



Meezan Bank
The Premier Islamic Bank

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From the Desk of Ariful Islam (Deputy CEO)

Dear Colleagues,

السلام عليكم ورحمة الله وبركاته

As you are aware, with the blessings of Allah (ﷻ), Meezan Bank has won the Best Bank Award - the most prestigious banking award in Pakistan. This recognition is due to our continuous collective efforts as a team in performing our core responsibilities, which has led to winning the trust of our customers, counterparties, regulators, shareholders and colleagues, and improving the general perception about Islamic Banking and Meezan Bank in particular. I am confident, Insha'Allah, that with your support we will retain the status of Best Bank in the future. However, there are headwinds that we face; the most topical of which is Compliance Risk.

Compliance Risk is the risk associated with Money Laundering, Terrorist Financing, Sanctions and Trade Based Money Laundering. To address this risk, we have invested in both technology and people. For transaction monitoring, we have acquired one of the best transaction monitoring solutions (Oracle Financial Crime Compliance Management) to monitor activities in customers' accounts on an ongoing basis. For sanctions screening, we have one of the best available system i.e. Accuity Compliance Link. The transaction monitoring and customer / transaction screening capability gained through this system has further been extended to General Remittances (inward / outward), Home Remittances, and Trade Finance. We are also investing heavily on training our staff to boost their knowledge about AML / CFT and Sanctions regime, making them capable of taking informed decisions. I urge all of you to take this matter very seriously and also understand that 'Compliance' with KYC / AML (Know Your Customer/ Anti-Money Laundering) regulations and other regulatory matters is the job of each and every Meezan Bank employee and that we must work together to protect the Bank's reputation.

As you are aware, the Financial Action Task Force (FATF) has placed Pakistan on their Grey List. There is significant emphasis by the State Bank of Pakistan (SBP) to ensure that

the financial system of Pakistan is not exploited by terrorists and money launderers for laundering the money generated through illegal means including drug dealing, extortion, kidnapping for ransom, corruption & bribery, smuggling, illicit arms trafficking, fraud & forgery, tax evasion, under / over invoicing, cyber crime etc. In this regard, SBP has recently conducted in-depth reviews of banks and has imposed heavy penalties on violations of the AML / CFT Regulations and Guidelines. This has adversely impacted the goodwill of banks, both locally and internationally, as these penalties are now published by SBP on their website, making them accessible without any restriction. Follow-up inspection of banks is in progress along with further in-depth reviews as well as an intimation from SBP in their high-level meetings with banks' senior managements that the quantum of penalties on violations will be very high, beyond the expectation of banks. In addition, action will be taken against the responsible staff, including those at senior level.

Let me emphasize that we have '**Zero Tolerance for Compliance Violations**'. It is our duty to further strengthen our 'Compliance Culture', ensuring compliance with the regulatory requirements and our internal policies and procedures in letter and spirit. I am confident that all of you will understand the importance of ensuring a high standard of 'Compliance Culture'. Any lapses in this regard will be taken seriously and lead to disciplinary action that will adversely impact bonus, increment, promotion etc. and may also lead to termination.

I would, therefore, urge you to pay more attention while establishing new relationships (customer on-boarding), monitor customers' transaction behavior on ongoing basis, perform quality ECDD (KYC) of customers, scrutinize and ensure that customers' requests for trade, remittances and other transactions are complete in all respect and in line with the regulatory requirements and when in doubt, raise the issue to your senior staff for guidance. I encourage you to raise Suspicious Transaction Reports (STR) if in doubt about any transaction or activity.

I pray that our collective awareness, knowledge and appropriate conscientious actions will safeguard the interest of the Bank and lead to the cultivation of a compliance culture across all departments of the Bank in letter and spirit.



Editorial Team

Chief Editor
Sohail Khan
Company Secretary

Editors
Rabab Abedi
Manager
Corporate Communication

Tooba Tariq Butt
Assistant Manager
Corporate Communication

Creative
Zarart Creative

Email
Corporate.Communication
@meezanbank.com



is also available for download at :
www.meezanbank.com/media-centre/newsletter

Justice (Retd.) Mufti Muhammad Taqi Usmani ranked the MOST influential Muslim in the world by 'The Muslim 500'

His Eminence Justice (Retd.) Mufti Muhammad Taqi Usmani, Chairman of the Shariah Supervisory Board of Meezan Bank has been ranked as the **most influential Muslim** by 'The Muslim 500' – The World's Most Influential Muslims - 2020 for his contributions to Islam and Islamic Finance.

Justice (Retd.) Mufti Muhammad Taqi Usmani has been recognized for his influence as a global authority on the issue of Islamic finance. He has vast experience in Islamic Shariah, teaching various subjects on Islam for over 40 years.

Alhamdulillah, we at Meezan Bank consider ourselves fortunate that he is the founding Chairman of Meezan Bank's Shariah Supervisory Board and is our guide and mentor.

The Muslim 500
THE WORLD'S 500 MOST
INFLUENTIAL MUSLIMS

2020



And give full measure when you measure, and weigh with an even balance. That is the best [way] and best in result.

اور جب (کسی کو کوئی چیز) پیمانے سے ناپ کر دو تو پورا ناپ، اور صحیح ترازو سے
تولا کرو۔ یہی طریقہ درست ہے، اور انجام کے لحاظ سے بہتر ہے۔

SURAH AL-ISRA
17.35

Meezan Bank Leads Consortium to Arrange the First Rs. 200 Billion Pakistan Energy Sukuk

Alhamdulillah, Meezan Bank successfully led the consortium of eight Islamic Banks / Islamic Banking Windows to arrange the first Rs. 200 billion Pakistan Energy Sukuk. The Sukuk has been issued by Ministry of Energy, Power Division, Government of Pakistan through its wholly owned subsidiary, Power Holding (Private) Limited to resolve the power sector circular debt, which had soared to over Rs. 1.6 trillion.

Meezan Bank is the largest investor in the Sukuk with an investment of Rs. 88 billion. In addition to the role of Mandated Lead Arranger, Meezan Bank is also acting as Investment Agent, Shariah Advisor and Trustee of the Sukuk.

Meezan Bank Announces Results for the Third Quarter 2019

The Board of Directors of Meezan Bank, in its meeting approved the condensed interim unconsolidated financial statements of the Bank and its consolidated financial statements for the nine months period ended September 30, 2019. The meeting was presided by Mr. Riyadh S.A. A. Edrees - Chairman of the Board, Mr. Faisal A. A. A. Al-Nassar - Vice Chairman of the Board was also present.

The Board has approved 10% interim cash dividend (Rs 1.0 per share) for the third quarter of 2019 bringing the total dividend payout for the nine months to Rs 3.0 per share (30%) as Rs 2.0 per share i.e. 20% cash dividend alongwith 10% bonus shares were already approved during the first half of 2019. The Bank has maintained unbroken payout record since the Bank's listing on Stock Exchange in the year 2000.

Meezan Bank has the seventh largest branch banking network in Pakistan with more than 700 branches in more than 190 cities. The Bank's deposits grew by 9.1% p.a. since December 31, 2018 and reached Rs 839 billion on September 30, 2019, which makes Meezan Bank seventh largest bank in terms of deposit as well.

Total assets of the Bank grew by 9.4% p.a. to close at Rs 1.004 trillion. The Bank's Islamic Financings and related assets portfolio closed at Rs 473 billion with exposure in all industry segments with an Advances to Deposit Ratio of 56%. The Bank's Non performing financings ratio of 1.65% is well below the industry average of 9% which indicates the strong credit quality of the Bank's assets portfolio while its coverage ratio stood at 136% as on September 30, 2019. The Bank posted after tax profit of Rs 10.94 billion for the nine months period ending September 30, 2019.

For a Riba-free Pakistan:

Meezan Bank Delegation Meets Minister of State for Parliamentary Affairs for Eradication of Riba Bill

A delegation from Meezan Bank including Mr. Ahmed Ali Siddiqui - Head Shariah Compliance and Mr. Muhammad Saleem Khan - General Manager, North had a meeting with Mr. Ali Muhammad Khan - Minister of State for Parliamentary Affairs at Parliament House, Islamabad to discuss the bill for the eradication of Riba.

During the meeting, the Federal Minister, a strong supporter of this bill in the Parliament and on electronic and social media, assured his full assistance in promoting Riba-free banking and working towards making Pakistan a Riba-free country. He also suggested that a meeting be held with the Prime Minister of Pakistan on Islamic banking and its developments on an international level.

Meezan Bank's Mr. Siddiqui recommended that the Prime Minister be informed about 'Financial Inclusion' and reduction in 'Cost of Financing' for the Government



of Pakistan through the promotion of Islamic banking. Furthermore, he also recommended that the new schemes for housing and financing to youth be launched under Islamic modes.

It is worth mentioning here that Meezan Bank has also been invited to arrange a seminar for MNAs in Parliament House which speaks volumes of the Bank's credibility and its focus on Shariah-compliance.

Meezan Bank has introduced 'Kissan Baithak' - an innovative initiative for Rural Banking, the prime aim of which is collaboration between farmers and Meezan Bank's Rural Banking representatives. This initiative is an ongoing activity that promotes financial literacy and financial inclusion. It enhances interactions with the farming community in the core agricultural belt of the country and resolves farmers' queries related to Meezan Bank's Shariah-compliant products and services for the rural masses. Not only that but this initiative also helps Meezan Bank engage in cross-selling strategies as rural farmers are reluctant to visit branches, pick up the phone or read the Bank's messages on any media.

'Kissan Baithak' is an effort to educate rural farmers that Meezan Bank offers tailor-made Shariah-compliant services for their financing needs. Multiple sessions were conducted in the rural villages of Badin, Hyderabad, Sahiwal and Multan etc., which were attended by over 465 progressive farmers.

Introducing Kissan Baithak – An Innovative Initiative for Rural Banking



Strengthening the Islamic Banking Industry: Meezan Bank delegation holds meeting with Senators at Parliament House



A delegation from Meezan Bank, including Mr. Ahmed Ali Siddiqui - Head Shariah Compliance and Mr. Muhammad Saleem Khan - General Manager, North met Senator Syed Shibli Faraz to appreciate his efforts towards the promotion of Islamic Banking and the issuance of Pakistan Energy Sukuk. A souvenir was presented to him as a token of appreciation.

Senator Nauman Wazir Khattak also joined the meeting

where Meezan Bank's delegation suggested that at least 30% of all new Government debts should be replaced with a Shariah-compliant mode in budget document as per the unanimously passed Senate resolution. Senator Syed Shibli Faraz also wrote a letter addressing Advisor to Prime Minister on Finance whereby he reiterated that the sanctity of the Senate resolution be maintained and proposed that 30% Government debts must be Shariah-compliant for fiscal year 2019 - 2020.

Another milestone! Meezan Bank launches Visa Platinum Debit Cards!

Meezan Bank has recently launched the Visa Platinum Debit Card for its customers. This card offers exclusive benefits including higher spend limits, complementary airport lounge access and amazing discounts at partner merchants.

For the awareness of the launch amongst the branch staff, the Bank's Alternate Distribution Channels Department ran a sales campaign namely 'Visa Platinum Big Dhamaka' countrywide. As a result of which, over 1,200 new Visa Platinum Debit Cards were issued.

Prizes were also given to branch staff, including Samsung Smart TVs - 43" for Area Managers and 32" for Branch Managers and Personal Banking Officers / Managers at a prize distribution ceremony held at Meezan House.



Meezan Bank inaugurates branch at Islamabad Stock Exchange

Meezan Bank has recently opened a branch at the Islamabad Stock Exchange, which was inaugurated by Mr. Irfan Siddiqui - President & CEO, Meezan Bank.

At the inauguration, Mr. Siddiqui reiterated the Bank's commitment to Islamic banking and also congratulated the Meezan Family for making the Bank, the Best Bank in Pakistan.

The occasion was also attended by Mr. Muhammad Saleem Khan - General Manager, North and Mr. Muhammad Asghar Gondal - Area Manager, Islamabad-1.



Meezan Bank's Korangi Area holds Annual Staff Appreciation Ceremony

Meezan Bank's Korangi Area held its annual staff appreciation ceremony at Savor Restaurant in Karachi. The Chief Guest of the ceremony was Mr. Kamran Zaffar - Regional Manager, Karachi West who lauded the team for their exceptional performance and dedication. The event helped to boost the team morale while also serving as a unique synergy-building exercise.

Fire Safety Trainings at Meezan Bank



Keeping in mind the importance of health and safety at workplace, Meezan Bank regularly organizes workshops and trainings on Fire Safety for its employees. These trainings are related to but not limited to Fire Prevention, Emergency Response, Emergency Evacuation and Fire Fighting and aim to educate the employees about safety measures in case of unfortunate incidents. This year, six such trainings took place in Karachi, Lahore and Faisalabad, training more than 160 employees.

Meezan Bank signs Agreement with Forman Christian College to Facilitate Online Fee Payment

Meezan Bank has recently signed an agreement with Forman Christian College (FCC), allowing the college's students to avail the Bank's services including submission of fees. As part of this agreement, online transactions will also be available for the students. The Bank's electronically integrated payment interface will also assist the clients in achieving fast and efficient disbursement, while also streamlining the process and minimizing risks.



Making a strategic shift!

The Formation of a Greenfield Data Analytics Team

Meezan Bank envisioned a roadmap to take the Bank to the next level, and central to this is the formation of a Greenfield Data Analytics Team. Data Analytics (DA) is not only at the core of Digital Banking but also has a strategic significance for the incumbent Bank.

DA will play an instrumental role in supporting business units as an incremental business profitability contributor and helping them achieve corporate goals. It will facilitate every user to take advantage of data and accomplish their day-to-day decisions in the quickest time to market along with high plausibility of success.

The Team & Strategy

The Data Analytics Team was built in late 2017 and reports to Group Head Information Technology & Digital Banking. Their main goals include:

- Use of big data technologies to increase and improve efficiency, revenues, productivity and financial ratios.
- Bring cultural change in the organization through training and use of such technologies by the employees.
- Looking at the future to understand the evolving technologies and needs of customers and employees, so as to create an organization that will support future success.

The Bank has Data Champions in various business units, who are the connecting points between business and the DA Team. They will serve as data ambassadors for their teams, bringing commercial knowledge and cross product capabilities to the project.



Recruitment of Information Technology (IT) Batch – 2019

In an effort to provide job opportunities at large scale the Human Resources, Learning & Development Group emphasizes on Batch Hiring as it provides more objective screening ensuring fairness and equality. In this context, the IT Batch - 2019 was initiated to provide large scale opportunities to IT background candidates. An advertisement was placed on different platforms of social media including LinkedIn, Facebook and Whatsapp.

This batch was first-of-its-kind in the history of Meezan Bank receiving an overwhelming response from fresh IT graduates. More than 650 candidates applied in the batch and 625 candidates were shortlisted for recruitment test after initial screening.

A special note of thanks for the Information Technology Department for their active participation during all stages of the Programme and to Administration, Marketing and Corporate Communication for their support throughout.





Meezan Bank Participates in the 17th e-Banking Conference 2019

Meezan Bank recently participated in the 17th e-Banking Conference 2019 held in Karachi, where Mr. Shariq Mubeen - Head of Alternate Distribution Channels (ADC) spoke in a Panel Discussion titled 'Branch Transformation: How Much Digital is Enough?'

As one of the country's major event platforms on digital transformation, Meezan Bank represented the banking industry as one of the key players at the forefront of digital transformation.

College Activity for Promotion of Kids & Teens Club Accounts

Meezan Bank works with an aim to attract and engage the youth of the country towards a Riba-free financial system. In line with the same approach, the Bank's Kharian Branch held a college activity at Aspire Group of Colleges for the promotion of Kids and Teens Club Accounts. The activity which was attended by over 2,000 people including faculty and students of intermediate and graduation level – not only helped in getting more customers for the Bank (over 50 in just the first week of the activity) but also provided a platform for the promotion of Islamic banking.



Think outside the box! Design Thinking Workshop held on Consumer Durable Financing

workshop on 'Design Thinking' to rethink and innovate Consumer Durables processes.

The objective was to provide an open environment to the stakeholders who are involved in end-to-end financing activity of the consumer. The workshop was attended by a diversified audience from various departments including Branch Banking, Car Ijarah Unit, Risk Management, Shariah Compliance, Product Development, Information Technology and EV Vendor.

At the end of the workshop, the participants presented their solutions and design wire-frames to Mr. Faiz Ur Rehman - Group Head Information Technology & Digital Banking.

In continuation of this workshop, IBM will collate all the ideas and prepare a comprehensive customer journey comprising of creative solutions that shall be presented to Meezan Bank's Management for implementation.



Design Thinking is a modern and more effective way of ideation where people from different backgrounds work together to address problems using a collaborative approach which is creative, iterative and practical. It combines empathy, creativity and rationality to meet user needs and drive business success. As part of Meezan Bank's Digital Transformation Journey, the Bank's Information Technology Department organized a two-day

Kashmir Solidarity Day observed at Meezan House



Meezan Bank's staff held a gathering at the Head Office and Branches to show solidarity for the Kashmir cause. Special prayers were held for Pakistan, Kashmir and peace in the region.



Celebrating Youm-e-Azaadi!

Meezan Bank held its Annual Flag Hoisting Ceremony at Meezan House as part of its 14th August celebrations. The celebrations were attended by Meezan Bank's staff along with their families.

After tilawat and recitation of the National Anthem, Mr. Mohammad Raza - Group Head Customer Support, Meezan Bank also made dua for the prosperity of Pakistan and its future and making it a Riba-free country. Special prayers were also held for Kashmir.

Meezan Bank Head Office and Branches were also decorated and lit in the spirit of Independence Day.

Meezan Bank holds Three-Day Customer Support Leadership Conference - 2019



Meezan Bank recently organized a three-day Customer Support Leadership Conference - 2019 for the Bank's Customer Support Group which includes Service Quality, Transformation & Innovation, Product Development and Strategy Support departments to commend them for the current year's achievements and set direction for the next year to enhance the overall customer experience.

The Conference was attended by

Customer Support Group teams from over 15 cities, top performing Branch Managers, Group Heads and Senior Management including Mr. Irfan Siddiqui - President & CEO, Meezan Bank and Mr. Ariful Islam - Deputy CEO, Meezan Bank.

Meezan Bank's team also visited Mazaar-e-Quaid to pay homage to the Father of the Nation - Quaid-e-Azam Muhammad Ali Jinnah as part of the Customer Support Leadership Conference 2019.





Meezan Cardless—

Raising the Bar on Banking Security and Convenience

Meezan Cardless or Biometric ATM Access is an innovative and worry-free authentication method that allows our customers to use ATM services without the hassle of carrying a debit card. The customer only needs to insert his/her CNIC number and verify himself/herself through biometric fingerprint verification. Once, the verification is done the customer can easily withdraw cash, transfer funds, pay bills or conduct any other ATM transaction.

Unlike other forms of authentication such as PINS; biometrics offer a unique way of determining 'who' is using the system. This more-effective and more-secure technology is designed to provide greater convenience to

customers. For instance, if a customer forgets to take the card along, he/she can easily access the account and perform transactions instead of having to worry about going back home to get it. So, with Meezan Cardless, customers can easily Withdraw Cash, Transfer Funds, Pay Utility & Mobile Bills etc. simply by scanning their fingerprints.

Reliability, Security & Convenience

Meezan Cardless is one of the most reliable methods deployed across the globe to help improve transactional security. Apart from providing identity assurance, the use of biometrics provides customers with increased convenience.

Instead of remembering the PIN or bringing the card to the ATM, customers can enjoy the freedom of using their finger to access the ATM menu.

With its unique ability to raise the bar on banking security and provide greater convenience for the end-user, Meezan Cardless has the potential to offer so much more!

Services offered under Meezan Cardless

● Biometric Account Verification through ATM

Perform mandatory biometric account verification via ATM without the hassle of visiting a branch.

● Cardless Access to ATM

Now customer can access Meezan Bank ATM without using Debit Card & ATM PIN.

Simply place your thumb on ATM Biometric device and perform following transactions:

- Cash Withdrawal
- Funds Transfer
- Bill Payments
- Balance Inquiry
- Mini Statement
- Redemption of All Meezan Funds

Steps to withdraw cash using Meezan Cardless

STEP 1 Head to the nearest Meezan Bank ATM and select 'Biometric withdrawal and other services'

STEP 2 Enter your CNIC number

STEP 3 Place your thumb on biometric device and select your debit card

STEP 4 After successful verification, the main menu screen will open for cash withdrawal

STEP 5 Enter the required amount and take your cash.

The Way Forward

As Pakistan's Premier Islamic Bank, Meezan Bank remains focused on enhancing its Alternate Distribution Channels and is continuously adding new services to the ATM menu. Currently, the Bank's ATM network consists of over 700 ATMs including 657 onsite and 67 offsite ATMs all of which possess the functionality to get integrated with biometric devices - thumb readers.

The Bank aims to further leverage this technology in designing products such as 'Cardless Withdrawal'. The scope for such a product would not be limited to only banking customers but can also be extended to all citizens of Pakistan based on its ability to authenticate the user using real time NADRA verification system.

FAQs

1. What is Meezan Cardless?

Meezan Cardless is a facility to use ATM services without using your debit card. The customer, needs to insert the CNIC number and verify himself/herself through biometric. Once, the verification is done the customer can withdraw cash or perform any other ATM transaction.

2. What are the charges of Meezan Cardless transaction?

The charges of Meezan Cardless transaction are Rs. 15 + FED* per login.

3. What are the charges for biometric registration?

There are no charges for biometric registration.

4. What if biometric verification fails?

In case biometric verification fails, the account holder may call Meezan Bank helpline at 111-331-331/2 and register the complaint.

5. What are the advantages of Meezan Cardless?

The main advantage of Meezan Cardless is that the whole process is user-friendly, convenient and secure.

6. What if cash is not dispensed by ATM?

In case cash is not dispensed by ATM, the account holder may call Meezan Bank helpline at 111-331-331/2 and register the complaint.

*Subject to Bank's Schedule of Charges

Going Solar

MEEZAN BANK INSTALLS 200KWP SOLAR PV POWER PLANT

Solar Power is a clean renewable resource with zero emission. As an environmentally conscious consumer, Meezan Bank is making a positive impact by taking steps to further reduce its Carbon footprint, making use of solar power to supplement its electricity consumption. Fortunately, Pakistan harbours ideal climatic conditions for solar power generation, with most regions getting more than eight to nine hours of sunshine per day. The country, therefore, has a strong potential for solar power generation.

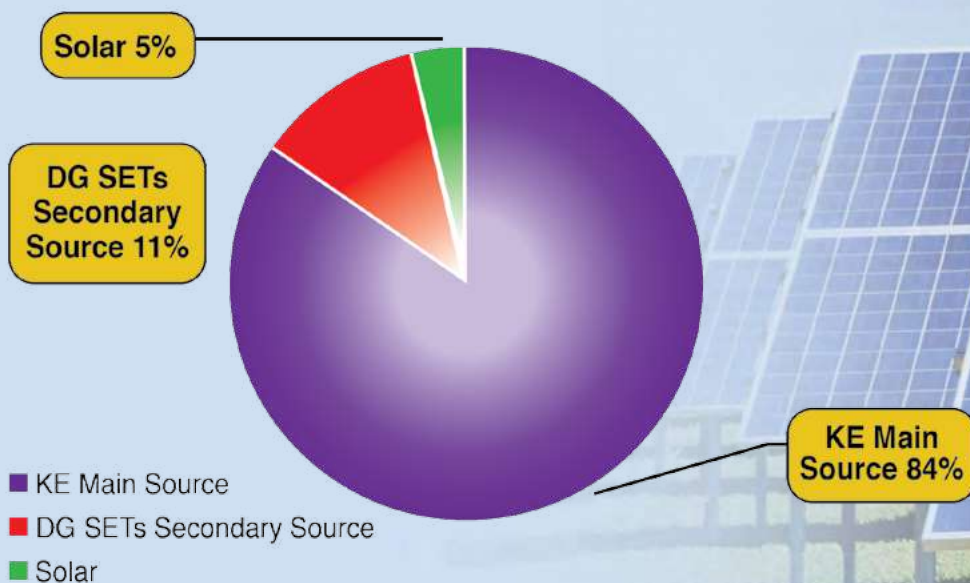
Considering the high solar insolation at Meezan House, the Bank has recently installed a 200KWp Grid connected

to Roof Top Solar PV Power Plant. The clean energy produced by solar panels, combined with other positive environmental impacts, makes this an ideal investment in the face of climate change threats faced globally.

Gauging the Potential

The installed power plant has crystalline modules, module mounting structures, inverters and all other accessories as major components and the power generated will be evacuated to the LT panel. With around 301 clear

Monthly Average Power Consumption by
Meezan Head Office



sunny days in a year, Pakistan's theoretical solar power reception, just on its land area, is about 5 Peta hour/year (i.e. = 5,000 trillion kWh/year ~ 600 Tera Watt). The daily average solar energy incident over Pakistan varies from 4 to 7 kWh/m² with about 2,300 – 3,200 sunshine hours per year, depending upon location. This is far more than current total energy consumption.

At present, the power requirement at Meezan Bank's Head Office in Karachi is met by three main sources, namely K-Electric Main Supply, Diesel Generator Sets and newly-installed 200KWp Solar PV Power Plant.

Why is Solar Adoption Important?

Pakistan is among the ten countries to be affected most by climate change. With the region's high vulnerability, and the rapid decline of our non-renewable energy resources

in the years to come, it is important for us to move towards renewable sources of energy that produce power without waste or emissions.

Apart from the many environmental benefits offered by solar power, solar energy also offers a much safer alternative as it is naturally produced by the sun. It therefore, also reduces the risks associated with electrical fires.

Today, the Government of Pakistan is encouraging generation of electricity from various renewable energy sources such as wind, solar, small hydro, biomass by giving various fiscal and financial incentives. With minimum maintenance and government tax incentives and rebates, solar energy can be made financially viable and has therefore been accorded a high priority by the Bank.



BSO BATCH HIRING - 2019



Alhamdulillah, Meezan Bank is leading the entire banking industry as the Premier Islamic Bank and also as the fastest growing bank. Keeping up with the need for relevant human resource for promoting Islamic banking and providing job opportunities at a large scale, Meezan Bank's Human Resources, Learning & Development Group focuses on hiring in batches. In line with the organization's hiring strategy, the Branch Services Officer (BSO) Batch 2019 was initiated in the first quarter of the year. The relevant advertisement was placed on relevant digital platforms including LinkedIn and Facebook.

An overwhelming response of candidates had been received against the advertisement. Around 16,500 candidates applied



in batch. Through initial screening, more than 14,400 candidates were shortlisted for the Recruitment Test.

The Recruitment Test was organized on 20th January, 2019 at

- Highest number of applicants in the history of Meezan Bank.
- Highest number of applicants shortlisted ever at Meezan Bank.
- Multiple question papers were prepared to eliminate the chances of cheating.

Over **398,000** people **viewed** our post which is **241%** more than our previous Batch post views. Similarly over **15,000** **reactions** received which is **446%** more than our previous Batch post views.



EFFECTIVE, EFFICIENT & LOW COST ADVERTISEMENTS VIA SOCIAL MEDIA PLATFORMS TO ENGAGE PEOPLE AT LARGE.

the test centers located in Lahore, Faisalabad, Bahawalpur, Gujranwala, Peshawar, Islamabad, Quetta, Hyderabad, Sukkur and Karachi. Approximately 8,582 candidates appeared in the test. It is pertinent to mention that around 1,547 female candidates appeared for test nationwide, which is quite a large number as compared to the female population in our previous batches.

Biggest Ever Batch in the history of Meezan BANK

The successful candidates were offered placements in various branches pan Pakistan. They have been provided with 15 working days training. As a gesture of appreciation, a welcome ceremony was arranged to congratulate and welcome these new entrants to Meezan Family. They were also presented with white shirts, purple ties and black abayas with purple scarves.

HAJJ-2019

Meezan Bank becomes the First Bank in the Country to Facilitate Hajj Pilgrims with State-Of-The-Art Porta Cabin



Meezan Bank is Alhamdulillah, the first bank in the country to facilitate Hajjis with a state-of-the-art Porta Cabin at Hajj Complex, Sector I-14 Islamabad.

The Bank held an inauguration ceremony to mark this momentous initiative that was attended by Mr. Muhammad Saleem Khan - General Manager, North and Mr. Haseeb



Ahmed Siddique - Director, Hajj Islamabad. The main purpose to set up Porta Cabin was to not only facilitate pilgrims with Meezan Bank's dedicated services and state-of-the-art facilities but also to establish a lasting relation with Ministry of Foreign Affairs (MORA). We are grateful for this opportunity to serve the guests of Allah in a better manner!



Meezan Bank sees off First Hajj Flight of 2019

Meezan Bank was one of two banks who had the privilege of receiving an invitation from the Ministry of Religious Affairs & Interfaith Harmony to see off the first Hajj flight from Peshawar.

The ceremony was attended by 32 honourable guests including Chief Guest, Engr Ali Muhammad Khan - Minister of State for Parliamentary Affairs, Mr. Shakeel Ahmad Sathi - Director (Hajj), Peshawar and Mr. Obaid ur Rehman Abbasi - Air Port Manager (Civil Aviation Authority).

Director (Hajj), Peshawar appreciated Meezan Bank for securing third position in Hajj application forms among all the banks and, in discussion with the Bank's Regional Manager-KPK, Mr. Arif Aslam Khan, reiterated the Ministry's commitment to further strengthen the relationship with the Bank when it comes to the facilitation of Hajj pilgrims.

Making Hajj easier for pilgrims!

Meezan Bank distributed umbrellas and Hajj books to facilitate pilgrims during their holy journey.



Meezan Bank holds Islamic Banking Seminar for Government of Pakistan

Mr. Ahmed Ali Siddiqui - Head of Shariah Compliance, Meezan Bank on the request of Additional Secretary, Ministry of Energy (Power Division), conducted an awareness seminar on Islamic banking at Islamabad Electric Supply Company Head Office for CFOs of DISCOS / GENCOS, Director General Debt Office, and officials of Power Holding Private Limited, Ministry of Energy (Power Division) and Ministry of Finance, etc.

The seminar served as an interactive session for the participants where Mr. Siddiqui comprehensively addressed their complex queries related to Islamic banking. It also provided Meezan Bank the opportunity to pitch its Islamic banking services to CFOs for collection accounts / cash management.

Meezan Bank opens Off-site ATM in Peshawar Area-1 at FC Fort, Shabqadar, District Charsadda



Meezan Bank has Alhamdulillah opened a second offsite ATM facility in Peshawar Area-I, inaugurated by Commandant Frontier Constabulary, KPK, Mr. Moazzam Jah Ansari at FC Fort Shabqaddar, District Charsadda. Mr. Muhammad Saleem Khan - General Manager, North along with Mr. Khawaja Javed Ahmed - Area Manager, Peshawar Area-I and Mr. Sadiq ur Rehman Afridi - Area Manager, Peshawar Area-II were also present on this occasion. This initiative has indeed served as a unique opportunity to strengthen our banking relationship with Frontier Constabulary, KPK and to provide them with further Islamic banking opportunities.



Meezan Bank holds road shows in collaboration with Honda

Meezan Bank's Car Ijarah team, in collaboration with Honda, held road shows in major cities of the country including Karachi, Lahore and Multan. This provided a good opportunity for the Bank's premium and walk-in customers to learn more about our Shariah-compliant auto financing facility - Car Ijarah. The shows also provided the visitors with an opportunity to experience Honda variants via test drives and were well-received by the masses.



Meezan Bank launches Cleanliness Drive in Karachi's SITE Area

As Pakistan's Premier Islamic Bank, Meezan Bank recognizes that it is part of the community at large and therefore takes efforts to contribute to the society. Recently, the Bank launched a cleanliness drive in Karachi's SITE Area as part of its Corporate Social Responsibility Programme in an attempt to counter the effects of pollution in the city. A number of volunteers from the Bank participated in this initiative to rid the area from trash and unnecessary pollutants.

Meezan Bank Partners with Engro Fertilizers for Agri Value Chain Financing Program

Meezan Bank partnered with Engro Fertilizers for a pilot Agri Value Chain Financing Program to provide financing to selected farmers for Engro's advisory, inputs, crop monitoring, farm support & market linkages requirements for rice. The financing was disbursed through branchless banking accounts of the farmers and subsequently, settled through these same accounts. Furthermore, the financing was provided without any security (clean financing) and was based on Salam product for this critical segment of the economy.

Meezan Bank revises agreement with MEPCO for faster data transfer of collected bills

Meezan Bank's Corporate & Institutional Banking Unit, Multan has revised its Service-Level Agreement (SLA) with Multan Electric Power Company (MEPCO) - one of the largest power distribution companies of the country for bills collection. Data of all the bills collected by Meezan Bank's Multan & Bahawalpur branches will be shared with MEPCO via an online channel, enabling MEPCO to have the latest information about collected and uncollected bills the very next day instead of fourth or fifth day.

The above arrangement will lead to further strengthening of corporate relations with MEPCO. The signing ceremony



was attended by representatives of both sides including Mr. Faisal Iqbal - Corporate Head, Central, Mr. Muhammad Tufail - Regional Manager Multan, Mr. Waqas Ahmed Nizami - Area Manager from Meezan Bank and Mr. Tahir Mehmood - CEO and Mian Ansar Mehmood - Finance Director from MEPCO.

Meezan Bank sponsors Islamic Banking & Finance for its Premier Customers



As Pakistan's Premier Islamic bank, Meezan Bank makes utmost efforts to encourage Islamic banking awareness amongst the masses. In continuation of the same efforts, the Bank recently sponsored its Premier Customers to attend a workshop on Islamic Banking & Finance, organized by the Institute of Business Administration - Centre of Excellence in Islamic Finance (IBA-CEIF) at IBA, Karachi.

Customers appreciated the interactive sessions by notable scholars including Dr. Zeeshan Ahmed - Dean & Associate Professor, Karachi School of Business & Leadership, Mr. Ahmed Ali Siddiqui - Head of Shariah Compliance, Meezan Bank and Director IBA-CEIF, Mufti Muhammad Najeeb Khan - Chairman Shariah Board, Sindh Bank-Islamic Banking Division and Mr. Muhammad Faisal Siddiqui - Unit Head, Shariah Compliance, Meezan Bank.



Meezan Bank participates in 'Enlightenment of Issues, Resources and Achievements for Persons with Visual Impairment' Conference

Meezan Bank recently participated in the 'Enlightenment of Issues, Resources and Achievements for Persons with Visual Impairment' Conference organized by Pakistan Association of The Blind at Arts Council of Pakistan, Karachi. The event was organized to commemorate White Cane Safety Day (The International Day for the Blind). Mr. Mohammad Raza - Meezan Bank's Group Head Customer Support, attended the Conference where he stressed upon the importance of inclusion and equal treatment of visually impaired persons at the workplace.

Mr. Raza also received a shield on behalf of Meezan Bank for the Bank's contribution towards fair and equal treatment of visually impaired people.

Meezan Bank sponsors 8th Annual Islamic Finance Expo & Conference - 2019



Meezan Bank recently sponsored the 8th Annual Islamic Finance Expo & Conference - 2019 held in Karachi, where key leaders in the banking industry including Mr. Irfan Siddiqui - President & CEO, Meezan Bank and Mr. Mohammad Raza - Group Head Customer Support, Meezan Bank discussed the opportunities and challenges

in Islamic banking and the revolution of Islamic finance.

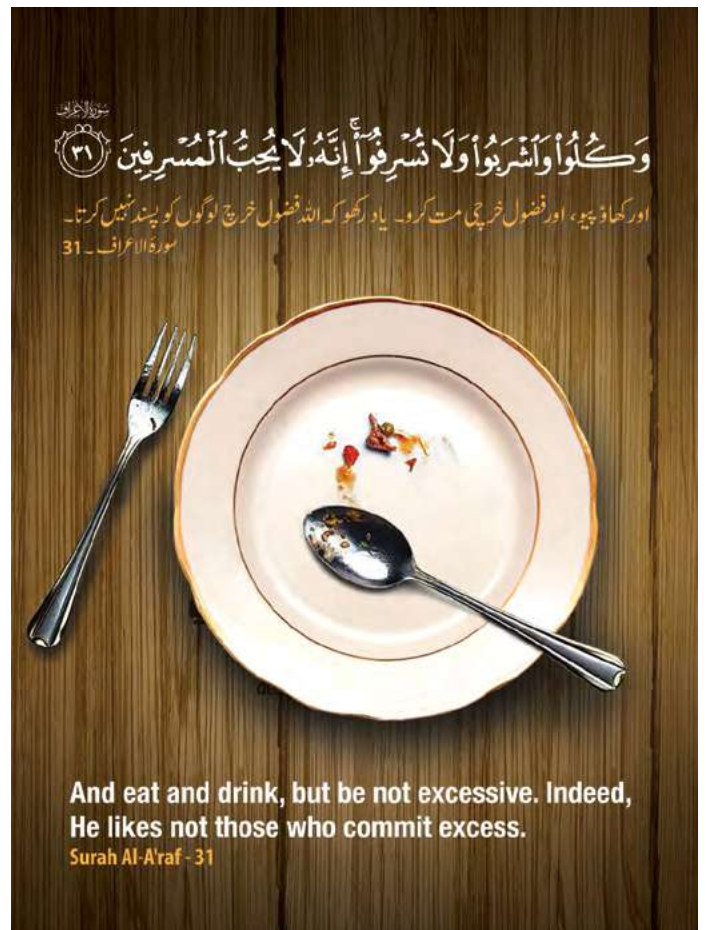
Investment and portfolio managers, corporate professionals from different fields, entrepreneurs, industrialists, regulators and Government officials, consultants and lawyers, Islamic scholars, students and other members of the general public were also in attendance.



Meezan Bank's Corporate & Institutional Banking Team hosts a Corporate Dinner for its Top-tier Clientele

Meezan Bank's Corporate & Institutional Banking Group (CIBG) Team from Central Region recently organized a corporate dinner for its top-tier clientele at Faletti's Hotel, Lahore. The dinner was hosted by Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank. A number of notable members of business fraternity along with key executives of top-tier corporate clientele of Lahore Region, large business conglomerates and groups such as Nishat, Packages, Nestle, Sapphire, Master, Nagina, and U.S. group attended the event who were warmly welcomed by the Bank's representatives. Main speakers for this event, besides the respected CEO included Mr. Abdullah Ahmed - Group Head of Corporate & Institutional Banking and Mr. Faisal Iqbal, General Manager - Corporate Central Region.

The event served as an excellent opportunity for Meezan Bank to deepen its relationship with existing clientele and thank them for their continued support and confidence in the Bank.



And eat and drink, but be not excessive. Indeed, He likes not those who commit excess.

Surah Al-Araf - 31



Meezan Bank receives the Straight Through Processing Award from JP Morgan!



We would like to congratulate our Global Remittance Department-Outward, SWIFT and Trade Finance teams on receiving the JP Morgan STP (Straight Through Processing) Award for achieving a success rate of 94% in SWIFT payments sent through JP Morgan New York. These departments have managed to improve the usage of MT-103 fields in accordance with international and machine-readable standards.

Our heartfelt gratitude to each and every person involved in the preparation of SWIFT payment messages in line with the requirements of JP Morgan, which has resulted in cost savings and timely processing of payment messages for Meezan Bank.

Recognising an Unsung Hero!

In today's day and age, when honesty and trustworthiness are a rare commodity, we are honoured to commend the honesty of Meezan Bank's Tariq Road Branch, Karachi, Security Guard - Munawar Ali, who helped return not only the wallet but also an open cheque of a customer who had mistakenly left it behind on one of Meezan Bank's ATMs. We are grateful to Munawar for this commendable initiative.

It is heroes like Munawar who restore our faith in humanity, upholding the true values of Meezan Bank. Thank you once again for your honesty!



Ms. Aasia Siraj recognized as Certified Professional by Society for Human Resources Management

Human Resources, Learning & Development Group member, Ms. Aasia Siraj has recently been recognized as a Certified Professional by Society for Human Resources Management (SHRM). She is the first member from the Group to have achieved this certification.

She is also the only female Team Leader in the Group and is managing the recruitment activities of our South Retail Network, comprising of over 230 branches.

SHRM is the world's largest HR professional society, representing 285,000 members in more than 165 countries. For nearly seven decades, SHRM has been the leading provider of resources, serving the needs of HR professionals and advancing the practice of Human Resource Management. SHRM has more than 575 affiliated chapters within the United States and subsidiary offices in China, India and United Arab Emirates.

Mr. Umer Mansoor Wins Gold Medal for First Position in Lean Six Sigma Black Belt

Congratulations to Mr. Umer Mansoor, Meezan Bank's Head of Innovation & Transformation for attaining first position in Lean Six Sigma Black Belt Course held at PIQC Institute of Quality, Karachi.



Mr. Mohammed Adil Sami Tops Diploma in Digital Marketing

We are pleased to inform you that Mr. Mohammed Adil Sami - Head of Marketing, Meezan Bank has topped the Diploma course in Digital Marketing offered by Institute of Business Administration - Center for Information & Communication Technology (IBA-CICT). We would like to commend Mr. Sami for his outstanding performance in the course. Congratulations!



Meezan Bank's Consumer Financial Protection Framework

Meezan Bank has developed a framework of Consumer Financial Protection which comprises of guiding principles for areas such as Business Planning, Sales, Product Development, Customer Services, Financial Education and Awareness, Complaint Handling so that its customers make informed financial decisions, understand and exercise their rights and have effective recourse for their grievances.

With the implementation of Consumer Financial Protection framework, Meezan Bank intends to ensure that:

- Customers are treated fairly at all stages of banking relationship.
- Special assistance is provided to senior citizens, disabled and handicapped persons.
- Complete information about products and services is provided to customers in clear and simple manner.
- Products and services are offered to customers as per their banking needs.
- Customers' personal information is treated as 'strictly

private and confidential'.

- Customers are encouraged to provide feedback about banking services.
- Customer complaints are handled independently and fairly.
- Complaints are handled in accordance with regulatory requirements.





Mr. Ahsan Javed & Mr. Nasir Akbar from Trade Finance ace AAOIFI Shariah Standards (ACSS) Program 2018!

In addition to providing an Islamic Banking model that rests upon absolute adherence to the principles of Islamic Shariah, Meezan Bank also promotes a culture amongst its employees that focuses on gaining Islamic knowledge. Staying true to this culture, we would like to congratulate Meezan Bank's Mr. Ahsan Javed, currently serving as Team Leader - Exports, Trade Finance team, for securing first position and to Mr. Nasir Akbar - Unit Manager, Imports for successfully completing the AAOIFI Shariah Standards (ACSS) Program, 2018 by IBA - Centre for Excellence in Islamic Finance. This intensive course provides detailed knowledge regarding essential Shariah standards / principles in different Islamic modes and financing facilities.

Mr. Sajjad Nawaz & Mr. Muhammad Zeeshan Siddiqui named as Chairman and Secretary of PBA Fraud Prevention Forum

We are pleased to announce that Mr. Sajjad Nawaz - Unit Head RAMD Corporate & Fraud Risk Management, Meezan Bank has been re-elected as the honoured Chairman of Fraud Prevention Forum of Pakistan Banks' Association (PBA). In addition to this chairmanship, Regional Manager Fraud Risk Management Meezan Bank - Mr. Muhammad Zeeshan Siddiqui will continue to serve as secretary of this forum as well.

Alhamdulillah, keeping in view the organization's best practices, Meezan Bank's team has been assigned these responsibilities for the second consecutive time. It is important to note that this official forum aims to share information and act to mitigate fraud risk exposure in banking Industry.

Mr. Kashif Raza becomes a qualified Cost and Management Accountant (CMA) from ICMA Pakistan

Mr. Kashif Raza has become a qualified Cost and Management Accountant (CMA) from The Institute of Cost and Management Accountants of Pakistan (ICMA Pakistan). We, at Meezan are pleased to announce this success story. Well done!

Phishing Awareness

Phishing is the most common type of cyber-attacks that affects many organizations globally. The ultimate goal of such types of attacks is to make the user share sensitive information such as login credentials, credit card information or bank account details.

In order to protect ourselves from any kind of financial fraud, it is important that we are aware of the best practices that can help us keep our networks and computers safe from phishing. All Meezan staff is therefore advised of the following:

- Do not click on links or attachments from senders that you do not recognize.
- Do not provide sensitive personal

information (such as username, password, PIN) over email.

- Always check for email senders that use suspicious or misleading domain names.
- Inspect URLs carefully to make sure they're legitimate and not imposter sites.
- Do not try to open any shared document that you're not expecting to receive.
- If you are unable to identify whether an email is legitimate or not, please forward the same to Infosec team, on the email id given below immediately for further action.

Please report any Cyber Security event to infosec@meezanbank.com

Information security is everyone's responsibility.



Service Heroes of Branch Banking

At Meezan Bank, a dedicated team of Service Quality determines service rating of all branches on a monthly basis as per Branch Service Scorecard. Branch Service Scorecard is a mechanism whereby branch service indicators are evaluated in accordance with the service standards of the Bank. Branches achieving 95% and above are assigned Gold rating which is the highest service quality rating.

We congratulate all the team members of these branches for maintaining the highest Service Quality rating and look forward to seeing their contribution in making our customer experience better in future.

Service Champion Branches - September 2019



Branch: Bombay Bazar Karachi
Category: Icon Branch Region: Karachi West



Branch: Hasilpur
Category: High Transaction Branch Region: Bahawalpur West



Branch: Khayaban e Jinnah Lahore
Category: Low Transaction Branch Region: Lahore East



Branch: Kot Radha Kishan Lahore
Category: Medium Transaction Branch Region: Lahore East

Karachi South Region holds Award Distribution Ceremony for Staff Members

Meezan Bank's Karachi South Region recently held an awards distribution ceremony for staff members of the region who successfully completed five or ten years of service at the Bank.

These awards symbolize staff members' loyalty to the Bank, encouraging them to work with even more dedication towards achieving their respective goals and objectives.

Mr. Rehan Mahmood Achieves Top Position in Islamic Banking Course Level – I

Mr. Rehan Mahmood from Meezan Bank's Car Ijarah Team has secured the highest marks in Islamic Banking Course Level - I (IBC-I), organized by Learning & Development Department at Meezan House. Staff members from Karachi, Hyderabad and Quetta took the three-month course online, which was conducted by expert trainers from Shariah Compliance and Learning & Development. The course was based on surprise quizzes throughout its duration and a final exam was held at the end of the course.



Meezan Bank wins 1st Challenger Cup - 2019 against Siemens Pakistan

In an effort to encourage a healthier workforce, and to build team synergies, Meezan Bank focuses on providing its employees with a multitude of recreational opportunities. Recently, the Bank's cricket team won the Final of 1st Challenger Cup - 2019 by 8 wickets against Siemens Pakistan.

We would like to commend the entire team for their excellent performance.

Meezan Bank – Taking the Lead on Social Media Channels

Alhamdulillah Meezan Bank has maintained its position as the
Top Bank

in the Pakistani banking industry with the
highest number of followers on Facebook, Instagram and LinkedIn!


The Bank has also been recognized as the
Top Bank Using Social Media in the Pakistani banking industry
in the first three quarters of 2019.*

Meezan Bank has the **most YouTube Views** in the Pakistani banking industry in Q3,
2019 as well, amounting to **7,891,907** views.*

The Financial Brand is a digital publication focused on marketing and strategy issues affecting retail banks and credit unions. It is the singular resource for C-level banking executives looking for the latest ideas, insights and information about how financial institutions build their brands.

*(Source: The Financial Brand)

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