



Meezan Bank
The Premier Islamic Bank

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ISSUE 1 - 2022

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Anniversary this Year!**



President & CEO's Message

Dear Meezan Family,

السلام عليكم ورحمة الله وبركاته

As we mark the Silver Jubilee of our organization, having started our operations as Al Meezan Investment Bank in 1997 and twentieth anniversary of being granted the first ever Islamic Commercial Banking license in May, 2002 when we acquired the Pakistan operations of Société Générale, I reminisce with great pleasure and gratitude the countless blessings of Allah ﷻ and the efforts and dedication of our team during those formative years.

It is my firm belief that every single member of Meezan Bank, both former and current, has had a part to play in our success in their own unique way and I must express my appreciation to all of you for the hard work and commitment over the years. My congratulations to the entire Meezan family - especially our dedicated management team, fourteen thousand plus staff, loyal customers, shareholders, Board of Directors and Shariah Board members on this joyous occasion.

Alhamdulillah, from humble beginnings as the smallest bank in the country to the fastest growing and best-performing top five bank in Pakistan with 900+ branches and presence in over 290 cities, we have come a long way in such a short span of time. Today Meezan Bank is not only considered a pioneer in Islamic Banking but also recognized for an unparalleled customer franchise, best in-class Internet Banking services and the highest rated Mobile App in the country. Some of the recent milestones include crossing Rs.1.5 Trillion in Deposits, Rs. 800 Billion in Advances and Rs. 2 Trillion in Balance Sheet size which is testament of the joint efforts of our business segments and support functions. Meezan is also leading from the front on State Bank of Pakistan led initiatives including becoming the first bank to exceed USD 1 Billion in remittances via Roshan Digital Accounts and disbursing nearly Rs. 5 Billion under the Mera Pakistan Mera Ghar low cost housing scheme.

As we celebrate this important milestone, we must also reflect on what has contributed to our accomplishments and how we can gear up to face future challenges. I believe that the core strength of our success lies in our powerful Vision to 'Establish Islamic Banking as banking of first choice...' This clarity of Vision has been instrumental in our focus on providing excellent customer services and fulfilling the needs of our clients through

innovative Shariah-compliant solutions and we must never lose sight of this bigger objective.

Our future success would depend on our willingness and ability to wholeheartedly embrace digital transformation and adopt innovative new technologies in order to maintain our competitive advantage and striving to continuously improve our customer experience.

Now, more than ever we have a responsibility to protect our brand and build on our achievements. Let us all renew our pledge to act as ambassadors for Islamic Banking and Meezan Bank in our professional and personal lives. I would urge all of you to pray to Allah ﷻ for His divine blessings and forgiveness. May Allah ﷻ continue to bless us all. Ameen.

Jazakallah Khair

Irfan Siddiqui

Founding President & CEO

Justice (Retd.) Mufti Muhammad Taqi Usmani, Chairman - Shariah Board, Meezan Bank, named as the 6th Most Influential Muslim by 'The Muslim 500' – The World's Most Influential Muslims – 2022'

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

Alhamdulillah, we at Meezan Bank, consider ourselves fortunate that Justice (Retd.) Mufti Muhammad Taqi Usmani is the founding Chairman of Meezan Bank's Shariah Board and is our guide and mentor.

The Shariah Board is the apex body that oversees and provides Shariah-guidance to Meezan Bank in all its business and operational matters. We pray to Allah ﷻ to grant him even more taufeeq to serve the Ummah and a long and peaceful life. May Allah reward him for his efforts. Aameen!



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From the Desk of Ariful Islam (Deputy CEO)

Dear Colleagues,

السلام علیکم ورحمۃ اللہ وبرکاتہ

By the grace of Allah ﷻ over a 25-year period, consistent focus of the leadership and your hard work and dedication has transformed an investment house into one of the largest commercial banks in the country – this is no mean feat. Though asset size and deposit base are focus items, the key elements of corporate progression are profitability coupled with market performance. The former represents how effectively assets and in a bank's case, liabilities, have been put to use and the latter how the market perceives the organization will continue to perform. On both these accounts, Meezan has performed admirably. Meezan recorded profits of Rs. 28.4 billion in 2021 versus Rs. 34.3, Rs. 30.9 and Rs. 30.8 billion for HBL, UBL and MCB respectively.

Meezan Bank is now taking on digital transformation – head on. The speed of growth, the achievement in profitability and leadership in Islamic banking make it the natural choice to take

on this challenge. More importantly, the advent of Fintechs and rapidly changing customer behavior, necessitates this change. Though it is not an easy transformation, it is also not an impossible task. It has been adopted very successfully by a number of banking institutions recently, notable amongst which are DBS in Singapore, ING in the Netherlands, Ping An in China.

The banking industry has constantly been changing; though, this speed of change has increased exponentially in the past several years. The driving force for this change has been the availability and pervasiveness of technology. This technology has brought the cost and frequency of change to an unprecedented level.

As we transition into the new digital age, we must Insha'Allah maintain our edge with high quality of service, industry responsiveness and creativity towards Islamic products and services. Maintaining our core culture and values to being the leading Islamic Bank, we look towards all of our colleagues to help us achieve the status of being the quintessential Premier Islamic Digital Bank.

Presenting our 25th anniversary logo, inspired by the main logo design, that incorporates our main theme 'Meezan' and celebrates our commitment towards maintaining our edge as we transition into the new digital age.



Whoever acts evil or wrongs himself, then seeks forgiveness from Allah(S.W.T), shall find Allah(S.W.T) Most-Forgiving, Very-Merciful.

اور جو شخص کوئی برا کام کر گزرے یا اپنی جان پر ظلم کر بیٹھے، پھر اللہ سے معافی مانگ لے تو وہ اللہ کو بہت بخشنے والا، بڑا مہربان پائے گا۔

(4:110) Al-Nisa

Meezan Bank announces Financial Results for the First Quarter of 2022

The Board of Directors of Meezan Bank approved the financial statements of the Bank for the quarter ended March 31, 2022. The meeting was presided by Mr. Riyadh S.A. A. Edrees – Chairman of the Board; Mr. Faisal A. A. Al – Nassar – Vice Chairman of the Board was also present.

The Bank recorded excellent results for the quarter ended March 31, 2022, with profit after tax of Rs 9.2 billion – 51% up from corresponding period last year. EPS of the Bank increased to Rs 5.66 per share from Rs 3.75 per share in March 2021. The Board approved 17.5% (Rs 1.75 per share) interim cash dividend for the first quarter of 2022.

Meezan Bank is one of the largest banks in Pakistan in terms of deposits, which closed at Rs 1.45 trillion. Current account contributed to 46% of its total deposits, amounting to Rs 672 billion while the current and savings account (CASA) deposits represent 82% of total deposits, amounting to Rs 1.2 trillion. The Bank maintained its leadership position in Roshan Digital Account (RDA) with a market share of 24% in terms of the total RDA deposits of banking industry of Pakistan. Meezan Bank has a network of more than 900 branches in 293 cities and a network of 986 ATMs (2021: 906 ATMs) across the country.



Shaukat Khanum Memorial Trust & Meezan Bank Sign MoU for Shariah Compliance

The Shaukat Khanum Memorial Trust (SKMT) and Meezan Bank have signed a Memorandum of Understanding (MoU), under which Meezan Bank will develop a Shariah Compliance Framework for SKMT for the collection, utilisation and management of Zakat funds. The MoU was signed in Karachi by Dr Muhammed Aasim Yusuf, Acting CEO of the Shaukat Khanum Memorial Trust (SKMT), and Mr. Irfan Siddiqui, Founding President & CEO of Meezan Bank.

The Zakat distribution framework will be implemented at SKMT under the supervision of Mufti Omais Alam, an independent qualified Shariah scholar with expertise in Islamic Finance and Zakat. Implementation of the framework at SKMT will provide added comfort to individuals and organisations who give their Zakat to SKMT.

The Bank's Mobile Banking App has been consistently ranked as No.1 Mobile Banking App in Pakistan by both Apple Store and Google Play Store.

With a diversified product portfolio, the Bank is well-positioned to cater to all financing needs of its customers within the bounds of Shariah. The Bank has a well-diversified assets portfolio comprising Corporate and SME customers and is among the market leaders in the consumer financing sector.

Meezan Bank Launches Tap & Go - The Smart Way to Pay!



Meezan Bank has always been at the forefront of bringing innovations in payment technology to Pakistan for the convenience of its customers. In line with the same spirit, Meezan Bank has recently launched mobile based contactless payments - Tap & Go!

Meezan Mobile Tap & Go allows customers to experience contactless payments by simply tapping their NFC enabled Android phones on POS terminals with NFC capability. Customers can digitize their Meezan Debit Card & make quick payments with the tap of their Android phone following three simple steps:

1. LOOK: Search for the contactless symbol ()))) on the POS machine.
2. TAP: When prompted for payment, simply unlock your phone and tap it on the POS machine.
3. GO: Wait for the beep & your payment is done.

Meet our Galaxy of Innovators

Continuous Improvement Program (CIP) is the Bank's strategic initiative for creating a culture of innovation by empowering the Meezan Family to highlight improvement opportunities by submitting Ideas in the CIP Portal.

Alhamdulillah, this initiative has been well-received Bank wide, and numerous ideas have been received and reviewed by the Innovation team. We are delighted to share with you our team of top innovators who have shared their ideas to drive continuous improvement within the Bank.

1 Star Innovators



Mr. Abdul Karim Sami



Mr. Muhammad Shakeel Usmani



Mr. Muhammad Usman



Mr. Muhammad Idrees Younas Khan



Mr. Aftab Ahmed



Ms. Noorulain Zahoor



Mr. Arfan Ali



Mr. Amir Syed Sami



Mr. Hasan Ali



Mr. Muhammad Naveed ul Hassan



Syed Asad Bin Shakil

2 Star Innovators



Mr. Munib Badar



Mr. Sheikh Omer Tariq



Mr. Aamir Azaz Afzal



Mr. Arsalan Ahmed Khan



Mr. Saad Tariq



Mr. Haseeb Shahid



Mr. Qazi Shehbaz



Mr. Wasif Mumtaz



Mr. Waqas Rana



Mr. Muhammad Ansab Khan

4 Star Innovators



Mr. Rizwan Habib



Mr. Shoukat Ali



Mr. Muhammad Sohail Sadiq Qureshi

5 Star Innovators

The Huge Success of Meezan Roshan Digital Account !

Meezan Roshan Digital Account (RDA) facilitates Non-Resident Pakistanis (NRPs) in opening accounts digitally without visiting Pakistan and for sending foreign remittances and investments to the country. Since its launch, Meezan Bank has shown spectacular growth in RDA and has recorded the highest figure deposits in the overall banking segment in Pakistan.

With more than 32,000 Roshan Digital Accounts in over

109 countries across the globe, the total portfolio of Roshan Digital Accounts of Meezan Bank is more than 39 Billion (equivalent in PKR) with more than PKR.29 Billion placed in Islamic Naya Pakistan Certificates.

A huge shoutout to the RDA team and all relevant stakeholders who have worked towards achieving this goal!



Meezan Bank Holds Star Awards

Meezan Bank's Retail Banking Group recently held Star Awards – an initiative that rewards and acknowledges performers who have delivered exceptional sales performance and have contributed towards enriching the Bank's focus and commitment to our core values.

Some of our staff recognized at the recent Meezan Star Awards are



Mr. Al Hilal

- BSO (Cash) at New Fruit Market Branch
- recognized for service excellence and particularly excellent counter services.



Mr. Muhammad Bilal

- PBO at Clock Tower Branch, Faisalabad
- recognized for Outstanding Rating in PAM Scorecard at Country level.



Mr. Naveed Iqbal

- BM at Citizen Colony Branch, Hyderabad
- recognized for obtaining Indigo rating in Service Quality and 105% performance in Car Ijarah.



Mr. Muhammad Zahid Mukhtar

- BSO at Old KLP Road, Sadiqabad
- recognized for excellent customer services, cash handling and contributing towards Rs. 15 Million deposit mobilization.



Mr. Muhammad Atif Akram

- BSO at Daska Branch
- recognized for his show of integrity on returning excess cash amount worth Rs. 500,000/- to customer on counter.



Mr. Kamran Zafar

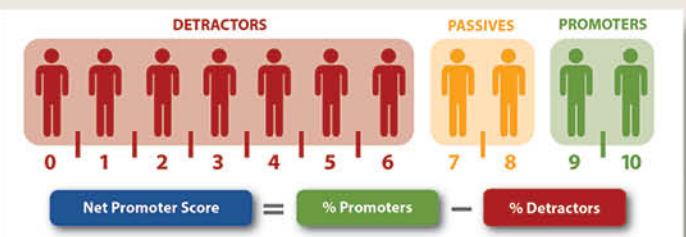
- Rider at Qartaba Chowk
- recognized for his integrity and managing trade documents of customers, delivering them to concerned departments. He also introduced NTB accounts with considerable balance.

Preventing Consumer Churn Through Net Promoter Score of Takaful Products

As Pakistan's Premier Islamic bank, Meezan Bank places significant emphasis on service quality and customer satisfaction. To maintain out-class service levels, Meezan Bank provides a platform for its consumers where they may raise their voices in a comfortable and welcoming environment. For this purpose, the Bank has been using an instrument called Net Promoter Score (NPS) that opens a channel for ongoing communication between the team and the customer and also allows follow-up to gauge any grey service areas, gain a keen insight regarding customer preferences while also win the confidence of detractors by getting their issues resolved.

Through a well-defined mechanism, the Bank goes the extra mile to meet the expectations of its customers and ensures that their feedback is also incorporated into improving the

product and service. This also enables the Bank to gain insights into customers' grievances and deal with them proactively hence, increasing transparency throughout the value chain.



About the Author

Syed Muhammad Hassan Ali, is a differently-abled resource, currently serving as Analyst Customer Insights at the Service Quality department, Meezan Bank. He holds a Master's in English Literature from the University of Karachi.





Leadership Conference 2022

Meezan Bank organized the Leadership Conference - 2022 to encourage sharing of ideas from senior members of the Bank's team on Meezan Bank's long-term goals and future direction and to reinvigorate employees towards achieving the Bank's Vision of establishing 'Islamic banking as banking of first choice...'

This third consecutive annual conference was attended by Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank and Mr. Ariful Islam - Deputy CEO, Meezan Bank along with the direct reports of Group and Department Heads. At the conference, Mr. Irfan Siddiqui talked about the Bank's achievements over its 25-year journey focusing on the performance of the year 2021, the significance of each team member and their role as ambassadors of Islamic banking as a whole and not just Meezan Bank. Mr. Ariful Islam, while addressing the audience, also shed light on the primary objectives and major initiatives of the Bank's Strategic Plan. The Conference demonstrates the value Meezan Bank places on providing all stakeholders with an opportunity to discuss common challenges in an informal setting.

Islamic Banking Refresher Program held for Senior Executives of the Bank

An Islamic Banking Refresher Program was developed and conducted for the Senior Executives of the Bank in Karachi and Lahore by the Bank's Learning and Development Department. 51 senior executives (Area Managers, Regional Managers and Department Heads) attended this program whereas senior resources from Shariah Compliance Department conducted the session on different topics related to Islamic banking.



International Women's Day Celebrations

To acknowledge the contribution of the female staff members and to commemorate International Women's Day, Meezan Bank held a session on the 'Glorious Role of Women in Islam', led by Aalimah Sobia Hasan at Meezan House, Karachi. The session was also broadcast on Zoom whereas a souvenir was presented to all female staff members across the Bank.

With a keen focus on enhancing the role of females across the Bank, several staff members were nominated to attend external trainings i.e., Women in Leadership, Women Leader Seminar, Women in Business Conference and All-Star Academy.

One-Day Training on Continuous Improvement Program



An exclusive one-day training on Continuous Improvement Program (CIP) - the Bank's strategic initiative for creating a culture of innovation; was held at Meezan Bank's Design Thinking Lab for the Compliance Department staff. Led by Mr. Umer Mansoor, Head of Innovation & Transformation, Meezan Bank, the training aimed to help the staff develop skills on design thinking and lean six sigma concepts within the support functions to bring improvement in processes and to facilitate the stakeholders in a more effective and efficient way.

Mr. Javed Ahmed Sheikh - Chief Compliance Officer, Meezan Bank spoke about the importance of CIP and on implementing new ideas and concepts as the need of the hour. Staff who successfully completed the training workshop were also awarded with certificates.

The Making of Pakistan's Islamic Banking Success Story-

Founded in 1997, Meezan Bank started its journey as Al Meezan Investment Bank, later to be renamed, and known as Pakistan's first Islamic commercial bank. With a Vision to 'Establish Islamic banking as banking of first choice...', we have grown both in numbers and patrons who have supported us whole-heartedly and have shown immense acceptability towards Shariah-compliant banking.

As one of the largest banks currently operating in Pakistan, Meezan is the Nation's pioneer of Islamic banking, and a true leader at forefront in the industry. Our branch network has grown from 4 to 914, spanning across 290+ cities, with a presence in every major as well as smaller cities of the country. As a Bank, we are immensely proud of our core values: Shariah compliance, Service Quality & Integrity, our history, heritage and the strength of our relationships and vow to consistently deliver the best-in-class banking experience to our customers.

This year marks the 25-year silver anniversary of Islamic banking in Pakistan – an iconic era that commenced under our Founding President and & CEO – Mr. Irfan Siddiqui's faith in the word 'Meezan' – an era that undoubtedly mapped out a route full of opportunities for other Islamic banking institutes and windows for the next many decades to come!

Today, in the year of our 25th anniversary, our commitment towards authentic, Shariah-compliant banking is stronger than ever. We look forward to the future as we walk you through some of the key milestones and achievements in our journey:

1997



2002



Al Meezan Investment Bank acquires Pakistan operations of Societe Generale and is issued the first Islamic Commercial Banking license by SBP. Now a full-fledged scheduled Islamic commercial bank, it is renamed as Meezan Bank



Deposit base: Rs. 5.08 billion



Pakistan's first Shariah-compliant Auto Finance product is launched

SME operations start as an independent business unit

2003



Al Meezan Investment Management Ltd. becomes a subsidiary of Meezan Bank through acquisition of majority shares

Branches: 16, Deposit base: Rs. 7.7 billion



Pakistan's first Shariah-compliant Housing finance product is launched

2010

Over 222 Branches
Over 63 Cities

Total deposits reach Rs. 131 billion
Import/ Export Business volume Rs. 143 billion

Launch of Wakalah based financing product for the development of partnerships between Islamic and Microfinance banks

Meezan Business Plus

& Meezan Euro Savings Account & Meezan Pound Savings Account launched

Meezan Bank stands among the top three auto-finance providers in the country

2011

275 Branches
83 Cities

9th largest bank in Pakistan in terms of branch network



Meezan House inaugurated

Total assets cross Rs. 200 billion

Launch of Running Musharakah for working capital requirements of corporate customers

2012

10 years of Islamic banking
310 Branches
90 Cities

Total deposits cross Rs. 230 billion



Launch of Meezan Visa Platinum Debit Card



Launch of Meezan Premium Banking & Premium Banking Centers



Launched

2013

Over 350 Branches
Over 100 Cities

8th largest bank in Pakistan in terms of branch network

Total deposits reach Rs. 289 billion

Launch of SMS Banking

2014

428 Branches
117 Cities



Meezan Bank acquires HSBC Pakistan

Total deposits reach Rs. 380 billion



Mobile Banking App Launched



Launch of Corporate Internet banking



Launched Meezan Titanium MasterCard Debit Card Launched

2015

551 Branches
143 Cities

Meezan Bank acquires Pakistan operations of HSBC Oman



Agreement Signing with Karandaaz Pakistan

Total deposits reach Rs. 472 billion



Centers of Excellence in Islamic Finance established at IBA, LUMS and IMSciences (Peshawar)

Meezan Bank's First Hajj booths at Haji Camp

Meezan Bank Marks its 25-Year Anniversary this Year!

2004

Meezan Bank acts as the Shariah Structuring Advisor for the historic transaction of international Sukuk offering for USD 600 million under a mandate awarded by the Government of Pakistan

Branches: 16,
Deposit base: Rs.13.7 billion

ATM/Debit Cards and ATMs are introduced

Online Banking is launched across all branches

2005



Meezan Bank wins Best Islamic Bank in Pakistan
Islamic Finance news Awards

Dollar Mudarabah Certificates and Special Musharakah Certificates launched for liquidity management and inter-bank market

Branches: 28,
Deposit base: Rs. 22 billion

2006



BANKING

Introduced for the first time in Pakistan

Deposit base grows to Rs. 34 billion

Number of branches reaches 62 in 21 cities

Internet Banking launched

2007



Import/Export business reaches Rs. 70 billion

Deposit base: Rs. 54 billion

2008



Introduction of Tijarah financing

Deposit base: Rs. 70 billion

Launch of first Government of Pakistan Ijarah Sukuk

2009



Deposit base: Rs.100 billion

Bank handles more than Rs.100 billion of Import/Export business



Meezan VISA Debit Cards launched

Launched Meezan 

2016



Best Islamic Bank in Pakistan



Pakistan Banking Awards

Launch of New Corporate Website



Official Facebook Page crosses 1 Million Fans

2017



Top 25 Companies of the Year, 2016



Most Innovative Solution Deployed for Cash Displacement



Launch of secure online shopping with 3D secure

2018



8th Largest Bank in terms of Branch Network



Best 'Bank 2018' Pakistan Banking Awards

Credit Rating Company Limited upgrades Credit Ratings to AA+/A1+



Launch of Visa Platinum & Supplementary Debit Cards
Launch of New Internet Banking

Launch of Fastest Debit Cards Activation over ATM in Pakistan

First bank in Pakistan to introduce e-Rights Shares Subscription Services for Investors

First Islamic bank in Pakistan to facilitate e-Dividend Payments & Tax Certificates for shareholders

2019



6th Largest Bank in terms of Branch Network & Deposits

Closing of the historic Rs 200 Billion Pakistan Energy Sukuk-I to resolve circular debt making it Pakistan's largest Shariah-compliant instrument

Financial close for 4 wind power projects & provision of working capital facilities for the highest number of wind power projects handled by any single local financial institution

President of Pakistan calls for adoption of Islamic banking system for Govt. departments and ministries



Launch of New Meezan Bank Mobile Banking App

2020



Best Bank 2020 Pakistan Banking Awards

Strongest Islamic Bank in Asia - 2020

Strongest Bank in Pakistan - 2020

THE ASIAN BANKER



2021



4th Largest Bank in terms of Deposits

State Bank of Pakistan - by Former Prime Minister Imran Khan



Roshan Digital Account Best Performing Bank

Fastest Growing Bank Highest Amount of Deposits RDA



Mera Pakistan Mera Ghar Top performance award for disbursements & approvals (2nd Position)

VIS Credit Rating Company Limited Credit ratings upgraded to AAA - the highest possible rating in financial industry

Meezan Bank's success story incorporated as a case study in Philip Kotler's Essentials of Modern Marketing-Pakistan edition

Meezan Wellness Program concludes its First Phase after receiving an Overwhelming Response

Meezan Bank recently concluded the first phase of Meezan Wellness Program, a Fitness Drive designed to encourage healthy behaviours and outcomes among employees at the Bank.

An award ceremony was also organised to laud and appreciate the hard work and dedication of employees towards physical fitness and wellness. Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank distributed the awards to winners from each category and expressed his encouragement for further similar initiatives.

A special note of appreciation to all those who participated and many congratulations to the winners!



Meezan Bank receives an overwhelming response for Branch Services Officer (BSO) Batch, 2022



Meezan Bank launched the Branch Services Officer (BSO) Batch, 2022 in the first quarter of the year and received an overwhelming response from candidates, with the initial applications reaching 20,000 and attracting over 30% female candidates. Recruitment tests were conducted in Karachi, Lahore, Islamabad, Faisalabad, Multan, Peshawar, Gujranwala and Quetta.

Lahore East Region holds Town Hall Meeting 2022



Meezan Bank's Lahore East Region recently held its Town Hall Meeting, hosted by General Manager - Mr. Anwar ul Haq, at Pearl Continental Hotel, Lahore. The event was attended by Mr. Ijaz Farooq - Group Head Retail, Commercial, SME & Agriculture Finance, Mr. Khalid Zaman Khan - Group Head, Human Resources, Learning & Development and Mr. Zia ul Hassan - Group Head Operations as well as Senior Management, Area Managers & Branch Managers, Regional Staff and Star Performing Sales staff of Lahore East Region.

The event celebrated the efforts and performances of staff who performed exceptionally well and made essential contributions in achieving the Region's and Bank's set objectives while shields and certificate of achievements were distributed amongst the top performers.

Meezan Bank to Offer Exclusive Discounts to its Customers on MTJ Brand!

Meezan Bank is offering an exclusive discount to Meezan customers at all MTJ outlets. MTJ - Tariq Jamil, is a brand inspired by the philanthropy of Maulana Tariq Jamil. The MoU was signed by Mr. Shariq Mubeen, Head of Alternate Distribution Channels - Meezan Bank and Mr. Talha Saleem, CFO - MTJ, Tariq Jamil at the Meezan Bank Head Office, Karachi.

The event was graced by Maulana Tariq Jamil himself who was warmly welcomed by Mr. Irfan Siddiqui, President & CEO - Meezan Bank, Mr. Faizur Rehman, Group Head IT - Meezan Bank as well as the entire Senior Management of the Bank. While sharing his valuable *Dars*, he emphasized on the importance of promises and good conduct in Islam. He also praised Meezan Bank for putting the stepping stone in eliminating the aspect of Riba from financial transactions.



Meezan Bank joins hands with InfoBip to launch WhatsApp Banking for its Customers



Meezan Bank recently entered into an agreement with InfoBip to develop and launch a WhatsApp Banking channel for its customers. The agreement was signed by Mr. Ariful Islam - Deputy CEO, Meezan Bank and Mr. Safer Merchant - Country Manager, Infobip.

The Data Analytics team of Meezan Bank will be launching the WhatsApp Banking Project in coordination with multiple internal stakeholders including Roshan Digital Account and Premium Banking, offering customers a new way to interact with the Bank. As a step towards digitalizing services, the project aims to address customer needs by providing them access to various banking services on their fingertips through WhatsApp. Using WhatsApp Banking, customers will be able to perform multiple actions such as tax certificates, account statement, complaint lodgement, etc.

Meezan Bank signs MoUs with Multiple Universities to further the cause of Islamic banking

Meezan Bank recognizes the importance of Islamic finance education and has always been at the forefront to support Pakistan's leading universities to promote Islamic banking education in the country.

Recently, Meezan Bank has signed MoUs with University of the Punjab's Faculty of Business, Economics and Administrative Sciences (FBEAS), University of the Punjab's Hailey College of Banking & Finance (HCBF) and Bahria University, Lahore to further the cause of Islamic banking. The MoUs were signed by Mr. Ahmed Ali Siddiqui - Group Head Shariah Compliance, Meezan Bank, Prof. Dr. Niaz Ahmad Akhtar - Vice Chancellor of University of the Punjab, Prof. Dr. Mubbsher Munawar Khan - Principal of Hailey College of Banking & Finance and Commodore Shahid Azmat Wain - Director of Bahria University, Lahore. In addition to this, Islamic Banking Awareness Seminars were also conducted for students and faculty members of the partner universities.



Meezan Bank achieves financial close of PKR 1,000 million Syndicated Islamic Finance Facility for 7 MW Solar Power Project for Burj Solar Energy (Private) Limited

Meezan Bank, as the Mandated Lead Arranger, is pleased to announce financial close of PKR 1,000 million Syndicated Islamic Finance Facility for 7 MW Solar Power Project for Burj Solar Energy (Private) Limited. The first tranche of PKR 580 million will be used to finance the construction of 7 MW Solar Power Plant for Power Cement Limited on Karachi – Hyderabad Motorway.

The Solar Power Plant will generate 220 GWh solar units for 20 years from July, 2022. In addition to reducing cost of electricity, the plant will offset 112,000 tons of greenhouse emissions.

Meezan Bank's inclination towards green energy initiatives can be witnessed by its active participation in multiple renewable energy projects aggregating 380 MW.

Meezan Bank and Hamdard University's Faculty of Management Sciences join hands for the promotion of Islamic banking and finance

Meezan Bank has signed an MoU with Hamdard University's Faculty of Management Sciences, Karachi for the promotion of Islamic banking and finance. Such partnerships with academia will help in spreading Islamic banking knowledge and awareness and lead to the growth of Islamic finance.

The MoU was signed by Mr. Ahmed Ali Siddiqui - Group Head Shariah Compliance, Meezan Bank on behalf of the Bank and Mr. Kaleem Ahmed Ghias - Dean of Faculty of Management Sciences, Hamdard University, Karachi on behalf of the university.

Meezan Bank participates in the 22nd MAP Convention 2022

Meezan Bank participated in the 22nd MAP Convention 2022: 'Leadership & Governance in Changing Times' held recently in Karachi.

Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank gave a presentation on Ethics, the Heart of Leadership at the event which was attended by Senior Management of the Bank, eminent personalities from financial institutions and other leading organizations of the country.



Meezan Bank Facilitates the Youth of Pakistan in Setting Up New & Growing Established Businesses



Alhamdulillah, Meezan Bank's customers received cumulative financing of more than Rs. 221 Million at the Former Prime Minister's Kamyab Jawan Youth Entrepreneur Scheme cheque distribution ceremony held at Governor House, Karachi.

Meezan Bank is the first and only Islamic Bank to disburse Rs. 1.0 Billion this Scheme. The program was launched with a vision to empower young entrepreneurs to build and grow sustainable businesses and create employment opportunities with the help of quick, simple and low-cost financial assistance from participating banks.

Meezan Bank & Indus Motor Team Up to Hold Joint Promotional Road Show

In an effort to engage consumers across the country, Meezan Bank and Indus Motor Company teamed up to hold a joint promotional road show. Country-wide events resulted in further market penetration and formed sales momentum in sustaining the market share of both stakeholders. Roadshows were held at ten different locations including Hyderabad, Peshawar, Rawalpindi, Islamabad, Bahawalpur, Multan, Faisalabad, Gujranwala, Gujrat and Rahim Yar Khan.



Encouraging Electronic Warehouse Receipt (EWR) Finance in Pakistan

Meezan Bank and Naymat Collateral Management Limited (NCMCL) have signed a System Usage Agreement to encourage Electronic Warehouse Receipt (EWR) Finance in Pakistan.

EWR will be a first-of-its-kind digital instrument launch in Pakistan which will give farmers access to financial institutions in order to avail a hassle-free financing facility. Farmers can obtain financing by placing their produce in an accredited warehouse where the partner bank based on real-time information about the quantity, quality and price of the produce can offer financing facility to the depositors of the produce. This will help in significantly reducing transaction costs and operational risks for the partner bank.

Meezan Bank signs PKR 6,800 million Syndicated Facility for Pak Gulf Construction Company (Pvt) Limited



Meezan Bank, as Lead Arranger, has signed PKR. 6,800 million Islamic Syndicated Facility for Pak Gulf Construction Company (Pvt) Limited. A signing ceremony was held at The Centaurus Mall in Islamabad, in the presence of Mr. Sardar Ilyas Khan - Chairman, PGCL, Sardar Yasir Ilyas Khan - CEO, PGCL, Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank, and senior representatives from the syndicate banks along with the senior management of PGCL.

The proceeds of the transaction will be utilized to finance the capital expenditure related to the finishing of a five-star deluxe hotel in Tower C located at Centaurus Mall, Islamabad for which the grey structure and façade has already been completed. The hotel will be managed by Movenpick, a brand owned by Accor, the sixth-largest hospitality company in the world managing over 4,000 properties globally. The facility has been arranged by a consortium of banks led by Meezan Bank with Mohsin Tayebaly & Co. acting as the financiers' legal counsel.

Meezan Bank is live on Pakistan Single Window (PSW) system

We are pleased to announce that Meezan Bank is live on Pakistan Single Window (PSW) system for goods declaration filing against all import and export transactions.

The PSW system is one of the most important cross border trade facilitation initiatives to have been taken up by the State Bank of Pakistan (SBP) and the Government of Pakistan in recent years.

The PSW will provide an integrated electronic platform that allows parties involved in trade and transport to lodge standardized information and documents with a single-entry point to fulfil all import, export and transit regulatory requirements. The PSW system will link various stakeholders like Customs and Other Government Authorities (OGAs) involved in regulation of cross border trade as well as transportation besides connecting port authorities, commercial banks, traders, freight forwarders and transporters, etc. on a digital platform.

For details: <https://www.meezanbank.com/pakistan-single-window/>

Meezan Bank holds Pakistan Day celebrations in Saudi Arabia to promote Roshan Digital Account

Meezan Bank promoted Meezan Roshan Digital Account and its wide range of financing and investment facilities including Roshan Apna Ghar and Roshan Apni Car at the Pakistan Day Celebrations organized by the Pakistan Embassy in Riyadh, Saudi Arabia on March 23, 2022. The event was attended by Senior Management of the Bank including Syed Kashif Zaidi - Head of Centralized of Operations, Syed Imran Ali Shah - Financial Controller, Retail Banking, Commercial / SME and Consumer Finance and Mr. Waqar Altaf - Business Manager, Roshan Digital Account along with renowned names from Pakistan and other countries including officials, diplomats and media personalities.





Alhamdulillah, Meezan Bank has been recognized by Islamic Finance News (IFN) of REDmoney Group - Malaysia as the Best Islamic Bank in Pakistan of 2021. This is the 16th year the Bank has been recognized by IFN among the leading providers of Shariah-compliant banking services across the globe.

Best Islamic Bank by Sector

BEST ISLAMIC PRIVATE BANK

2nd: Meezan Bank

MOST INNOVATIVE ISLAMIC BANK

2nd: Meezan Bank

BEST ISLAMIC RETAIL BANK

3rd: Meezan Bank

Meezan Bank awarded 'Best Islamic Bank in Pakistan' & multiple 'Deal of the Year' awards by Islamic Finance News – Malaysia

Deal of the Year

MOST INNOVATIVE DEAL OF THE YEAR - GLOBAL AWARD

ENERTECH'S PKR25.5 BILLION SUKUK

Arrangers: Meezan Bank among others

Shariah Advisor: Meezan Bank

SYNDICATED DEAL OF THE YEAR - GLOBAL AWARD

PAKISTAN MOBILE COMMUNICATION'S PKR10.5 BILLION
SYNDICATED FINANCE FACILITY

Arrangers: Meezan Bank among others

Shariah Advisor: Meezan Bank and Faysal Bank

PAKISTAN DEAL OF THE YEAR

ENERTECH'S PKR25.5 BILLION SUKUK

Arranger: Meezan Bank

Shariah Advisor: Meezan Bank

Meezan Bank Car Ijarah achieves the Highest-Ever Disbursement since Inception



The automotive industry is one of the fastest-growing industries in Pakistan. Despite the increasing car prices, KIBOR rate, dollar fluctuation and other external factors, Meezan Bank's Car Ijarah has achieved yet another milestone – crossing the highest-ever disbursement amount since the inception of Car Ijarah.

Alhamdulillah, Meezan Bank is leading the auto-industry in Pakistan thanks to the new LOS digital application processing and approval system that has helped improve the overall process efficiency. Car Ijarah LOS became fully operational in March, 2022 across the Bank.



Meezan Bank recognized by SBP for the 'Most Innovative Stall' and 'Highest Number of Applications Received' at the Mera Pakistan Mera Ghar Mela

Meezan Bank was recognised by the State Bank of Pakistan as the best among all banks for the 'Most Innovative Stall' and for 'Highest Number of Applications Received' at the first ever Mera Pakistan Mera Ghar Mela in Faisalabad.

With more than 30,000 people in attendance, we would like to thank the citizens of Faisalabad for their overwhelming response! Thank you for your continued patronage and support.



MEEZAN BANK AWARDED SECOND POSITION AMONG TOP 25 LISTED COMPANIES BY PAKISTAN STOCK EXCHANGE (PSX)

Alhamdulillah, Meezan Bank has been awarded second position among Top 25 Listed Companies by Pakistan Stock Exchange, making it the only Islamic bank and one of the only two banks to be recognized by PSX.



Sr. No.	Name of Company	Sr. No.	Name of Company
1	Fauji Fertilizer Company Limited	14	Ghani Global Glass Limited
2	Meezan Bank Limited	15	Engro Polymer & Chemicals Limited
3	Systems Limited	16	International Industries Limited
4	Security Papers Limited	17	Redco Textiles Limited
5	Archroma Pakistan Limited	18	Hum Network Limited
6	Fauji Fertilizer Bin Qasim Limited	19	Mehran Sugar Mills Limited
7	Mari Petroleum Company Limited	20	Tri-Pack Films Limited
8	Askari Bank Limited	21	Al-Abbass Sugar Mills Limited
9	Abbott Laboratories (Pakistan) Limited	22	International Steels Limited
10	Century Paper & Board Mills Limited	23	Synthetic Products Enterprises Limited
11	Cherat Packaging Limited	24	Attock Cement Pakistan Limited
12	Cherat Cement Company Limited	25	OLP Modaraba (Formerly: Orix Modaraba)
13	ICI Pakistan Limited		



Meezan Bank recognized as the Top Bank for achieving the highest Number of Roshan Equity Accounts by CDC



Dr. Inayat Hussain - Deputy Governor, State Bank of Pakistan presented the award to Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank.

Announcing Meezan Ambassadors!

Meezan Ambassador Program - an initiative launched by Human Resources, Learning & Development Group to create ambassadors amongst the Bank's front-line workforce is pleased to announce nine successful candidates who have secured the title. Congratulations!



Employee Name	Department	Designation
Mr. Muhammad Zahid	Corporate & Institutional Banking	Regional Corporate Head, Multan
Mr. Muhammad Numan Bhatti	Investment Banking & Shariah Advisory	Team Leader - Origination
Mr. Kamran Mahmood Butt	Retail Banking	Area Manager, Allama Iqbal Area, Lahore West
Mr. Moazzam Saeed Khan	Retail Banking	Regional Manager, Faisalabad
Mr. Muhammad Ejaz Nadeem	Retail Banking	Regional Manager, Bahawalpur
Mr. Faraz Ahmed	Digital Banking	Digital Product Manager
Mr. Muhammad Saleem	Retail Banking	Area Manager, NGT Area, Lahore East
Mr. Muhammad Yasir Abaidullah	Commercial & SME	Head, ISAAF Branch Banking
Mr. Naveed Uz Zamaz Khan	Retail Banking	Regional Credit Manager, Balochistan

Thank you
FOR FOLLOWING US! BRAND



With the largest social media following in the local industry, Meezan Bank leverages its digital presence to run extensive product and service awareness campaigns. Some of the most recent and notable of these include campaigns on Meezan Roshan Digital Account and Meezan Roshan Apna Ghar that have crossed the 1.3 Billion Impressions milestone!

In addition, as part of the Bank's on-going strategy to increase Islamic banking awareness, the Bank has conducted more than 40 Awareness Webinars Live on Facebook and Zoom till date.

Our Digital Media Footprint

Facebook Main Page – Over 2.28 Million Likes

Facebook Careers – Over 44,000 Likes

LinkedIn - Over 233,000 Followers

Twitter – Over 20,300 Followers

Instagram – Over 99,700 followers

YouTube – Over 29,900 subscribers

Like, Follow and Share 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!

 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/

pages

www.meezanbank.com