand their progress on a regular basis.

As the Programme focused exclusively on equipping young girls from the under-privileged section of the society with skills that will enable them to get employment in future; special focus was placed on merit-placed screening and selection of the candidates. After conducting individual meetings with 25 shortlisted candidates, the Department selected 10 final candidates, out of which 8 chose to continue with the Programme and were given orientation at the Head Office.

During the second phase of the Programme, candidates were placed at Branches that were closest to their residence and were facilitated for food and transportation in order to provide maximum facilitation and support. The Bank continued this support during their placement at the Head Office, which was included as an added benefit to the monthly stipend.

The Department also dedicated sufficient time for regular meetings with the candidates for their feedbacks, counselling, career guidance as well as soft skills training during their placement at the Head Office.

A very special note of thanks to the Human Resources department for their role in candidates' placement at both branches and the Head Office and for taking this initiative one step further by dedicating sufficient time and resources in their performance evaluation and providing the top-performers with permanent employment opportunities. As a hub of Islamic finance in the country, the Bank strived to inculcate its values as part of its training, encouraging the candidates to improve their communication skills, providing them with multiple teamwork and collaboration opportunities, work on conflict resolution and guiding them on how to make their resumes etc.

Saima Shahab

Saima Shahab comes from a background where seeking education and jobs for women is considered a taboo. She grew up supporting her education and her parents with whatever meager means possible - be it tuitions or invigilation or teaching at schools. Despite these efforts, she only used to earn an average of Rs. 3,500 monthly.

"When I joined Meezan Bank I realized my true potential. My confidence level has increased manifold and I have learnt to work in an office environment where I not only execute jobs handed over to me but am now also capable of independently seeking tasks and seeing them through. I know that once I leave this organization I will be able to step into the world with a more determined approach and an increased earning capacity of around Rs. 15 – 20K per month." says Saima.

Naheed Nasir, Principal - VTIW, Buffer zone, Karachi

"The Cooperative Vocational Training system starts from the Institute approaching the business and industry. We had facilitation from GIZ for connecting us to Meezan Bank. After meeting with Mr. Sohail and Ms. Rabab at the Bank's Head Office, orientation about the program was shared, modalities were discussed. The highlight of the program was Meezan Bank taking ownership of the process from the very nascent stage. The students were carefully interviewed by the Bank and shortlisted trainees were informed of their On-the-Job training placement in advance."

Meezan Bank supported the training cost at the training Institute's end too. That was a big sustenance for the program's success as our Institute needed support in piloting the program to take care of new overheads."

We are highly grateful to Meezan Bank for lending us this support to provide career building opportunities to the underprivileged class of women that come to us."

STORIES OF INSPIRATION

Raheela Jabeen

"I have exposure to corporate work environment now. I strongly feel that I will manage to land an office job with sheer confidence."

Says Raheela Jabeen, a 24-year old female, who is a graduate in Commerce discipline from Karachi. Being the eldest in the family of 8 siblings, she is expected to contribute to the financial affairs of her home. She started supporting her education & family as soon as she completed her matriculation through home tuitions with mere earnings of around Rs. 2,000 per month.

Raheela applied for a one-year course in customer services through Sindh Technical Vocational Institute Bufferzone. This course was initiated by GIZ, a German

company and sponsored by Meezan Bank. At that time, she had no idea of how these 12-months would change her life for good.

One year down the road, after the end of this CVT program's 6-month training period at Meezan Bank, Raheela has the right skills set that will enable her to land her a job of her dreams.

"From handling account opening paperwork in the branch to reviewing pending payments for the Mutual Funds and ATM Operations at the Head Office, I have hands-on experience at the back-end operations of a branch as well as front end work at the Head Office level. The course has not only improved my soft skills but it has equipped me with basic banking skills. I am expecting a salary jump of around 10 to 15 thousand, which will help me in improving the lifestyle of my family."

Mehvish Mansoor

"Joining the CVT program and completing my on job training at Meezan Bank has changed my life completely."

Mehvish Mansoor is an educated single mother from Karachi who had no exposure to the corporate world. She had been a shy and reserved individual because of some personal tragedies and was totally dependent upon her parents for her own and her son's expenses.

After 6 months at Meezan Bank, she believes that she walks today with confidence, can take decisions for herself and her son, can communicate well and has developed a professional attitude.

"This radical change has not only been realized by me but has also been ascertained by my family. This is what the one year CVT program has changed within me. I am proud of my decision to opt for the program and Meezan Bank for my training." says Mehvish.

Meezan Bank announces good results for first quarter 2017

The Board of Directors of Meezan Bank, in its meeting held at Karachi on April 19, 2017 approved the unconsolidated financial statements of the Bank and its consolidated financial statements for the quarter ended March 31, 2017. The meeting was presided by Mr. Riyadh S.A. A. Edrees – Chairman of the Board and Mr. Faisal A. A. A. Al – Nassar – Vice Chairman of the Board.

By the Grace of Allah (ﷻ), Meezan Bank has continued its growth momentum and recorded good results for the quarter ended March 31, 2017. Profit after tax increased to Rs 1,512 million from Rs 1,337 million earned in corresponding period last year, primarily due to growth in earning assets. The Bank recorded Earnings per Share (EPS) of Rs 1.51.

The Bank maintained its position as the country's leading Islamic bank and the 8th largest bank of Pakistan (among both conventional and Islamic banks) with a branch network of more than 570 branches in 146 cities.

The Bank continued to enhance its financing exposure in all sectors while simultaneously ensuring that all risk parameters are met. Fee and commission income of the Bank grew by 68% over the corresponding period last year while the trade business (Import & Export) volume handled by the Bank, at Rs 165 billion, was higher by 37% over the corresponding period last year.

Meezan Bank and Pak China Investment Company Limited enter into Strategic Cooperation Alliance to Capitalize CPEC Opportunities

Meezan Bank has entered into a strategic cooperation alliance with Pak China Investment Company Limited (PCICL) for promotion of bilateral trade and investment between Pakistan and China. Mr. Ariful Islam, Deputy CEO of Meezan Bank and Mr. Li Peng, Managing Director of Pak China Investment Company Ltd. jointly signed the MoU a ceremony held in Islamabad.

As per the agreement, Meezan Bank and PCICL shall strive to facilitate businesses of both the countries in undertaking strategic projects, particularly those covering China Pakistan Economic Corridor (CPEC). Meezan Bank and PCICL shall collaborate in various areas of bilateral cooperation, where PCICL will benefit from Meezan's commercial banking operations and extensive branch network of over 571 branches, corporate & investment banking, trade,



strong presence in China through its parent organization China Development Bank (CBD); holds a strong industry standing and will introduce Chinese investors/corporations to Meezan Bank in order to mutually explore business avenues for greater cooperation and benefit via CPEC projects.

Meezan Bank and International Shari'ah Research Academy for Islamic Finance (ISRA) Sign MoU to Collaboratively Expand the Role of Islamic Finance



Meezan Bank has recently signed a multi-faceted Memorandum of Understanding (MoU) with the International Shari'ah

Research Academy for Islamic Finance (ISRA), aimed at jointly expanding the role of Islamic finance through collaborations on various aspects of this field.

As per this MoU, the two organizations shall work on a collaborative arrangement that includes the provision of joint Shariah consultancy services which will cater to the relevant guidelines and regulations for Islamic finance markets. Meezan Bank will also address the major 'training' challenge prevalent in the Islamic banking industry by providing technical assistance, in-depth guidance, knowledge and expertise for capacity building and human capital development.

Meezan Bank signs MoU with Al-Sadiq Consulting Ltd. to explore Islamic Finance Opportunities in CPEC and beyond



Meezan Bank has recently signed an MoU with Al-Sadiq Consulting Ltd to explore opportunities for Islamic finance in China-Pakistan Economic Corridor (CPEC). The agreement focuses on the ever-increasing economic participation between Pakistan and China and the opportunities that may be derived from improved Islamic banking channels between the two countries.

The MoU was signed by Mr. Irfan Siddiqui, President & CEO – Meezan Bank and Mr. Ibrahim Ding, Managing

Director and Senior Partner – Al-Sadiq Consulting at Meezan Bank's Head Office, Karachi. As per the MoU, the two parties have expressed a strong commitment to the continued growth of Islamic finance – collaborating on the research and identification of a series of projects in the public and private sector of the country, with specific focus on infrastructure and industrial development. Meezan Bank has also expressed interest in providing financial, advisory and Shariah-related services to such and similar projects and transactions in collaboration with Al-Sadiq Consultancy.

Meezan Bank and Inov8 Partner to Launch FalconPay Payments



Meezan Bank has recently signed an agreement with Inov8 Limited, the region's fastest growing digital payments company, to partner on Inov8's next generation FalconPay Payment's Ecosystem. The FalconPay platform is a complete digital ecosystem powered by MasterCard's digital wallet solution, Masterpass.

With Meezan Bank's increasing focus on digital channels to serve its fast-growing population of Islamic banking customers; this platform will enable them to pay for in-store, online and on-the-go purchases, make digital or bill payments, book and pay for bus tickets, enjoy conveniences such as mobile airtime top-ups and much more.

Meezan Bank will be the first bank in Pakistan to allow customers to link their Bank accounts with the FalconPay mobile application that will allow customers to link their Bank accounts with the application to pay for any transaction.

Meezan Bank's Senior Management meets H.E. Sardar Muhammad Yousaf, the Federal Minister of Religious Affairs & Inter Faith Harmony and MORA



Meezan Bank's Senior Management team held a meeting with H.E. Sardar Muhammad Yousaf, the Federal Minister of Religious Affairs & Inter Faith Harmony and Ministry of Religious Affairs and Inter - faith Harmony (MORA) to hold a discussion on the promotion of Riba-free banking system in the country. Mr. Ijaz Farooq - Group Head Retail Banking, SME/Commercial & Agriculture Finance and Mr. Saleem Khan - General Manager North, represented Meezan Bank at the occasion and shed light on the need for strengthening the legal and regulatory foundations for Islamic finance in the country.

Speaking at the occasion, Mr. Ijaz Farooq thanked H.E. Sardar Muhammad Yousaf for changing the MORA Hajj collection and deposit system from interest-based conventional

banking to Islamic banking. He said that Islamic banking is gaining popularity due to enhanced awareness as well as the competitive products and services being offered by Islamic banks. The policy-shift of hiring Islamic banks for the services of Hajj operations is indeed a worthy accomplishment for the Islamic finance industry in Pakistan.

Mr. Saleem Khan while discussing the future outlook of Islamic finance in the country said that the increasing financial stability and regulatory support shall further accelerate the industry developments. He expressed confidence in the future transition of the financial services landscape in Pakistan from an interest-based system to a Riba-free economy.

Meezan Bank to offer Islamic Financial Advisory Services in Bahrain

Meezan Bank has entered into an agreement with Bahrain Institute of Bankers and Finance (BIBF), a training institute for business professionals, for extending Shariah advisory services through assistance in preparation of content and illustration for Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) standards.

Under this arrangement, Meezan Bank shall support BIBF by sharing its expertise, knowledge, experience and prepare course content for AAOIFI in the form of presentations, short

case studies / practical examples and self-assessment exercises for AAOIFI Standards.

Mr. Ahmed Ali Siddiqui - Head of Product Development & Shariah Compliance and Mr. Farhan-ul-Haq Usmani - Head of Shariah Audit & Advisory from Meezan Bank signed the agreement with Dr. Ahmed Al Shaikh - Deputy Director and Mr. Mujataba Khalid - Head of Islamic Finance Center, BIBF on behalf of their respective organizations.



Courtesy Meeting with H.E. Mohammad Abdullah Al Khaledi, the Consul General of the State of Kuwait

Meezan Bank's DHA Area recently arranged a courtesy meeting with H.E. Mohammad Abdullah Al Khaledi, the Consul General of the State of Kuwait to honor His Excellency for maintaining his personal account with Khayaban-e-Shamsheer Branch.

Mr. Mashkoor A.G. Khan – Regional Manager, Karachi, South Region along with Mr. Imran ul Haq Qureshi – Area Manager, DHA Area and Mr. Fawwad Qureshi – Branch Manager, Khayaban-e-Shamsheer Branch, visited the consulate for a courtesy meeting with H.E. Mohammed Abdullah Al Khaledi who appreciated the efforts of Meezan Bank on promoting Islamic banking in the region.

The Regional Manager also presented a note of thanks to Mr. Ahmad M. Buskandar – Diplomatic Attaché of Consulate General of the State of Kuwait for arranging this important meeting for Meezan Bank.

Commercial Vehicles Ijarah – Celebrating a Successful Year in Business

Syed Owais Mohiuddin

Alhamdulillah, Meezan Bank's Commercial Vehicles Ijarah Unit has successfully completed its 1st year of operations with outstanding performance. In a short span of time, the Unit has not only achieved its targets by disbursing Rs. 3.1 Billion but has also created an undeniable presence in the entire Bank. Given the new portfolio, the Unit has also conducted various awareness programs in different cities pan Paksitan, driving increased performance at area and regional levels.

With the recent development of highways and roads across the country, the Unit has made the most of these sessions to educate the masses regarding Commercial Vehicles as well as the Shariah-compliant products being offered by Meezan Bank. It is indeed heartening to mention here that Commercial Vehicles Ijarah has high demand in the rural areas owing to its unique and halaal Islamic modes of financing.

In an attempt to further facilitate our customers and to capture this increased demand, Commercial Vehicles Ijarah is now catering the financing for oil tankers, goods transportation, passenger transportation, logistics transportation and companies providing products such as heavy trucks, truck trailers, prime movers, coasters, vans, and buses etc.

Financial Literacy and Awareness Program on Islamic Banking

The State Bank of Pakistan in collaboration with Meezan Bank, Bank of Khyber & University of AJ & K, Muzaffarabad recently organized a financial literacy awareness program on Islamic banking. The event was attended by over 100 participants including renowned bankers, businessmen, students, prospective and existing customers etc.

Managing Director, SBP, Banking Services Corporation – Mr. Qasim Nawaz attended the Program as the Chief Guest with Chief Manager - Ms. Syeda Asima Aziz Sahiba, Area Manager, AJ & K, Meezan Bank - Mr. Shahid Iqbal & Vice Chancellor, University of AJ & K - Mr. Khawaja Farooq Ahmed.



The Program helped spread awareness regarding the scope of Islamic banking while encouraging students and participants to focus on contributing to the cause of Riba-free banking system in the country.

Customer Appreciation Days

Aziz Shaheed Road Branch

Meezan Bank's Premium Center at Aziz Shaheed Road Branch, Sialkot recently organized a Customer Appreciation Day for all its premium customers. A cake-cutting ceremony was arranged followed by a hi-tea session. Mr. Moazzam Saeed Khan – Regional Manager, Gujranwala Region, Mr. Sohail Amjad – Area Manager, Sialkot and several Branch Managers of the Sialkot Area also graced the occasion with their presence.



Barkat-e-Hyderi Branch

Meezan Bank's Nazimabad Area recently organized a Customer Appreciation Day for its valued Premium Banking customers at Premium Banking Centre located at the first floor of Barkat-e-Hyderi Branch.

The event was organized and executed under the leadership of Mr. Muhammad Waseem Bari – Area Manager and Mr. Zahid Hussain – Branch Manager of the respective branch along with participation from area office and branch staff. A number of potential premium banking customers attended the occasion who were informed regarding Meezan Bank's efforts towards the spread of Islamic banking.



Jinnah Avenue Branch

The Premium Center of Meezan Bank's Jinnah Avenue Branch recently celebrated Customer Appreciation Day for its premium customers. The Branch successfully executed a well-organized event under the supervision of Area Manager – Mr. Asghar Gondal and Branch Manager - Mr. Jafar Ashraf. The event allowed one-to-one interaction with the customers and has received an overwhelming response from all clients.





Meeting with President of Azad Jammu and Kashmir – Sardar Masood Khan

Mr. Shahid Iqbal, Area Manager – Azad Jammu and Kashmir (AJ & K) and Mr. Zaheer Qadeer, Branch Manager – Rawalakot Branch, recently met with H.E. Sardar Masood Khan, President AJ & K in Kashmir House, Islamabad. The President AJ & K was briefed about the development and growth in Islamic banking, along with success stories that have contributed to community development and economy.

It is worth highlighting here that the President has agreed upon designating Meezan Bank to be the strategic partner

with the universities of AJ & K to introduce Islamic banking and finance as part of the curriculum. Moreover, he has also expressed his desire for Meezan Bank's products and services to be communicated to various campuses through presentations.

The meeting ended on a positive note where the need to create a feasible environment was highlighted so that Meezan Bank and the Government may work together to promote Islamic banking awareness in the region.

Meezan Bank and Kashf Foundation join hands for Islamic Micro-credit Scheme

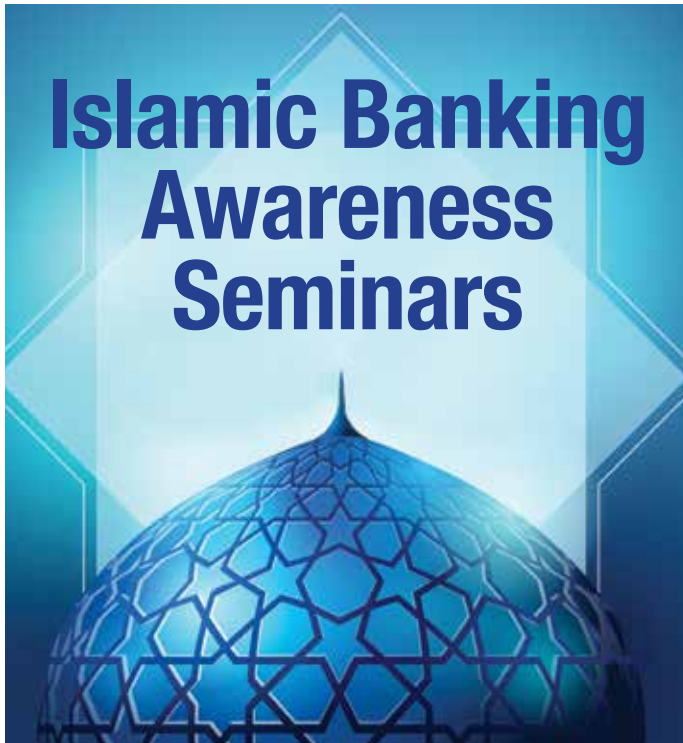
Meezan Bank has recently joined hands with Kashf Foundation (KF) to support their Islamic micro-credit scheme launched in the year 2014, namely 'Kashf Murabaha'. KF being a pioneer in the microfinance sector aims to offer its clients Shariah-compliant products in line with its vision of enhancing financial inclusion for women belonging to the low income group.

Thanks to the unrelenting efforts of Meezan Bank's team from Corporate & Investment Banking Group, the Bank has successfully taken the lead and became a forerunner in the Islamic banking industry by offering financing under treasury operations (i.e. Bai Muajjal of Sukuk) to Kashf Foundation, compatible with their business model.

In order to ease credit constraints faced by micro-finance institutions and to promote this industry, State Bank of Pakistan has been offering partial guarantees to financing

institutions to cover a certain percentage of principal amount in case of default under its Micro Credit Guarantee Facility (MCGF). As per this agreement therefore, SBP under MCGF shall be a guarantor (partial) to Meezan Bank on behalf of KF, as per the approved security structure of the financing arrangement between both the parties. Furthermore, KF has also approached Meezan Bank for Shariah advisory services on further development of their Islamic micro-credit portfolio.

The development of Islamic micro-finance as a commercial enterprise is currently a novel concept in the financial sector. However, considering the ever increasing customer demand of Shariah-compliant financial products and services, the initiation of business relationship of KF with Meezan Bank shall be a milestone in the development of Islamic micro finance industry and shall create more lucrative avenues for other Islamic banks and microfinance institutions to follow in the long run.



Karak Branch, Peshawar Area – I (North)

A seminar on awareness of Islamic banking was arranged by Meezan Bank's Karak Branch. More than 80 participants attended the seminar including renowned Moulana Hafiz Abnay Amin Sb., Bazar Union President and committee members, representative of local government as well as prospective and existing customers.

Mr. Sadiq Ur Rehman Afridi-Area Manager, Peshawar Area II, Mr. Zulqarnain Haider-Assistant Manager-PDSC, Mr. Muhammad Basharat-Regional PDSC Coordinator, North also attended this seminar along with Karak branch staff members. The seminar enabled the audience to understand the key differences between conventional and Islamic banking.

Bharakahu & Bani Gala Branch, Islamabad Area - I (North)

A public awareness seminar on 'Concept of Islamic Banking' was held in Bhara Kahu, that invited participation of more than 150 representatives from the local Traders & General Public of Bani Gala and Bhara Kahu. The main speakers at the event included Mr. Muhammad Asghar Gondal – Area Manager Islamabad – I, Mr. Muhammad Basharat and Mr. Zulqarnain Haider. Mr. Basharat introduced the audience to the concepts of Islamic banking and guided them regarding Islamic banking products and services.

Kohat Branch, Peshawar Area - I (North)

Kohat Branch successfully arranged and organized a seminar on Islamic banking awareness under the guidance of Mr. Sadiq Ur Rehman Afridi – Area Manager, Peshawar Area II and Mehboob Ur Rehman – Branch Manager and team in order to create awareness regarding Riba-free banking. The seminar was attended by more than 70 participants including Mufti Sahiban, Moulana Hazraat, Bazar Union President & committee members, representative of Preston University Kohat, representative of Kohat University of Science and Technology and prospective and existing customers. The seminar was highly appreciated by Bazar Union President who welcomed the commendable efforts of Area Manager & PDSC team.

Kotli Branch, Azad Jammu & Kashmir

Kotli Branch recently arranged an awareness seminar on Islamic Banking' in collaboration with University of Kotli AJ & K. More than 200 participants attended the seminar including renowned businessmen and prospective and existing customers.

Mr. Mushtaq A. Sajid, Dean, Faculty of Commerce attended the seminar as a Chief Guest while Mr. Shahid Iqba – Area Manager AJ & K & Mr. Raja Iftikhar Hussain – Chairman, Department of Commerce, Ch. Asad Ullah – Chairman, Department of Banking and Finance also attended the event.

Meezan Bank attends Islamic Banking Awareness Session at Institute of Islamic Banking, UMT, Lahore



A team of Meezan Bank including Mr. Huzaifa Umar and Mr. Waqas Yasin recently attended an Islamic banking and finance awareness session organized by Access to Finance Unit, Development Finance Division (DFD), Lahore at Institute of Islamic Banking (IIB), University of Management and Technology (UMT), Lahore. Dr. Rukhsana Kalim, Dean IIB-UMT briefed the participants regarding importance of Islamic Finance and role of SBP. A stall on security features of currency notes and prize bonds was also arranged at UMT for the participants.

Meezan Bank attends Islamic Banking Awareness Session for SMEs at Amin Hall, LCCI, Lahore

Meezan Bank recently attended an Islamic banking awareness session for SMEs at Amin Hall, Lahore Chamber of Commerce & Industry (LCCI), Lahore; organized by Access to Finance Unit (DFD), Lahore. Mr. Ghulam Shabbir, Sr. Joint Director, Islamic Banking Department, SBP was the guest speaker at the session. Guest presenters from Meezan Bank, including Mr. Waqas Yasin and Mr. Farrukh Rehman Khan educated the audience on the topics of Islamic banking & finance and Islamic financing for SMEs. Over 50 participants from the SME sector and from different banks attended the session.



Meezan Bank sponsors All Pakistan Garrison Open Golf Tournament

Meezan Bank recently sponsored the All Pakistan Garrison Open Golf Championship - 2017 at the Lahore Garrison Golf Course.

Senior retired army officials, civilians and families participated in this tournament. Meezan Bank's stall gained significant presence at the event that helped attract the masses towards Islamic banking. Lt General Sadiq Ali - Corporation Commander, Lahore, attended the event as the Chief Guest and presented shields to the sponsors, winners and runner ups of this tournament. Meezan Bank also presented giveaways to the participants at the end of the closing ceremony.





Meezan Bank holds 4th Consumer Business Conference 2016 at Naraan

The 4th Consumer Business Conference - CBC, 2016 was held at PTDC Motel in Naraan. The purpose of the conference was to synergize and motivate the business and support teams, identify issues and find appropriate solutions. The theme of this year's conference was 'Challenge the Challenges'.

For the last three years, Meezan Bank has dedicatedly held these conferences to allow its employees with a uniquely productive opportunity. This year, the PTDC Motel in Naraan was booked for 145 participants. The participants included the key members from all consumer finance units (Easy Home, Car Ijarah, Un-Secured Financing) and Support Units (CAD, RMU & Collections). There was also participation from Wealth Management Unit & Abbottabad Region team members.

Mr. Muhammad Shoaib Qureshi, Group Head – Consumer Finance & Special Projects inaugurated the conference with his insightful presentation analysing the current performance of Consumer Units and enumerating the strategy for the future to achieve the objective of 'Challenge the Challenges'. The conference was followed by post lunch interactive sessions among the Business & Support Units. Every participant was encouraged to present his views, highlight the issues and give productive suggestions for the improvement of business. The two-day Conference concluded on the closing remarks of Group Head, Consumer Finance and his motivational speech.



Meezan Bank Installs ATM in Army Officer's Housing Society (AOHS)

As a pioneer of Islamic Banking in Pakistan, Meezan Bank is always striving to extend its Shariah-compliant services to every community in Pakistan. In continuation of the same efforts, Meezan Bank is now offering ATM service to Army Officer's Housing Society (AOHS), which is known for its esteemed residents from the military of Pakistan.

The ATM room was inaugurated by Mr. Kazi Mohammad Amir - General Manager, Karachi East Region along with Lt. General (Rtd) Mr. Javed Zia. This achievement has been possible thanks to the untiring efforts of Gulshan e Iqbal and Gulshan branches and their respective teams and has allowed the Bank to open doors to an increased number of customers.



Meezan Bank Installs 2D Bar Code Readers at Branches

Alhamdulillah, Meezan Bank has installed 2D Bar Code Readers at its branches. Using these readers, key information such as customer's account number and cheque number can now be auto populated in pertinent T24 Screens. This initiative will help reduce TAT at customer counters, reduce workload on branches, allow accurate data feeding and help verify genuineness of Cheques/Pay Orders/CDRs.

We would like to thank the Operations, IT and Administration Departments' teams for their continuous support and efforts for this project.

Gujranwala Region organizes 3rd Annual Get Together

Meezan Bank's Gujranwala Region recently organized the 3rd Annual Get Together in order to appreciate the top performers of the region and to provide the entire staff with a healthy atmosphere to meet their colleagues from all three areas of Gujranwala Region.

A number of respectable dignitaries from the Bank's Senior Management including Mr. Ijaz Farooq - Group Head Retail Banking, Commercial, SME & Agriculture, Mr. Zia ul Hassan - Group Head Operations, Mr. Khalid Zaman Khan - Head of Human Resources and Mr. Anwar Ul Haq - General Manager Faisalabad Region graced the occasion with their presence. This year, the event was hosted by Gujrat Area in Gujrat at Prince Marquee that was attended by more than 300 employees and guests including all branch, area and regional office staff of this region.

Mr. Khurram Waheed Rishi - Area Manager, Gujrat welcomed the guests and thanked them for their valuable presence at the ceremony. While Mr. Moazzam Saeed - Regional

Manager, Gujranwala presented the audience with a concise yet informative presentation on the overall performance of the region. He congratulated all teams for their spectacular performance and remarkable results in Retail Banking Conference, especially in AMIM, Kafalah, CASA achievements and Service Quality Excellence.

Mr. Zia ul Hassan also updated the audience with all the process/pilot testing innovative programs that would ultimately add value to service excellence of the Bank, at the same time lowering the branch workload.

Mr. Ijaz Farooq apart from presenting a comprehensive overview also highlighted the key upcoming challenges and critical areas of focus for the staff. Mr. Khalid Zaman Khan addressed the audience in the end and briefed on the HR practices of the Bank motivating them through real - life examples.

In addition, lucky draws, quizzes and Naat competition were also organized to make the event more lively and interesting.



Meezan Bank's Employee Benevolent Fund Trust (EBFT) – Championing Employee Care

Meezan Bank has always been on the forefront of providing its employees with the best opportunities to realize their potential. This forms part of our commitment to make Meezan Bank a great place to work. In extension of the same philosophy, the Bank realizes its responsibility towards its employees and their families, encouraging a culture of respect and care. Considering this 'care' to be an important constituency of Meezan Bank, an Employee Benevolent Fund Trust (EBFT) was established back in 2012.

EBFT allows employees to seek financial support for themselves and for their families during difficult times. Alhamdulillah, Meezan Bank is one of the few banks in the country's financial sector that is dedicated to providing its employees with this kind of financial support. Indeed the successful launch and implementation of EBFT is evidence that we strive to do things to the degree of 'Ihsan' i.e. to exercise absolute best ways in whatever we do.

What is EBFT?

EBFT offers financial support to Meezan Bank's employees (Regular as well as Contractual) who are in

a financial crisis. The Trust is governed by the following trustees from Meezan Bank's Senior Executive Management.

Mr. Arshad Majeed, Group Head – Payment Services	(Managing Trustee)
Mr. Muhammad Raza, Group Head – Customer Support	(Trustee)
Mr. Ahmed Ali Siddiqui, Group Head – PDSC	(Trustee)
Mr. Khalid Zaman Khan – Head of Human Resources	(Trustee)
Mr. Ebrahim Yaqoob – Head of Internal Audit	(Trustee)
Mr. Muhammad Saleem Khan, General Manager, North	(Trustee)
Mr. Aasim Salim, General Manager, Lahore East	(Trustee)

What are the Benefits Covered by EBFT?

To support its employees during the moments of financial adversity Meezan Bank's EBFT offers a wide range of benefits and access to resources that are not only competitive but also flexible to support individual needs and cases.

Medical Coverage

Meezan Bank provides a health Takaful coverage plan for self, spouse and children that pays a fixed lump sum to the nominee in the event of demise or disablement. However, in case the health Takaful limit is exhausted or the disease/person is not covered under the scheme, then the staff may approach EBFT for seeking further financial assistance.

Family Financial Protection in case of Demise of Employee

In the event of unfortunate demise of an earning member of a family, Meezan Bank's EBFT immediately starts a monthly grant of Rs. 20,000/- per month for a duration of 5 years, payable to the family of the deceased staff. This financial protection has been designed to support the family in its time of need and is provided to VP and below grades.

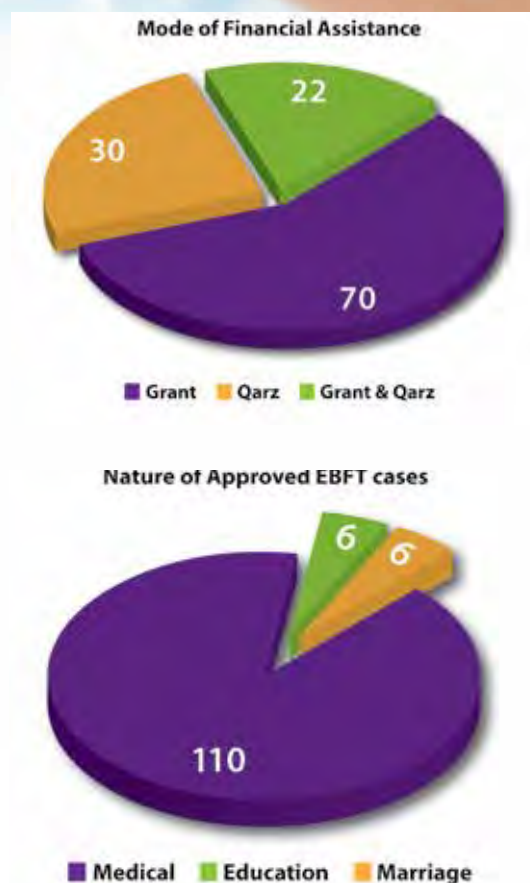
Education

Meezan Bank encourages its employees to pursue quality education for themselves and for their children's bright future. EBFT assists employees on merit cum need basis and on Qarz (payable directly to the institute/university), recoverable in easy monthly instalments.

Marriage

EBFT also provides financial assistance to employees for account of marriage of an employee's daughter, sister and female staff. The financial assistance is limited to a certain amount only, discouraging expenditure on luxurious items while maintaining the core essence of marriage in view of Islam. The financial assistance is provided on Qarz basis and is recoverable in easy monthly instalments.

It is important to mention here that the Employee Benevolent Fund Trust (EBFT) has been established for the common benefit of the employees of Meezan Bank. To give a perspective, the Bank had processed a total of 127 cases during the year 2016 out of which 122 cases were approved amounting Rs. 24.3 Million paid in terms of Grant, Qarz or a combination of Qarz & Grant.



For further queries or information please contact on the following:

EBFT Helpdesk IP: 1110

EBFT Helpdesk email: ebft.helpdesk@meezanbank.com



DIGITAL BANKING CHANNELS - BANKING FOR THE GENERATION NEXT

The constant evolution in technology has changed the interface of banking industry, giving rise to new channels that serve as a gateway for financial services. Meezan Bank has placed great emphasis on developing these digital channels in order to provide its customers with greater convenience and an advanced interface to further leverage the use of Islamic financial services already provided through its traditional banking channels. Some of our most popular services include:

Internet Banking

Offering a simple, hassle-free way to bank, anytime, anywhere!



Meezan Mobile Banking App

Banking at the touch of a button!



With over 167,000 downloads, the App has been amongst the most trending applications in its category on both Google and Apple App Stores.

SMS Banking

Allowing you to keep track of your transactions 24/7!



Banking for the Future

Meezan Bank's focus on digital banking has evolved from mere customer services to enhancing the customer experience.

We are now focusing on stepping up our digital strategy to revolutionize Islamic banking services for our customers' busy lifestyle. Some of our key initiatives include:

Launch of EMV and NFC enabled Debit Cards



Continuing with the spirit of providing the most secured banking experience, Meezan Bank signed up with Visa and MasterCard to emerge as **the first bank in Pakistan to launch NFC based Debit Cards with added security of EMV chip.**

NFC or Near Field Communication capability will allow Meezan Bank's Debit Card customers to simply 'Tap and Pay' at the payment counter of all NFC enabled merchants in Pakistan and across the globe. The 'Tap and Pay' functionality will be coupled with PIN for amounts bigger than a certain threshold to make it even more secure. Also as there is no requirement for customers to hand-over their cards to merchants for these payments, these cards will be protected from any skimming attempts, which is the most prevalent fraud in the market today.

EMV Chip on our new Debit Cards will provide our customers

with the latest security feature available globally for Debit Cards. This chip technology makes it nearly impossible for the fraudsters to copy the card through the chip and hence these cards will be more safe to be used at any merchant location for shopping.

Soft Launch of FonePay Payments System



As Meezan Bank is moving rapidly towards embracing digital innovation, the Bank has recently taken multiple initiatives to encourage payment migration from conventional medium to digital platforms. The Bank's recent collaboration with Invo8

to roll out FonePay digital payments is an example of such an initiative. The FonePay platform is a complete digital ecosystem powered by MasterCard's digital wallet solution, Masterpass. It shall enable customers to pay for in-store, online and on-the-go purchases using a QR based digital payment system via FonePay App.

Meezan Bank's customers can now download FonePay App and link their bank account for their day to day retail payments. Similarly all Meezan Bank retail/business customers can become FonePay Merchants and accept payments via QR sticker in a fast and convenient way.

Meezan Bank is the first Islamic bank to launch this payment platform for both its customers and merchants in January 2017 on a pilot basis.

At the Branch level, it is important that special focus be placed upon educating the customers about the usage of FonePay App and to ensure facilitation in opening accounts of all the new merchants introduced to Meezan Bank by Invo8. These merchant accounts will be opened in their nearest Meezan Bank branches and hence they will get NTB deposit and other NFI income from these accounts.

Vouch365 – A Great Discount Offer!

Meezan Bank has partnered with Entertainer Asia to bring the biggest ever 'Buy 1, Get 1' voucher system to its Debit Card customers offering upfront discounts of over Rs.4 million from over 300 discount partners.

Meezan Bank will be the first bank in Pakistan to offer such a discount scheme to its customers, free of cost with their cards. It will be available to all Visa Platinum and MasterCard Titanium customers as a premium feature and as a token of our appreciation of their loyalty with us.

These 'Buy 1, Get 1' discount vouchers will be offered to our customers via Meezan Vouch365 App that will be accessed through Meezan Bank Mobile Banking. Once Meezan Vouch365 app is downloaded, customers will be required to enter their debit card number to activate the app after which they can redeem the discount vouchers at all the participating merchants by simply showing the respective voucher to them.

With this huge discount feature, we have a strong case to sell Premium Banking accounts and Mastercard Titanium Debit Cards while also educating our customers about Mobile Banking sign-up – a mandatory feature to avail this discount.

Encouraging Conversion through Smart Discounts – The success story of Meezan Bank & Careem

Meezan Bank & Careem – A leading car booking service in Pakistan, partnered together in the month of April with an aim to provide customers a taste of digital convenience. Through this partnership, Meezan Bank Debit Card holders were offered a 40% discount on all Careem rides alongwith a first free ride in order to encourage conversion to digital payments. The campaign was a massive hit and was by availed by 7,000 customers. The most prominent achievement of this campaign however has been the conversion of over 3,200 customers to the e-commerce platform. Meezan Bank's, Careem Campaign is just one example of how the Bank is following a consumer-focused strategy to enable a wider variety of financial services through its own as well as third-party platforms.

40% OFF
and first ride for FREE



Careem

Meezan Bank Announces Winners of Ideation Contest

-Innovation Department

Meezan Bank conducted an Ideation Contest to tap into our staff's collective wisdom towards organizational growth. Alhamdulillah 313 ideas were received from all over Pakistan.

The Bank would like to thank all those who have participated with their stimulating ideas and constructive insights.

The top 5 ideas were awarded special prizes in a ceremony held at Meezan House, Karachi.



SAFE BANKING TIPS

It is our responsibility to educate our customers about some of the very important security related aspects of ADC products and services. As we are entering the digital era, these security best practices have become even more important.

1) The Bank never asks for any personal details from its customers like ATM PINs, Passwords, Passcodes, CVV number etc. via any Phone Call, SMS and email links. Customers should be advised not to share this information with anyone.

2) The customers must be advised to protect their cell phones, especially with SIM number that is registered with the Bank. The Bank will use this registered number to send sensitive information like Passcodes, OTP (one time PINs) etc. which will be used to authenticate customer for their ADC services.

3) Similarly, customers should keep their email passwords and

email inbox safe and secret. The Bank will use registered email address of its customers to send secret PINs etc. which will allow customers to use ADC services.

4) While EMV cards provide adequate security at the merchant locations, most of the ATM machines in Pakistan still use magstripe to read the data which can be copied by the fraudsters. It is our responsibility to educate our customers about the safe practices for the usage of ATM which includes inspecting the machine for any suspicious foreign objects on card reader and placement of any hidden camera above the keypad which can be detected by sliding hand around the keypad area.





Meezan Bank Prepares a Pool of Certified In-house Trainers; Organizes Train-the-Trainer Sessions across Pakistan

Meezan Bank's Learning and Development Department organized Train-the-Trainer sessions for the shortlisted participants of Karachi, Lahore and Islamabad Regions covering 23, 29 and 17 participants respectively.

The program was conducted by Mr. Sohail Zindani, who is one of the most influential organizational development experts and trainers in Pakistan. The main objective of the program was to prepare a pool of certified in-house trainers for conducting organization-wide soft skills training. This

will prove to be a more convenient, cost-savvy and efficient method of reaching out to a wider base of audience and enhancing the soft skills of Meezan Bank's employees.

The unique methodology of the program enabled participants to obtain a great foundation on how to use creative training techniques to attract and maintain the interest of their audiences. Additionally, it helped participants broaden their horizon and learn the tools and techniques to be an influential trainer.

Meezan Bank joins hands with The Indus Hospital to host its annual Blood Donation Drive

Meezan Bank joined hands with 'The Indus Hospital (TIH)', Karachi to hold a Blood Donation Drive at its Head Office in Karachi recently. This activity is a part of the Bank's Corporate Social Responsibility strategy, devised to provide Pakistan's first Centralized Blood Centre at TIH, run entirely on voluntary blood donations. This is the fifth consecutive year that the Bank has been a part of this noble cause for TIH and other partners for its Annual Blood Donation Drive.

This drive, scheduled specifically before Ramadan when fewer blood donations are made; saw active participation from over 120 staff members. The Bank also contributed to the cause by helping create awareness on the importance of donating blood for the greater benefit of the society.

Managed by TIH's clinical staff, the donors were also facilitated via a range of free screening tests. Apart from mandatory tests, the staff was also screened for infections that maybe transmitted during blood transfusion, in order to ensure a safe supply of blood to the patients.



Meezan Bank's Human Resources Department Conducts On-Site Meeting



Team Human Resources

Meezan Bank's Human Resources Department conducted a year-end closing activity (On SITE HR Meeting) in which performance of all teams was reviewed and a future strategy was formulated.

This meeting was held on December 31, 2016 at 08:00 a.m. in the Learning facility, Ground Floor, Meezan House, Karachi and was attended by the entire HR team including Mr. Khalid Zaman Khan - Head of Human Resources who also chaired the session.

The session started with Mr. Khan's motivational and engaging speech where he highlighted that the biggest achievement of the Human Resources Department is: "We Have Earned Respect." He appreciated the team members for their commendable performance and dedication throughout the year. Several improvement areas and future pathways were also defined and discussed for the Department. These include but are not limited to: consolidated MIS of HR, balance score card of every individual, improving TATs, standardization of processes & procedures and introduction of strategic HR etc.

The session also included a team building activity in which different HR team members were awarded with Character Appreciation Certificates.

Mr. Ijaz Farooq (Group Head – Retail Banking, Commercial / SME & Agriculture Finance) and Mr. Muhammad Raza (Group Head – Customer Support) were Guest Speakers in the session.

Mr. Ijaz Farooq – shared his views regarding HR and strongly

appreciated the transformation that has taken place in the years 2015 and 2016. He also highlighted the extraordinary efforts, leadership and strong customer focus approach of Mr. Khalid Zaman Khan who has taken the HR team to the next level and won the hearts of internal customers. He emphasized the importance of engagement within the field, especially branches and identified some of the key areas where HR needs to focus on.



The motivational speech of Mr. Muhammad Raza boosted the morale of the teams. He described the importance of HR Department in an organization and stated that this is the most important department because it deals with human beings who are 'Ashraf ul Makhloqat' in the universe. Further, he highlighted that previously employees were known as a 'resource', but now they have been recognized as 'assets'. His words provided a way to lead in the year 2017.

The event was also accompanied by a very delicious lunch for the participants that served as a networking opportunity with the key stakeholders of Retail Banking Department & Management Office.



One of the most interesting parts of this activity was the presentation from Mr. Abdul Hakeem Gatta (who is differently abled) about his performance through sign language with the help of his teammate Mr. Shahmeer Khan. The Head of HR (through Shahmeer) conveyed his regards and respect to Mr. Gatta for his unique capabilities and the way he ensured error free data entry of new joiners in bulk.



A joint presentation was also given by three outsourced office assistants. Their work of filing & dispatch was appreciated by Mr. Khalid Zaman Khan and the whole HR team. They were acknowledged as 'must for HR'. Lastly, Mr. Khan appreciated the efforts of his core team members (Mr. Kaleem Ahmed



Riaz, Mr. Arsalan Khan, Mr. Umair Rajput, Mr. Ahsan Faridi & Mr. Kamran Hassan) whose concerted efforts have helped the Department reach new heights of success in the Year 2016. He urged the HR team not to get complacent with the achievements of 2016 and to get ready for the new challenges that year 2017 is bringing.

Inspiring Women: Celebrating International Women's Day at Meezan Bank

Meezan Bank, in an effort to reduce the gender gap at workplace and to recognize the valuable contributions made by women in their respective fields celebrated the International Women's Day on March 08, 2017. The event was organized by the Learning and Development Department with an aim to pay tribute to Meezan Bank's female workforce while encouraging them towards greater social and economic inclusion. Guest Speakers including honorable Dr. Ghazala Siddiqui, the Principal of

Generation's School and Ms. Sana Hassan and Ms. Misbah Hassan, two sisters associated with Hunar Foundation as consultants; were invited to speak to the female workforce at Meezan Bank, detailing about their success stories and vast experience. The lively and thought-provoking session was an excellent opportunity to inspire, learn and share the diversified views and experiences of women at Meezan Bank as well as other successful women who have made their mark in their own respective fields.

Spring at Meezan House

PHOTOGRAPHY Contest



A Photography contest based on the theme 'Spring at Meezan House' was recently held for the staff stationed at Meezan House. Ten best photographs were selected from all submissions. We would like to extend our appreciation to all the team members who so generously contributed to this initiative. It is your support and overwhelming participation that has made this Contest a success!



Meezan Bank conducts Round Table Discussion with Parliamentarians for making Pakistan a Hub of Islamic Finance



A round table session was arranged with a select group of Parliamentarians at Hotel Serena Islamabad by IBA – CEIF & Meezan Bank's North Region. The event aimed to facilitate discussion and brainstorming with Parliamentarians to express their resolve for playing an essential role for making Pakistan a Hub of Islamic Finance.

A sizeable gathering of Senators and MNAs including Mir Ghazanfar Ali – Governor Gilgit Baltistan, Hafiz Hafeez Ur Rehman – Chief Minister Gilgit Baltistan, Sardar Muhammad Yousaf – Federal Minister for Religious Affairs, Mr. Saeed Ahmad – Former Deputy Governor of State Bank of Pakistan, Mr. Raja Mohammad Javed Ikhlas – MNA, Mr. Chaudhry Muhammad Jaffar Iqbal – MNA, Mr. Syed Shibli Faraz – Senator, Chairperson Commerce Committee –

Senate of Pakistan, Mr. Shahi Syed – Senator, Chairperson of Information Technology and Telecommunication Committee, Mr. Muhammad Zahid Mir – Policy Analyst Officer, Senate Secretariat, Mr. Humayun Saifullah – Ex MNA and Nazim, Mr. Sher Muhammad Khan – CEO Shahi & Brothers Construction Co., Mr. Zia Ullah Bangash – MPA KPK, Mr. Mehboob Ullah Jan – Ex MNA / CEO Rustam Khail Housing Society.

Mr. Irfan Siddiqui, President & CEO – Meezan Bank, Dr. Muhammad Imran Ashraf Usmani – Resident Shariah Board Member – Meezan Bank, Mr. Saleem Khan, General Manager – Meezan Bank, North Region and Mr. Ahmed Ali Siddiqui, Head of PDSC – Meezan Bank also graced the occasion with their presence.



ISLAMIC MESSAGE

“You shall never attain righteousness unless you spend from what you love. Whatsoever you spend, Allah is fully aware of it.” – Surah Al Imran [3:92]

When it was declared in previous verses that the charities of the disbelievers will not benefit them in the Hereafter, (though some benefits are given to them in this world,) it is mentioned in this verse that the believers may attain a high level of righteousness only when they spend their favourite items from their wealth in Allah's way. It is reported in authentic ahadith that when this verse was revealed, the Sahabah (رضي الله تعالى عنهم) of the Holy Prophet (ﷺ) raced each other in bringing their most favourite properties to the Holy Prophet (ﷺ) to be given in charity.



Mr. Irfan Siddiqui attends Meeting for Northern & Potohar Region

Mr. Irfan Siddiqui, President & CEO – Meezan Bank met Northern & Potohar Region's staff on a breakfast business meeting arranged at Islamabad Club. The event was attended by Regional Heads and local Area and Branch Managers.

Mr. Irfan Siddiqui encouraged the participants to focus on

increasing current deposit base, along with selling of allied ADC products. He also awarded a Certificate of Appreciation to Mr. Muhammad Saleem Khan – General Manager North and Potohar Regions in recognition of his outstanding contribution for the enlistment of Meezan Bank on Pakistan Army Panel.

Service Award Distribution Ceremony (Peshawar Area I & II)

A simple but elegant award distribution ceremony was held at Area Office, Peshawar Area-I, to recognize the services of those staff members who have contributed more than five & ten years' service to Meezan Bank.

Muhammad Saleem Khan - GM North graced the event as the Chief Guest and congratulated the award winners for their valuable services to the Bank.



Guest Lecture Sessions at Meezan House

Dr. Sulaiman Liu Jiujiang and Mr. Abdullah Han Guangyu – Senior Partners of Al Sadiq Consulting, China

Dr. Sulaiman Liu Jiujiang and Mr. Abdullah Han Guangyu – senior partners of Al Sadiq Consulting, China, visited Meezan House to discuss the opportunities for Islamic Finance in CPEC and beyond.

The discussion focused on the technological backbone of Chinese companies and how Pakistani organizations may benefit from this opportunity. With CPEC nearing its completion, it is important that Islamic financial players play their role to tap the opportunities. The current Chinese financial system does not prohibit the use of Islamic finance. Therefore, the implementation of Islamic banking will provide a massive opportunity to attract funds from all over the world especially Hong Kong, Malaysia, United Kingdom and other developed countries.

It was highlighted that a Renminbi Clearing House must be established to facilitate speedy clearing of payments between Pakistan & China. In this regard however, the need for Islamic Banking education for all the stakeholders; including Chinese Government and banks was highly emphasized upon.



Saeed Anwar – Former Pakistani Cricketer



Saeed Anwar, a renowned former Pakistani cricketer, recently visited Meezan Bank's Head Office for a talk with the Bank's management and staff members.

Mr. Anwar spoke on various important aspects of managing our daily lives under the guidance of Islam and Shariah. His talk

focused on strengthening the spiritual strength of an individual and how the guidelines laid by the Shariah can help an individual succeed in both personal and professional lives.

Saeed Anwar played international cricket between 1989 and 2003 as an opening batsman and occasional slow left arm orthodox bowler. He played 55 Test matches, scoring 4052 runs with eleven centuries, average 45.52. In 247 One Day Internationals (ODIs) he made 8824 runs at an average of 39.21. He made twenty centuries in ODIs, more than any other Pakistani batsmen in this format. He is recognized for his immense contributions to Pakistani cricket in Pakistan as well as across the globe.

Mr. Nadeem Khan - Senior Advisor to Vice President, Health Services - Aga Khan University

Mr. Nadeem Khan - Senior Advisor to Vice President, Health Services at the Aga Khan University recently visited Meezan House to deliver a motivational session to the senior management of Meezan Bank. In his talk, he emphasized the growth strategy that can be implemented within the Bank by highlighting success stories of various organizations.

Mr. Nadeem Khan has served as the CEO of the Aga Khan University Hospital until November 2014, spending 14 years at the helm. He has worked with the Aga Khan University for over 34 years.

Mr. Khan did his B.A. from Peshawar University where he secured a gold medal for obtaining first position in University; he has a B.Sc. (Econ) Honours degree from the London School of Economics and is a Chartered Accountant by training.



Mr. Rumman H. Ahmad, Founder KLIC Conference

Mr. Rumman H. Ahmad, Founder of Knowledge Leadership in Innovation and Creativity (KLIC) Conference was invited as a Guest Speaker to Meezan House to enlighten the Bank's senior team members regarding 'Leadership Secrets for Daily Innovation'.



Mr. Ahmad not only appreciated Meezan Bank's effort for spreading Islamic banking across the country but also congratulated the management for its pioneering work and the phenomenal success in the country. He spoke about the significance of creativity in the innovation process and stressed upon the idea of openness of the management to support creative thinking and innovative processes. The discussion also focused on learning from failures that may occur during the process of innovation.

Mr. Rumman Ahmad has a M.Sc. in Creativity and Change-leadership as well as in Business Administration. He works with Pakistani corporates as a trainer, teacher and facilitator to lay the foundations for building a culture of innovation and applying the creative processes to solve problems. In addition to his passion for providing consultancy on innovation, Mr. Rumman runs a luxury-products import and distribution business.

PakWheels Team visit Meezan Bank's Consumer Banking Head Office

Meezan Bank has been awarded with PakWheels.com People's Choice Award, which is a highly accredited and most prestigious award of the online world. In order to know the team and success story of Meezan Bank's Car Ijarah, a team of PakWheels under the supervision of Mr. Saad Zaki visited the Consumer Banking Head Office at Clifton, Karachi. Mr. Wise ur Rehman – Head of Car Ijarah, welcomed the guests and gave an insightful interview to the PakWheels team.

Mr. Rehman acknowledged the efforts of all Car Ijarah team members on winning PakWheels.com People's Choice Award. He further articulated his views on the future of used cars financing in Pakistan and also spoke on how he foresees the impact of new automakers launching new variants in the country.



Faisalabad Region visits Bhurban, Murree

Meezan Bank's Faisalabad region recently arranged a 3 day tour to Bhurban - Murree, under the guidance of Mr. Anwar ul Haq - GM, Faisalabad and Mr. Ijaz Farooq - Group Head Branch Banking. All five areas of Faisalabad region along with their respective Branch, Area and Regional Managers as well as Hub Manager, SME/ Commercial and CAD Manager, Regional Operation Manager, Manager Risk & Liabilities, and Managers Consumer Financing took part in the tour.

The trip provided the teams with a unique team-building and motivational opportunity where they were appreciated and guided for their work and accomplishments. Top - performers (Uptil September 2016) were also awarded with shields and certificates.

Mr. Haq also promised a return ticket from Dubai for any individual staff member (from tea boy to Branch Manager) who contributes to the PKR. 70 million deposits target till year end 2016 and is able to maintain it till January 15, 2017.



ATM Operations Unit - Empowering customers, achieving milestones



Since the launch of Meezan Bank's Visa Debit Card in 2011, the Bank's ATM Operations Unit has played a pivotal role in timely production and delivery of cards to respective branches. The Unit has achieved 100% performance on the assigned ISM and the daily card production has increased from 100 to 1600 cards per day. A recent accomplishment of this team has been the timely production and dispatch of a large quantum of debit cards that were to be expired by December 2016; achieving the required TAT.

A total of 51,488 cards were produced and delivered timely to all branches in the month of December alone. The Unit is also working towards starting the card production, packing and dispatch to branches on the same day. This will enable branches to receive the cards the very next day of the initiated request in CRM and will Insh'Allah lead to better customer experience.

100 IDEAS

FOR EXCEPTIONALLY AWESOME LIVING

PART 2/4



Dear Readers,

Thank you for reading the first episode of "100 Ideas for Exceptionally Awesome Living". Your feedback was overwhelming. It made me feel more Awesome!

Here is the second episode of 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/

- Thank the relevant department who goes an extra-mile in sharing such useful information with you.
- Right down 7 most amazing things happened to you in this week. Be grateful.
- Don't wish for less problems. Wish for more wisdom.
- Avoid watching television for 1 day. Spend that time with your kids / parents / friends. Make it a weekly practice.
- Choose grill over fried. A healthy body keeps a healthy mind.
- Have you downloaded TED App on your mobile? No Yet? Do it now...
- Let someone cross the road before you.
- Remember, no one is as smart as all of us.
- Work on your writing skills. Your colleagues, subordinates and bosses are judging you by your emails.
- Subscribe Readers Digest. You will get amazed to see how world is evolving.
- Recycle papers. That's one way you can save earth.
- Dream as if you'll live forever. Live as if you'll die today. - James Dean
- Wake up early. Offer your prayers. Plan your day. Live awesomely.
- Write down your 5 big life goals and place it in front of your desk. See it daily. Ask yourself, what have you done today to achieve those goals.
- Write a book. It may not be a bestseller but who cares. But just imagine, what if it becomes a bestseller.
- LOL. Laugh out loud. A constipated face attracts more reasons to get depressed.
- Find a reason to celebrate. It's any day better than finding reasons to be depressed.
- Follow rules when no one is following it. It shows your class, your upbringing and your character.
- Visit a hospital [preferably a government hospital]. Take flowers with you and pass it on to patients. Don't even think they are strangers. Just pass on the flower and you will feel the bond.
- Design your future "Visiting Card". See it daily. Work for it until it becomes official.
- Surround yourself with positive people. You become who you hang out with.
- Read a poem. Write a poem if you can.
- Find a mentor today.
- Help your boss in making his/her day wonderful.
- Help your subordinate in making his/her day wonderful.

Yours Awesomely,

Sohail Zindani



THE
SOHAIL ZINDANI
COMPANY

Meezan Bank wins Global award for the 'Best Islamic Bank for Treasury Management' amongst multiple awards by Islamic Finance News – Malaysia

Meezan Bank has been recognized as the global winner of 'Best Islamic Bank for Treasury Management' for 2016 by Islamic Finance News of REDmoney Group, Malaysia. In addition to this global award, Meezan Bank has also emerged as a global runner-up for the 'Most Innovative Islamic Bank' proving to be a major player in the Islamic finance industry; particularly in the developing economic structures in the South Asian region.

Furthermore, Meezan Bank has deservedly been named as the 'Best Islamic Bank in Pakistan', an award which has been conferred upon the Bank for the 10th time owing to its contributions to the Islamic finance industry.

The Bank has also been awarded 'Pakistan Deal of the Year' award for jointly arranging and structuring PKR 25 billion Syndicated Long-term Islamic Finance Facility to Power Holding Private Limited.

It is worth highlighting here that despite the various market limitations which prohibit an Islamic treasury from engaging in plain vanilla borrowing, repo reverse repo, investing in treasury bills and bonds; Meezan Bank has continued to diversify its portfolio comprising Bai Muajjal transactions, Sukuk and mutual fund investments, and buy-sell forward FX transactions using the Wa'ad mode. During the year 2016 when Islamic finance industry faced strenuous market dynamics, Meezan Bank's Treasury not only achieved its profitability targets but also contributed in enhancing volume of trade and remittance business.

Meezan Bank's Annual Report awarded 2nd position in 'Best Corporate Report Award' by ICAP and ICMAP

Meezan Bank's Annual Report 2015, based on the theme 'Infinite Possibilities' has been awarded the prize of being the 2nd Best Corporate Report in Pakistan's banking sector by the joint committee of Institute of Chartered Accountants of Pakistan (ICAP) and Institute of Cost & Management Accountants of Pakistan (ICMAP).

Mr. Shabbir Hamza Khandwala, CFO and Group Head Finance – Meezan Bank, received the award on behalf of the Bank at a ceremony held recently in Karachi.

Meezan Bank's recognition as one of the top annual reports demonstrates the Bank's commitment to ethics of transparency and maintaining an open and direct relationship with its stakeholders. It is noteworthy that the Bank has held the top third position for the past two years and has elevated to second position, this year.



Meezan Bank receives 'Best Islamic Bank of the Year' award for the seventh consecutive year by CFA Society of Pakistan

Meezan Bank has been awarded 'Best Islamic Bank of the Year 2015' by the CFA Society Pakistan at its 13th Annual Excellence Awards.

This is the seventh consecutive year that Meezan Bank has been recognised as the 'Best Islamic Bank of the Year' by CFA Society Pakistan which reflects the Bank's successful track record and leadership position in the industry.

CFA Pakistan Annual Excellence Awards have earned a tremendous following since its launch and are given to the best performing financial institutions to recognize excellence and contribution to the industry.



Karachi – South Region achieves its Trade Business Target for year 2016

Meezan Bank's Karachi – South Region has successfully achieved its trade business target – Rs. 16.59 bn for the year 2016. Thanks to the sincere and tireless efforts of the respective Branch Manager, Area Manager, Regional Manager, Credit Officers and Trade Managers working under the strategic leadership of Mr. Mashkoor A.G. Khan – Regional Manager, Karachi South; the team has demonstrated phenomenal performance throughout the year.

Mr. Mashkoor congratulated all the team members while also lauding the performance of DHA Phase-II extension, Urdu Bazar & Clifton Trade/Credit hubs. The team celebrated its achievement with a spectacular dinner planned at a renowned hotel in the city.



Rawalakot Branch – Setting a Culture of Excellence

Meezan Bank's Rawalakot Branch has successfully set a culture of excellence by achieving the Rs. 500m landmark within just three years of its inception. This landmark is a combination of its achievements in all categories of deposits, especially the Current Account. Not only this, Rawalakot Branch has also completed its allocated target of Car Ijarah and other financing facilities to become one of the top sellers in the region.

In addition, it is also the only branch in Potohar and North Region to achieve Service Quality YTD 'Indigo' rating and an average rating of 'indigo' i.e. 93.16% for year 2016. Moreover, it has been declared as the Service Quality champions thrice in the same year.

It is worth mentioning here that Rawalakot Branch has set multiple examples of adhering to the Bank's service quality standards by scoring outstanding rating in account opening accuracy - 93.3% for the year 2016.

This spectacular performance is the result of individual contributions as well as team efforts of every individual under the dynamic leadership of their Branch Manager - Mr. Zaheer Qadeer and Operations Manager - Mr. Zia Ur Rehman.



Syed Wajahat Ali clears ACCA Qualification

Syed Wajahat Ali, Relationship Manager – Corporate & Investment Banking Group, Multan has successfully cleared ACCA Qualification, further adding to his profile and professional competence. We congratulate him on this outstanding achievement!

Ms. Faiza Shahab secures 3rd position in M.A. Economics

Ms. Faiza Shahab, serving as a BSO at North Nazimabad, Block F Branch has secured 3rd position in M.A. Economics. We congratulate her on this outstanding performance and wish her more success in her future endeavours.

RAMD Team Celebrates Highest Ever Cash Recoveries



Organizations with a strong sense of motivation celebrate and rejoice every milestone in their evolution. To commemorate the achievement of Highest Ever Recoveries by Remedial Asset Management Department's (RAMD) team; a cake – cutting ceremony was held at Meezan House, Karachi. Mr. Irfan Siddiqui – President & CEO and Mr. Ariful Islam – Deputy CEO along with members from senior management team graced the occasion with their presence. Speaking at the occasion, Mr. Munawar Rizvi – Group Head RAMD lauded the exemplary working relationship and support from Shariah, Legal, CAD, Administration, Audit & Compliance, Regional and General Manager as well as all Business Heads.

Meezan Bank wins Pepsi Cup CPL Championship T/20 2016



Lahore CPL Club hosted the Pepsi Cup 7th CPL Championship T/20 2016, where Meezan Bank, Allied Bank, PepsiCo Pakistan, Nestle Pakistan, Sefam (Pvt.) Limited, Total Parco, Ericson Pakistan, Gourmet Foods, Ufone, Descon Engineering, CCL Pharma, NetSol, Abacus Consulting, Unifoam, Intact Processing and LTC participated.

Meezan Bank won the championship against Allied Bank in the final round held on December 24, 2016. The 'Man of the Match' title was given to the Captain of Meezan Bank's Cricket Team, Mr. Nasir Mehmood - Manager Legal Affairs Central & North Regions for scoring 63 runs in 30 balls only and Mr. Yousaf Iftikhar who scored 70 runs in 50 balls. The event was covered by different media channels followed by a live telecast on Star Asia News.

The winning trophy was awarded by Mr. Jahanzeb Qayyum Khan - Country Head, PepsiCo., Pakistan & Afghanistan to Mr. Nasir Mehmood and Syed Salman Ahmed - Regional Manager, Lahore West.

The team extends its gratitude to Mr. Ijaz Farooq - Patron-in-Chief, Mr. Aasim Salim - Chairman Management Committee, Syed Salman Ahmed, Mr. Faisal Iqbal, Mr. Muhammad Khushhal, Mr. Wasfali Babar, members of management committee and last but not the least Mr. Nasir Mehmood for their magnanimous support to the team.

Congratulations Team Meezan!

Johar Town Area wins the Title of 'Best Performing Area 2016'



Meezan Bank's Johar Town Area of Lahore East Region continues its journey of success and delivering outstanding performance by winning the title of 'Best Performing Area 2016'. The Trophy was awarded to Mr. Madieh Khawar, Area Manager – Johar Town Area, Lahore at the Retail Banking Conference 2016 held at the Bank's Head Office in Karachi.

The achievement has been celebrated by each branch of Johar Town Area by pledging their commitment to sustain this success and momentum, working towards the Vision of 'Establishing Islamic banking as banking of first choice...'

Syed Taha Owais achieves Distinction in ACI Dealing Certificate Examination

Syed Taha Owais, Asset And Liability Management Dealer in Treasury & Financial Institutions Department has passed the ACI dealing certificate in distinction. Mr. Owais is a graduate of IBA and has been with the Bank for the last two years. The ACI

Dealing Certificate is a foundation program that allows candidates to acquire a working knowledge of the structure and operation of the major foreign exchange and money markets. We congratulate him on this achievement!

Mr. Manzar Wahab Ansari clears Level 4 Certificate for Documentary Credit Specialists

Mr. Manzar Wahab Ansari – Credit Manager, Commercial Banking Department has successfully passed and met the requirements of Level 4 Certificate for Documentary Credit Specialists (CDCS®) - 601/1159/8 of The London Institute of Banking and Finance.



By achieving this qualification Mr. Ansari is now eligible to add the professional designation 'CDCS' to his name. (CDCS®) is a professional qualification that is recognized worldwide as a benchmark of competence for international trade practitioners. It is managed by The London Institute of Banking & Finance in partnership with the International Chamber of Commerce (ICC).

We wish him good luck and hope this achievement will help him achieve new levels of success at Meezan Bank.

Mr. Fiaz Ahmed achieves 2nd Position in M.S. TQM



Mr. Fiaz Ahmed, Personal Banking Officer at Saddar Bazar Branch, Lahore has scored 2nd Position in M.S. Total Quality Management (TQM) from the Institute of Quality & Technology Management, University of Punjab, Lahore with an outstanding CGPA 3.79. He is now pursuing a Ph.D. in TQM from the University of Punjab, Lahore and is conducting a research on Service Quality in

Pakistan's banking sector. We congratulate Mr. Fiaz on his achievement and wish him continued success in his future and at Meezan Bank!

Mr. Abid Hussain awarded Certificate of Professional Accounting Affiliate by ICAP

Mr. Abid Hussain, serving as Vice President – Finance, has been awarded with Certificate of Professional Accounting Affiliate by Institute of Chartered Accountants of Pakistan (ICAP).



Layyah Branch – A Success Story spurred by Bike Ijarah



Meezan Bank's Layyah Branch has been successfully introducing individuals to Islamic finance through Meezan Bank's Bike Ijarah. The product has indeed become very popular in the remote areas of South Punjab district Layyah where the branch has financed more than 30 bikes within a very short span of time. As a result, the branch is also witnessing considerable improvement in its account opening, ADC and cross-selling leads.

A Story of Honesty

Meezan Bank values its employees as its most important assets who have helped frame a culture of hard work and dignity. Living to the same code of conduct, Meezan Bank is proud to highlight a recent incident that has inspired us all to commit to our principles at all times.



Mr. Muhammad Shoukat, who has been working as janitorial staff in Meezan Bank's Car Ijarah Unit, Clifton, for the last five years accidentally found a bearer cheque of Rs. 500,000/- of some other bank from just outside the Bank's main entrance. Mr. Shoukat demonstrated a strong character as he directly approached Head of Car Ijarah, Mr. Wise-ur-Rehman, briefed him about the situation and handed over the cheque to him.

Mr. Shoukat's integrity was deeply acknowledged & appreciated by the Head of Car Ijarah in the presence of all the managers and senior staff. He is indeed a source of inspiration for us all!

Service Heroes of Branch Banking

At Meezan Bank, we believe in a service culture which ensures consistent delivery of our products and services within highest quality parameters resulting in a quality banking experience for our valued customers.

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 Service Quality Department.

As per monthly Customer Experience Reports for the Year 2016, Service Champion Branches are as follows:

Month	Commercial Category	Semi-Commercial Category	Residential Category
Jan-16	Hall Road, Lahore	KDLB Building, Karachi	DHA VI, Lahore
Feb-16	Rawalakot, AJK	Shalimar Garden, Lahore	Kallar Syedan
Mar-16	Hall Road, Lahore	Alamdard Road, Quetta	Bahria Town, Rawalpindi
Apr-16	Hall Road, Lahore	Bombay Bazar, Karachi	Gulrez Rawalpindi
May-16	Kutchery Road	Alamdard Road, Quetta	Bahria Town Phase 7, Rawalpindi
Jun-16	Wazirabad	Bombay Bazar	Gulrez Rawalpindi
Jul-16	Hall Road, Lahore	Shalimar Garden, Lahore	Jhelum Branch
Aug-16	Rawalakot, AJK	Shalimar Garden, Lahore	Kallar Syedan
Sep-16	FB Industrial Area Branch, Karachi	Alamdard Road Branch, Quetta	Sara e Alamgir, Gujranwala
Oct-16	Hall Road, Lahore	Faisal Town, Lahore	EME Housing Society, Lahore
Nov-16	FB Industrial Area Branch, Karachi	Alamdard Road Branch, Quetta	Bahria Town, Rawalpindi
Dec-16	FB Industrial Area Branch, Karachi	KDLB Building, Karachi	Tulsa Road, Rawalpindi

In continuation of our monthly practice of recognizing efforts of Service Champion Branches, an award distribution ceremony was conducted in January 2017 in which Service Champion branches for the month of December 2016 were awarded with shields, badges and certificates by Group Heads and Regional Service Quality Management.



Mr. Asad Ayub - Regional Service Quality Manager, Karachi presenting Service Champion Shield to Mr. Syed Tasweer Hassan - Branch Manager, K.D.L.B. Building Branch, Karachi.



Mr. Muhammad Raza - Group Head, Customer Support & Mr. Ijaz Farooq - Group Head Retail Banking, Commercial, SME & Agriculture, presenting Service Champion Shield to Mr. Rehan Waheed - Branch Manager, F.B. Industrial Area Branch, Karachi.



Mr. Arif Aslam Khan - Area Manager, Rawalpindi Area & Mr. Muhammad Jawwad Malik - SQ Manager, North presenting Service Champion Shield to Mr. Umer Khalid - Branch Manager, Tulsa Road Branch, Rawalpindi.

Thanks A Million!

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Alhamdulillah, Meezan Bank's Facebook Page, managed by the Corporate Communication Department, has crossed over **1.2 MILLION LIKES** and has become the only Islamic Bank in Pakistan with such a huge fan following.

We are now the **Second Largest Page** in the banking industry of Pakistan!






Meezan Bank currently holds social media presence on all major platforms including Facebook, Instagram, LinkedIn Twitter & Youtube, which are among the leading pages in Pakistan's banking industry.

Our ever-increasing fan-following and inherent focus on social listening and social customer service has allowed us to reach out to a greater number of people and to spread the message of Islamic banking across the globe! During 2016, the Bank generated over 1,100 business leads through this platform.

The Corporate Communication team would like to thank all the Departments for their support. A special thanks to our readers and followers whose support has been a daily incentive to work towards the cause of Islamic Banking.

Like, Follow and Share the official Pages of the Bank with your friends, family and customers.

Follow us on:

-  www.facebook.com/MeezanBank
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-  <http://www.linkedin.com/company/meezan-bank-ltd>
-  www.youtube.com/islamicbankingonline
-  <https://www.instagram.com/meezanbanklimited/>

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