



Meezan Bank
The Premier Islamic Bank

pages

2ND QUARTER ISSUE - 2020

Issuance of PKR 200bn PES II

Leading a milestone transaction for the Islamic banking and finance industry – Pg 03

IT Security

Learn more about work from home security tips & security lapses – Pg 4

Advising & arranging ICPs for K-Electric
Meezan Bank advises and arranges series of short term ICPs for K-Electric – Pg 6

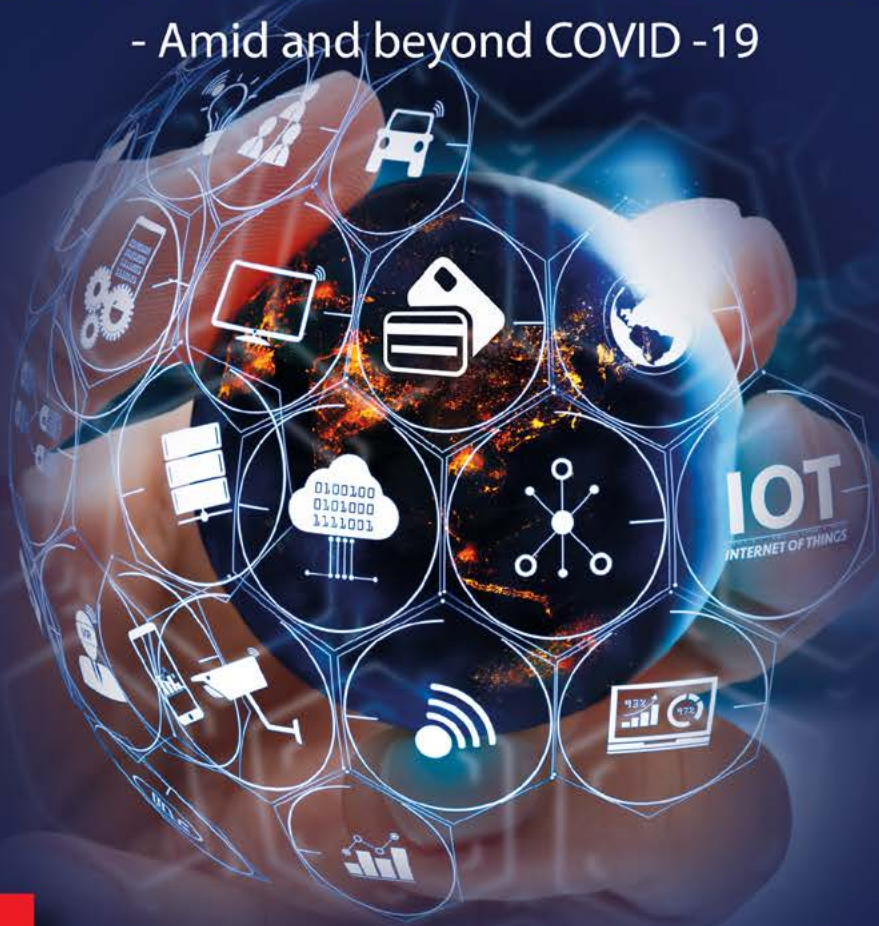
Automation of Bank's Appraisal Activity
Revamping & automating the Bank's appraisal activity – Pg 7

COVID-19 Safety Guidelines

Read more about the Bank's COVID-19 response and official guidelines – Pg 12

MEEZAN BANK ALTERNATE DISTRIBUTION CHANNELS

READYING THE BANK FOR THE NEXT BIG OPPORTUNITY - Amid and beyond COVID -19



More inside...

Continuous Improvement Program (CIP)

Find out more about the Bank's soon-to-launch internal think-tank tool inside!



From the Desk of Ariful Islam (Deputy CEO)

Dear Colleagues,

السلام علیکم ورحمۃ اللہ وبرکاتہ

June 2020 marks a significant milestone in the history of Meezan Bank with the Bank's total deposits crossing the one trillion rupee mark. It is due to the blessings of Allah ﷻ that this crowning achievement was possible and we must be thankful for His mercies. At the same time, I would like to thank each and every member of the Meezan Bank team for their hard work, dedication and commitment that has allowed us as a team to successfully achieve this significant milestone. I believe that at the heart of our collective endeavor is the Vision and Mission of Meezan Bank and it is this, together with our Values, that has enabled us to achieve such commendable success in such a short span of time.

From its inception as an Islamic commercial bank in 2002, Meezan Bank started life with just four branches and has, since then, been the fastest growing bank in the history of the banking industry in Pakistan. The Vision of the Bank was clear to "Establish Islamic banking as banking of first choice..." and our Mission, to establish Meezan Bank as "...the premier Islamic Bank". What does 'premier' mean? It means that we have to be the best at all aspects of banking - from Shariah-compliance, to range of products, to service quality, to quality of staff.....in short - in just about everything that we do.

Meezan Bank has close to 12,000 employees today and those of you who have interacted with me know that I am very passionate about the Vision, Mission and Values, the core principles, of our Bank. Now, as we continue our journey beyond the one trillion Rupee milestone, it is even more important for us to reaffirm these guiding principles and commit to upholding our Vision, Mission and Values, because we now face the biggest challenge the Bank has faced since its inception - the challenge of COVID - 19. It is clear that this deadly pandemic has caused, and continues to cause, economic mayhem all over the world. No country will remain unaffected and the economic pundits say that the world will never be 'normal' again. We will have a 'New Normal' and we need to adapt to this new normal as quickly as possible so that we are able to successfully take the Bank to new heights of achievement.

One of the outcomes of COVID - 19 has been the acceleration of the adoption of digital channels by customers. This change in customer behavior is significant and presents an opportunity to adapt quickly and deliver 'best-in-class' digital channels like the Mobile App and Internet Banking. The good news is that we already have both these channels available for customers and our Mobile App has consistently been ranked by Google as the No. 1 Banking App in Pakistan. I am also happy to inform you that our ADC team is working tirelessly to launch an even better version of the Mobile App very soon Insha'Allah. This new version of the Mobile App will include exciting new features like QR code payments and mobile 'tap & pay' (based on NFC).

The 'new normal' post COVID - 19 will require banks to have a very strong technology backbone (this was always the case but its importance has become paramount). Recognising this, we have recently invested heavily in (1) a new state-of-the-art Data Analytics project that will give us better customer insights and allow us to serve customers more effectively and (2) a new Digital Switch that will ensure world-class delivery of all our digital channels.

So, while COVID - 19 brings significant challenges, there are also opportunities and the Bank is Insha'Allah well positioned to meet these challenges and capitalize on the new opportunities.

In conclusion, let us pledge that we will stay committed to the guiding principles of our Vision, Mission and Values. We pray that Allah ﷻ allows us to continue this journey with more and more successes in the cause of Riba-free banking.

اے ایمان والوں! اللہ سے ڈرو اور اگر تم واقعی مومن ہو تو سود کا جو حصہ بھی
(کسی کے ذمہ) باقی رہ گیا ہو اسے چھوڑ دو۔ پھر بھی اگر تم ایسا نہ کرو گے
تو اللہ اور اس کے رسول کی طرف سے اعلان جنگ سن لو اور اگر تم (سود سے)
توبہ کرو تو تمہارا اصل سرمایہ تمہارا اصل سرمایہ تمہارا حق ہے۔ نہ تم کسی پر ظلم کرو
نہ تم پر ظلم کیا جائے۔

سورۃ البقرہ
(۲۸۸ - ۲۸۹)



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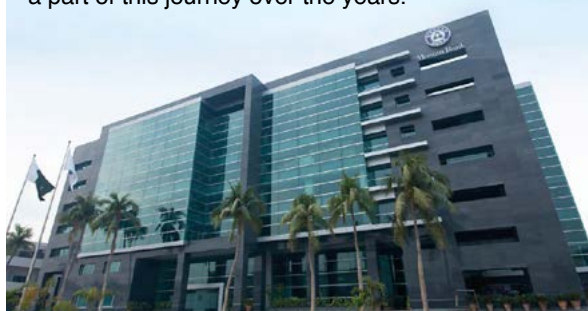
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Alhamdulillah, the Management of Meezan Bank is delighted to congratulate our Board of Directors, the entire Meezan Bank team and above all, our customers, as we achieve the historic milestone of **Rs 1 trillion in deposits**. This is an important milestone on our journey towards establishing Islamic Banking as banking of first choice and we thank all our stakeholders for being a part of this journey over the years.



Meezan Bank announces good results for the first quarter of 2020

Meezan Bank has announced good results for the first quarter of 2020. The Bank's net spread grew by 66% primarily due to higher volume of average earning assets and higher underlying Policy Rate while the Bank's non-funded income grew by 64% mainly due to higher foreign exchange income and gain on sale of securities of Rs 680 million. Administrative and other operating expenses increased to Rs 7.1 billion from Rs 5.5 billion in corresponding period last year primarily due to costs associated with opening of 98 new branches since March 2019.

The Bank's financing portfolio decreased slightly from December 2019 mainly due to overall slowdown in economic activity and repayment of seasonal financing. Recognizing stresses in certain sectors of the economy due to the COVID - 19 outbreak, an additional General Provision of Rs 1 billion was approved by the Board against any potential non-performing financings, bringing the Bank's non-performing financings coverage ratio to 147% - the highest in the banking industry while its infection ratio, at less than 2% is one of the lowest in the industry.

Meezan Bank leads the issuance of PKR 200 bn Pakistan Energy Sukuk II - a milestone transaction for the country

Meezan Bank has played a leading role in successfully concluding the issuance of Pakistan Energy Sukuk (PES) II worth approximately PKR 200bn by Power Holding Limited (PHL), a public sector entity fully owned by the Ministry of Energy and Government of Pakistan.

The Sukuk aims to help the Government in addressing the challenges in resolving circular debt in the country's power sector in which Meezan Bank acted as an Investment Agent, Trustee and as Joint Financial Advisor along with Dubai Islamic Bank Pakistan and Bank Alfalah Islamic. This is the second issuance of this series of Sukuk, bringing the total size of Shariah-compliant Energy Sukuk to approximately PKR 400bn. National Bank Limited along with Taurus Securities Limited led the Book Building process to conduct Pakistan's first and largest Islamic Financing Book building of Sukuk through Pakistan Stock Exchange (PSX). Other stakeholders including Securities and Exchange Commission of Pakistan (SECP), State Bank of Pakistan (SBP) and Ministry of Finance also played significant role in the successful conclusion of the transaction.

Pakistan Energy Sukuk II is yet another milestone transaction for the Islamic banking and finance industry, enabling quick advancements and adjustment to keep the economy afloat. During these uncertain times, Pakistan's Islamic finance industry has taken the lead in enabling the Government to save billions of rupees.

The Sukuk issuance is a strong indicator of the potential and feasibility of Islamic finance and promises immense potential for delivering large ticket deals to the Government for the



benefit of the economy. It will also enable the Government to move away from interest-based borrowing and shift towards Shariah-compliant financing as per the requirement of the constitution of Pakistan.

The Shariah Advisor of the transaction was Mufti Sajjad Hussain who vetted and approved the Shariah structure and the legal agreements of the Sukuk transaction. He currently serves as a Shariah Research Scholar at Meezan Bank. The underlying Shariah Structure of the Sukuk is based on Ijarah Sale and Lease Back. Transaction is structured for 10 years, with six monthly profit (rental) payments at a rate equivalent to 6 Month KIBOR - 10 bps, as determined through the book building process. The entire issue would be redeemed at maturity i.e. after the completion of 10 years.

Meezan Bank's Service Quality - Ensuring Customer & Staff Safety through Numerous Initiatives



Launch of Multilingual E-learning on Electronic Queue Management System

Timely, accurate and friendly counter service is our key customer experience deliverable at Meezan. In order to enable the same, Electronic Queue Management Systems (EQMS) are installed at all Meezan branches across Pakistan. Recently, the Bank has launched an E-learning video – a step-by-step guide on operating Web TSU (Teller Services Unit) module, to enhance the understanding of our branch operations staff on key features and functionalities of EQMS. This video is available in the following seven languages covering major regional languages as well as sign language, making it a one-of-its-kind initiative in the banking industry.

- | | |
|------------|--|
| 1. Urdu | 5. Pashto |
| 2. English | 6. Balochi |
| 3. Sindhi | 7. Sign Language |
| 4. Punjabi | (introduced for the first time in an e-learning) |

In light of the current pandemic, Meezan Bank has issued several guidelines to educate its staff and customers on how to ensure safe banking. The Bank's Service Quality team is ensuring the same through the following initiatives:

1. Launch of Precautionary Guidelines Checklist for Branch Visits

In order to ensure that we are adequately equipped to serve our clients while also adhering to the Bank and Govt. issued guidelines, a Precautionary Guidelines Checklist has been launched that is being monitored regularly during branch visits. The visit reports based on this Checklist are released the next day.

2. Initiation of Branch Monitoring through DVR from Head Office

Where physical visits are not possible due to the on-going partial lockdown across the country, the Bank is ensuring compliance through DVR from the Head Office. This measure has enhanced the current scope of coverage across the network.

3. Launch of Customer Feedback through SMS - including satisfaction level against measures taken at branches

ISMS based surveys have been initiated to obtain customer feedback on preventive measures at branches in addition to customer satisfaction and branch NPS (Net Promoters Score).

4. Introduced Contactless Ticket Issuance at Branches through the Existing Electronic Queue Management System (EQMS)

Utilizing existing EQMS system, the Service Quality team launched the facility of contactless ticket issuance. Customers can now use any bank's ATM/debit card or CNIC to receive queue management ticket in addition to using Meezan Bank's debit card.

We're now at SBP (BSC) Peshawar!

Meezan Bank has a new offsite ATM in the premises of State Bank of Pakistan (BSC), Peshawar. This will help promote Islamic banking while also facilitating the general public in meeting their daily financial needs such as cash and funds transfer. Mr. Ishtiaq Ahmad - Chief Manager SBP (BSC) Peshawar, Deputy Chief Manager - Mr. Muhammad Zahid, SBP (BSC) Peshawar & Mr. Arif Aslam Khan - Regional Manager (KP), Meezan Bank graced the inauguration ceremony with their presence.

Meezan Bank – First Bank in Pakistan to Install ATM at M-9 Super Highway

Meezan Bank has recently installed an ATM on M-9 Super Highway at Burki Gasoline Total Petrol Station. The Gasoline station is 50Kms away from Karachi Toll. Meezan Bank is the First Bank in Pakistan to facilitate its customers on Karachi Super Highway.



Meezan Bank Trade Business Analysis

The on-going pandemic has created unprecedented effects on the country's economy. Pakistan's international trade has been severely disrupted due to the widespread lockdown with the trade deficit in contracting to 50.3 percent (\$1.46 billion over the same period from previous year) as of May, 2020 due to export compression and considerable squeeze in imports.

For the period Jan-May 2020, the total trade business of the country dipped by 20.7 percent to \$25.9 billion compared to the same period last year. Meezan Bank has seen a 29.3 percent decline in Total Trade Business to \$2.3 billion for the period Jan-May 2020 compared to the same period in 2019.

The Bank has however seen a slight improvement in May 2020 by 1.9 percent as exports saw recovery of 45.4 percent while imports reduced by 11 percent. Meanwhile, Meezan Bank faced a 10.9 percent contraction in the Trade Business in May compared to last month as exports went down by 16.8 percent while imports decreased 5.5 percent.

The table gives a quick snapshot of total market share of Meezan Bank Limited vs Other banks of Pakistan in 2019:

Banks' Share of Pakistan's Total Trade Business - 2019

	Total Trade Business (PKR in billions)	Total Market Share %
Bank Al Habib Limited	1,459	13%
Meezan Bank Limited	1,085	10%
United Bank Limited	1,002	9%
Habib Bank Limited	944	9%
MCB Bank Limited	920	8%
Bank Alfalah Limited	822	7%
Askari Bank Limited	582	5%
Soneri Bank Limited	431	4%
Faysal Bank Limited	310	3%
Bank Islami Pakistan Limited	156	1%

The COVID-19 will likely alter global trading patterns in the long term. It is pertinent to note that the full extent of the impact is likely to be gauged over the course of next few months.

IT Security Work from Home Security Tips Every Employee Should Know

- Frequently change the default WIFI router password.
- Use strong passwords i.e. eight characters long, combination of upper and lower case, numbers and special characters.
- Use WPA2 for WIFI Security (Disable WEP).
- Do not use your Official Password to connect to your wireless network (WPA/2 passcode).
- Change the default SSID (Service Set Identifier) name.
- When naming the router do not use your family name or any other identifiable information. It is recommended to disable SSID Broadcast.
- Position the router / access point safely i.e. the centre of the home rather than near windows to minimise leakage.
- Turn off your wireless network during extended periods of non-use.
- Turn on Airplane (Flight) mode on laptop when not using the internet.
- Do not use official laptops for personal browsing or web surfing.
- Do not download / install free software, browser extension on official laptops.
- Do not save passwords in browsers.
- Never use insecure, free or public WIFI to connect VPN.

Look out for the following Security Lapses!



Your system may be compromised if:

- Additional pop-up windows or dialogue boxes show up (which may appear and disappear quickly)
- Your web browser has new toolbars, the search engine has changed, or the home page is different
- There are new icons on the desktop
- Your camera light is on when you are not specifically using it
- Files are missing
- Your mouse cursor moves by itself

If you suspect your system is compromised, isolate the system from your network and other devices and report it to Infosec Department immediately.

Meezan Bank advises and arranges a series of Islamic Commercial Papers for K-Electric Limited aggregating PKR 22 billion from the financial market



K-Electric is the only Vertically Integrated Utility ("VIU") (i.e. involved in the activities of power generation, transmission and distribution) in Pakistan with the exclusive licensing rights for distributing power to retail consumers and commercial establishments/businesses in the city of Karachi, the financial hub of Pakistan, and its adjoining areas in Sindh and Baluchistan. Given its critical role in meeting the power supply needs of over 2.8 million customers it requires efficient working capital solutions. In this respect, Meezan Bank advised and arranged series of short term Islamic Commercial Papers (ICPs), which supported K-Electric working capital requirement without utilizing its banking lines.

These ICPs have not only provided alternate funding

sources to K-Electric but have also provided investment avenues to Corporate Investors and NBFIs since there is a dearth of Islamic instrument in Pakistani capital market where Islamic mutual funds, Takaful companies can invest to generate halal income on excess liquidity, allowing the company to raise short-term finance from capital markets through issuance of highly liquid short-term instruments. Overall, these ICPs received an overwhelming response from the investors which mainly comprised of Islamic mutual funds.

Issuance of these instruments supports the underdeveloped financial capital market of Pakistan, which faces a dearth of short-term tradeable instruments.

Make the Most of Meezan Employee Directory – Update your Details Now!

At Meezan Bank, ensuring open and smooth communication is one of our top-most priorities. During these extraordinary times, as a number of our teams are working from remote sites, we strongly encourage all employees to make the most of the newly launched feature of 'Employee Directory' on the HRMS. This feature allows staff to search for any Meezan Employee and their relevant contact information such as IP number, Official Contact Number, Email Address, Department, Supervisor Name, etc.

In addition, for your own safety, all employees are also urged to update their blood group and emergency contact number in the directory.

A special note of appreciation for the Human Resource, Learning & Development and IT Departments for this thoughtful effort.



Continuing a Culture of Learning and Transformation

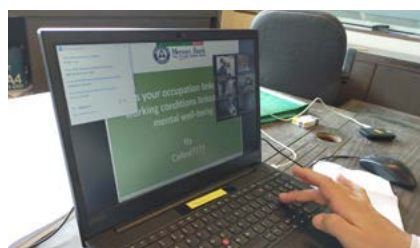
In an effort to adapt to the 'new normal', the Bank's Learning & Development (L&D) Department has continued its focus on encouraging continuous learning and is creating opportunities for the Staff to learn, develop and grow through digital mediums. Since the start of the pandemic, the L&D teams have shifted all learning activities to digital platforms. Some of the key highlights include:

Online launch of the Bank's Orientation Program

This is a five-day mandatory program designed for new joiners and almost hundred staff members were invited to attend this session.

Daily Dars-e-Quran session during Ramadan

The Bank held a daily Dars-e-Quran session throughout the month of Ramadan, led by Mufti Muhammad Naveed Alam - Resident Shariah Board Member of the Bank.



Continuous Learning Initiative (CLI)

The Continuous Learning Initiative (CLI) was launched in March and continues till date, creating learning opportunities through online live training sessions, articles and videos. Since the launch of this initiative, more than 149 sessions (with 178 hrs duration) have been held that has been attended by 10,839 staff members.

Synopsis of Online Trainings held via Zoom:

Training Category	No of sessions	Duration (Hours)	Staff Trained
Soft Skills & Leadership	34	35	2,716
Islamic Banking (IB)	26	27	2,012
Islamic Banking + Product	15	18	1,740
Compliance, Governance and Control	13	13	1,175
Sales	12	24	807
Operations	10	12	807
Dars-e-Quran	28	14	696
Customer Experience	9	9	695
Orientation Program	1	25	97
COVID-19 Awareness	1	1	94
Total	149	178	10,839

Articles	No. of articles shared
Self-Development	18
Communication Skills	17
Managerial Skills	8
Team Management Skills	7
Decision Making	5
Stress Management	2
Total	57

Video	No. of articles shared
Awareness - COVID 19	38
Soft Skills	28
Islamic Banking	27
General Banking	4
Customer Experience	1
Total	98

Happy Learning!



Automation of Bank's Appraisal Activity

At Meezan, we focus on a culture of continuous improvement and learning and believe that with each challenge lies an opportunity. Given these extraordinary circumstances, the Bank worked on revamping its appraisal activity, to disburse bonuses and appraisal letters to the staff. Opting for smarter solutions to ensure that the activities are completed on time, despite limited resources, the Human Resources, Learning & Development (HR, L&D) Group collaborated with the IT Department to develop an effective solution for automating the Bank's appraisal letters dissemination via HRMS.

This collaboration resulted in a time-efficient & cost-effective solution that gave line managers online access to bonus and increment letters of their respective teams in the 'Manager Self Service' option of HRMS. To facilitate them, a complete step by step guide of letter extraction mechanism via HRMS was also shared.

This initiative taken by the HR, L&D Group was widely appreciated by the Bank's Management and its staff. A special note of appreciation for the relevant teams who dedicated their valuable time in this activity.

Meezan Bank Alternate Distribution Channels – Ready for the Next Big Opportunity amid and beyond COVID-19

The banking industry in Pakistan has been undergoing a broad-based digital transformation in the face of unprecedented challenges brought forth by the COVID-19 pandemic. More and more individuals are now looking for remote ways to bank and Alternate Distribution Channels (ADC) such as Mobile Apps, ATMs, Cards, etc. are now becoming more important. We know that the expectations of our customers were already changing before the pandemic began. This 'shift to digital' however was vastly accelerated during the past few months, where physical distancing measures have necessitated the need for simpler, faster and more convenient banking channels. As Pakistan's largest Islamic Bank, we offer one of the most extensive and reliable ADC platforms to our customers.

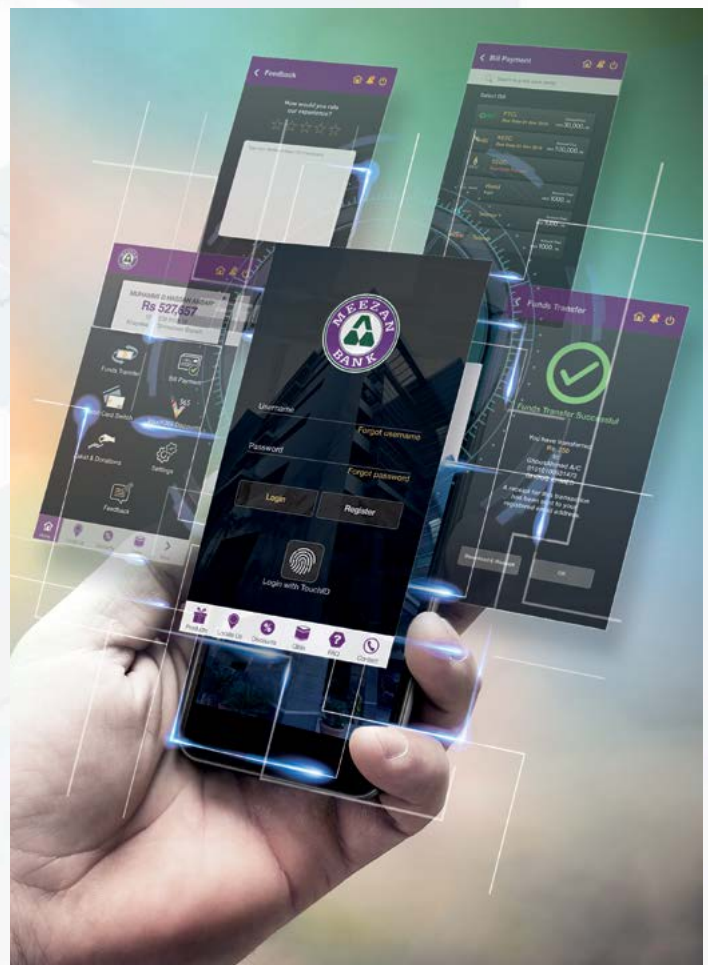
Our Key Offerings

Our redesigned Meezan Mobile App has already become a flagship product on our ADC platform. While enjoying the highest customer ratings with over 25 thousand reviews, the App continues to provide unmatched customer experience to customers from all walks of life. Meezan Bank offers over 300 bill payment options including Schools, Colleges, Utility Companies, Mobile Top-ups, ISP payments, Government taxes and Challans payments, etc. where customers can make routine payments in a safe and convenient way from the comfort of their homes.

Over the past few months, we have not only worked to manage and sustain the increasing influx of transactions but have also added several new Billers to our list, in response to our customers demand. These include IESCO, FESCO, LWASA, RWASA, QESCO and many others including addition of many new Schools.

Did you know?

- We've waived off the charges on Inter Bank Funds Transfer during COVID-19
- All banking customers may drop their cheques into drop boxes installed at Meezan branches' ATM rooms to avoid person-to-person interactions



Meezan Bank also offers the fastest payment experience for both bill payments and funds transfer through its App due to its very simple and intuitive interface. Moreover, the App also offers a number of other useful features as well like Qibla direction, Debit Cards management, details of Meezan Bank discounts and promotions, Branch and ATM locations with navigation etc. Meezan Mobile App provides secure, on-the-go access to accounts to help customers manage finances on the move.

In addition, our 800+ biometric enabled ATMs, offer the convenience of paying Utility, ISP and Mobile Phone Bills free of cost any time without waiting in queues at the branch counters!

What the Future Holds?

As the fastest growing bank in the country, we are focused on prioritizing our investment on strengthening our technological platforms that will allow us to scale up our capacity to support ever-increasing number of financial and non-financial transactions through our digital channels. It will also help us in becoming more agile and responsive to rapidly changing customer needs, competitive pressures and regulatory environment. Our new technological investments will also allow us to venture into new businesses like Prepaid Cards, Virtual Cards, Merchant Acquiring and e-Commerce Acquiring whenever needed.

Some of our key initiatives include:

- QR Payment through Meezan Mobile App
- Contactless Mobile Payments using Meezan Debit Card with Mobile's NFC feature
- Chat support on Mobile and Internet Banking
- In-App biometric verifications
- Intercity bus ticket booking through Mobile App
- Payoneer wallet integration with Mobile App for freelancers
- TDR Booking/Encashment through Mobile App and Internet Banking
- Online Tax Certificate through Internet Banking and Mobile App
- Scheduled payments
- Debit Card Controls (Turning POS/e-Commerce/ATM International transactions ON or OFF)
- Payment history of specific beneficiaries/billers

In addition to the above there are many other minor

improvements and features which are being worked upon and will be launched over the period of next 6 months.

Responding to changing customer behavior

Over the past few months, Meezan Bank's overall financial transactions through digital channels have witnessed a swooping growth of over 60% in monthly volume compared to pre-COVID period.

The increase in online transactions is evidence that the way people bank is rapidly changing. As lockdowns and social distancing measures continue to limit the choice of physical channels, customers are opting for digital channels across the board. This phenomenon is being experienced industry-wide, however, the bank that will offer the best digital services in the most seamless manner will stand above the competition as we adapt to the new normal post COVID-19.

This is indeed a massive opportunity for the Bank to encourage faster adoption of digital channels for both existing as well as new customers.

What do we expect from you?

As ambassadors of the Bank we must all play our role in building awareness of the Bank's digital channels. We should strive to build excellent customer propositions based on the variety of our ADC offerings especially the Mobile App and Internet Banking.

At the branch level, we expect all employees to educate the customer of the immediate 'quality of life' improvements in terms of faster and instant payments, increased transparency and simplified banking.

Our Branches and Call Centers have played a massive role in spreading this awareness and we are hopeful that we can, as a Bank, continue to help the masses learn about our ADC products while also guiding them on how to avail essential banking services using our App without visiting a branch.

We strongly encourage all branches to ensure that no customer must leave the premises without having the Meezan Mobile App installed.

What can I help my customer learn?

Using Debit Card for online food, grocery etc., shopping

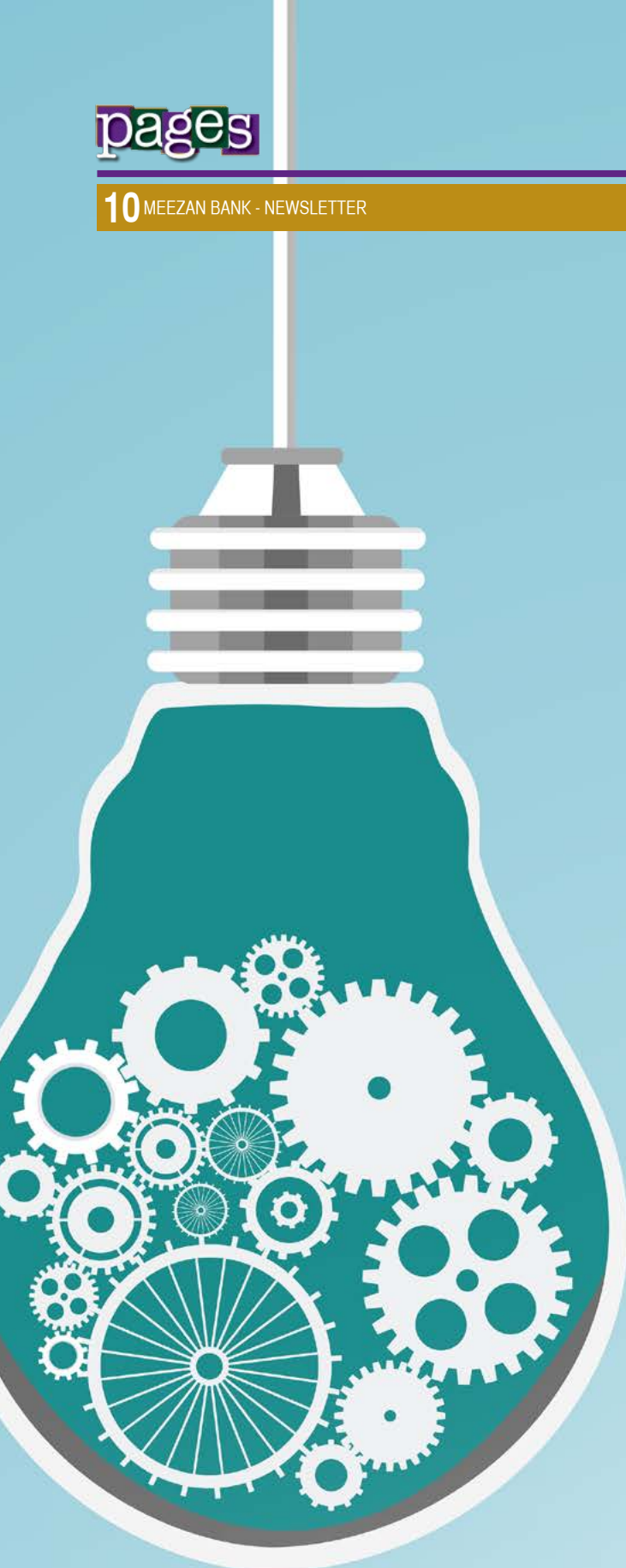


Paying bills online using the Meezan Mobile App



General Internet & Mobile banking App usage





Let us work together in creating value for our people & customers with **Continuous Improvement Program (CIP)...**

In order to maintain a leadership position in the banking industry, Meezan Bank is launching the Continuous Improvement Program (CIP)-a pivotal tool that aims at continuous improvements in our products and processes.

CIP will assist the Bank in building an internal culture of 'Problem solving through innovation', so that all the problems and improvement areas of the Bank can be accumulated and addressed at the correct forum.

The objective of CIP is:

'To build and promote a culture of innovation in the Bank where employees are encouraged to think out of the box and share ideas for innovating banking products and services for capturing new markets / increasing customer base and revisiting our internal policies & procedures for creating value for both our staff and customers'

What is CIP?

CIP is an idea-sharing platform through which every staff member is encouraged to share his/her working problems along with innovative solutions that can improve our products, processes, customer services and create more value for our employees and customers. All the practical and adoptable ideas will be communicated to Senior Management through a centrally managed dashboard and will be tracked periodically.

- CIP is, firstly, the Bank's prime tool for creating a culture of Innovation and empowering each staff member of Meezan Family to promote improvement and innovation in Meezan Bank.
- Secondly, CIP is the Bank's forefront tool for identifying the hidden talent of employees in Meezan Bank and recognizing them for sharing lots of innovative ideas for making Meezan Bank, an Innovative Bank.

Continuous Improvement Program (CIP) is every employee's journey to become a Star Innovator of Meezan Bank.



How Does CIP Work?



1. Idea shared on the Bank's CIP Portal will be evaluated as per Idea Evaluation criteria and accordingly the employee will be awarded with point termed as Innovation Miles. Employees can view Innovation Miles on the CIP Portal.
2. Employees are encouraged to share problems they face on daily basis in serving customers along with the ideas for resolution of such problems through online CIP Portal.
3. Employees contributing ideas will be recognized in the bank as "Innovators" and will be awarded for their contribution with titles as per following grid along with unique registered certificate number which he/she use as an official title for internal communication within the Bank.

The more ideas shared by employees on online CIP Portal, the more will be the Innovation Miles.

Innovation Title	Innovation Miles Required
	500 Innovation Miles
	1,000 Innovation Miles
	2,000 Innovation Miles (Innovation Ambassador)

Innovation Title	Innovation Miles Required
	4,000 Innovation Miles (Innovation Consultant)
	5,000 Innovation Miles (Senior Innovation Consultant)

Let us all take part in the Continuous Improvement Program where each employee's contribution will bring fresh-energy on long standing issues or even help us find more efficient approaches towards our work. As a part of Meezan Family, contributions and ideas are welcome from all levels of the

organization. Remember, our motive behind this internal think-tank tool is to give everyone the freedom to share their ideas and to bring everyone in on the big picture. Let us get ready to fire our creative drive to help grow our Bank



COVID-19 Employee Health & Safety Guidelines

In the face of the unprecedented COVID-19 pandemic, it is vital that each one of us acts responsibly and fully aligns ourselves with the Bank's guidelines to stay safe and protect others as well.

We are grateful to each one of our staff members that are being responsible and expect that they shall continue to ensure compliance to the below mentioned guidelines as well.

What to do in case you are feeling unwell?

- IMMEDIATELY inform your line manager (i.e. Branch Manager / Area Manager / Regional Manager / Department Head / Group Head). This applies to all employees whether attending office or working from home.
- Line managers must immediately send any employee displaying COVID-19 symptoms home to consult a doctor.

Should you get yourself tested for COVID-19?

- Employees displaying symptoms are requested to consult a doctor upon whose advice they should take the COVID-19 PCR test.
- Further, employees who have been exposed to a COVID-19 positive individual (whether at work, through a friend or family member) should be get tested within 48 hours



irrespective of symptoms. In case of branch staff, the entire branch including tea boy, rider, security guards and janitorial staff must be tested.

- Staff who experienced face to face contact within 1 meter and for more than 15 minutes during 2 days before the onset of symptoms of other person / positive tested person should get himself / herself tested upon recommendation of doctor.
- All employees must ensure 100% face mask rule, keep more than 1-meter distance and minimal face to face contact.

For positive COVID-19, when can employees discontinue quarantine and resume office?

- Employees who have tested positive may come out of quarantine and resume office only after completing 14 days in quarantine and being symptom-free. If there are symptoms then he/she must continue to remain on quarantine until there are no symptoms and then remain in quarantine for a further 4 days. No further test is required.
- In case there are no symptoms and the staff has tested positive, the staff should discontinue quarantine 14 days after the positive test and resume office or alternate work location as the case may be. No further test is required.
- In case there are symptoms and the staff has tested negative, the staff should resume office or alternate work location as the case may be only after taking advice from doctor.
- Staff should resume work subject to the permission of Group Head/ Department Head/ General Manager/ Regional Manager with intimation to Mr. Javed Ahmed.

However, following COVID-19 tested staff must ensure to have Two Consecutive Negative Tests (at least 24 hours apart) before discontinuation of quarantine.



Prioritizing Employee and Customer Security during COVID-19

Meezan Bank has been making continuous efforts to contain the risk of the spread of COVID-19 among Bank staff, customers and community. For this purpose, we have been issuing SOPs and guidelines from time to time to ensure that we follow best practices and curtail the spread of this pandemic.

All employees of the Bank are advised to strictly adhere to the control procedures circulated to them from time to time. These include following the workplace administrative policies, wearing masks, practicing the rules of social distancing and also playing a responsible role in reducing our exposure to protect ourselves, our families, customers and community at large.

To streamline this process, Mr. Javed Ahmed - Head Enterprise Risk Management has been given the additional task of acting as Central Coordinator – COVID-19. The objective is to make sure that we are fully informed of all matters pertaining to this new disease and take adequate remedial and preventive actions on time. Group & Departmental Heads, General Managers and Regional Managers are encouraged to keep Mr. Javed informed and updated regarding all matters pertaining to this pandemic and also to consult with him on relevant matters before taking any action unilaterally.

DID YOU KNOW ?

Studies suggest that Paper Money can carry a **virus** for up to 4 days!

Switch to using your Meezan Bank Debit Card to avoid any possible contact.

“It is neither their flesh nor their blood that reaches Allah, but what does reach Him is the taqwa (the sense of obedience) on your part. Thus He has made them (the animals) subjugated to you, so that you proclaim Allah’s glory for the guidance He gave you. And give good news to those who are good in their deeds.”

SURAH AL - HAJ
22 : 37

During these challenging times, let us stay safe and perform Qurbani through

www.alaminwelfaretrust.com.pk
(021) 111 153 153

www.baitussalam.org/bs/
(021) 111 298 111

www.indushospital.org.pk
(021) 111 111 880

and distribute the meat among those in need, especially those whose livelihood has been affected the most by this pandemic.

Meezan Bank holds Retail and Commercial Banking Conference – 2020

Meezan Bank held the first Retail and Commercial Banking Conference - 2020, in the City of Palaces, Bahawalpur before the lockdown. The Bank's Founding President & CEO-Mr. Irfan Siddiqui, Deputy CEO - Mr. Ariful Islam, All Group & Departmental Heads, General Managers, Regional Managers and Area Managers along with Commercial Banking teams attended this spectacular event to celebrate the efforts and performance of all team members who performed exceptionally well and made essential contributions in achieving the Bank's set objectives.



WHAT OUR CUSTOMERS SAY ABOUT US

Assalam o alaikum

Last Friday, April 24, 2020, a Mr. Rizwan called me on your behalf and very courteously explained the problem to me in detail. He also very efficiently guided me on how to go about affecting the remittance. My transaction was conducted successfully on Sunday, April 26, 2020. May I place on record my appreciation of your Mr. Rizwan's guidance in this respect and request you to please convey it to him as well.

Zahid I Bhatti

I have been a platinum customer of Meezan Bank for a couple of years. During the last few months I have faced few issues for which I contacted Mr Syed Muhammad Azeem UI Ain. To my sheer surprise, the issue was resolved in less than 24 hours.

It was the pure efforts of Mr. Azeemul Ain that my issue was resolved in no time.

Today I am a happy customer.

Thank you Mr. Azeem for your support.

Best wishes

Dr. Hafiz Abdul Basit Siddiqui

LARGEST FOLLOWING ON SOCIAL MEDIA IN PAKISTAN'S BANKING INDUSTRY!

19th largest on Facebook among **World's Top 100 Banks***
Highest YouTube Views in Pakistan's banking industry,
amounting to **11,431,049** views*

*Source: Q1 2020 statistics - The Financial Brand

OUR DIGITAL MEDIA FOOTPRINT

Please Follow the Official Social Media Pages of Meezan Bank for latest news, updates and information about the Bank, our products and services, job openings and much more!



Main Page
Over **2,02**
Million fans



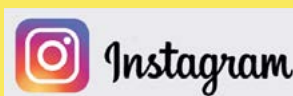
Careers
Over **22,700**
fans



Over **142,600**
followers




Over **8,400**
followers



Over **55,800**
followers



Over **13,100**
subscribers

 www.facebook.com/MeezanBank/ and www.facebook.com/MeezanBankCareers/

 www.instagram.com/meezanbanklimited/

 twitter.com/MeezanBankLtd/

 www.youtube.com/MeezanBankLtd1/

 www.linkedin.com/company/meezan-bank-ltd/



www.meezanbank.com