



**Meezan Bank**  
The Premier Islamic Bank



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ISSUE 2 - 2022

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## From the Desk of Ariful Islam (Deputy CEO)

Dear Colleagues

السلام علیکم ورحمۃ اللہ وبرکاتہ

Alhamdulillah, I am happy to share with you the information that two new accounts have been added to our products portfolio – the first one is an account that caters to Pakistani nationals aged 60 years and above, Meezan Senior Citizens Account; the second one is Meezan Payroll Partner, which is a much-needed requirement of corporate, commercial and SME customers.

I am confident, Insha'Allah, that both of these new initiatives would be valuable additions to our products portfolio and will help consolidate the strong brand presence of Meezan Bank in Pakistan.

### Meezan Senior Citizens Account

Meezan Senior Citizens Account offers Pakistani nationals aged 60 years and above, widows and differently-abled persons, higher Shariah-compliant returns on their deposits. The account is designed to allow senior citizens to invest their savings, pension income and retirement benefits for higher returns. The account is opened under a Mudarabah-based contract which allows the account holders to have easy access to their money.

In line with our Vision to establish 'Islamic banking as banking of first choice...', we are offering products for all segments of the society starting from housewives and businessmen to children, salaried, senior citizens and small savers. As a major retail bank, Meezan Bank's over 3.3 million bank accounts are

a testament to the fact that we want and value diversity and inclusion.

### Meezan Payroll Partner

To cater to a growing demand from Corporate, Commercial and SME customers for a secure, convenient, and efficient way of handling their payroll, we have launched a comprehensive digital workplace banking solution for our customers - Meezan Payroll Partner (MPP).

MPP is a complete payroll management solution that offers benefits such as payroll disbursement, pension disbursement, staff reimbursement, bonus processing and much more. The entire product suite is powered via eBiz+, an online platform for corporate collections, payments and account opening. Through MPP, we are providing a one-stop Shariah-compliant banking solution to our clients to manage their daily banking and payroll needs from one platform.

Launch of MPP reflects the Bank's continual efforts in leveraging technology to serve our customers better.

As the year-end approaches, I want to take a moment to thank all of you for your commitment and contribution towards the cause of Islamic banking. This dedication is why our customers continue to rely on us as their preferred bank.

2023 is set to be another challenging, and exciting year for us. We are rolling out several important initiatives that will help progress towards our strategic goals and enable us to adapt more quickly to the changing business environment. The evolving economic and technological environment also necessitates that we equip ourselves with adequate knowledge for continued success in the future.

Alhamdulillah, Meezan Premium Banking portfolio has crossed 80,000 customers and PKR 700 Bn in December, 2022.

We would like to thank the entire Meezan Family for their hard work and dedication and our customers whose support takes us from strength to strength.

Onwards to bigger achievements!

MEEZAN PREMIUM  
BANKING



### Editorial Team

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pages

is also available for download at :  
[www.meezanbank.com/media-centre/newsletter](http://www.meezanbank.com/media-centre/newsletter)



## Justice (Retd.) Mufti Muhammad Taqi Usmani ranked amongst the most influential Muslim personalities in the world

We are pleased to announce that His Eminence Justice (Retd.) Mufti Muhammad Taqi Usmani - Chairman Shariah Board, Meezan Bank has Alhamdulillah been ranked the 6th most influential Muslim in the world by 'The Muslim 500' – The World's Most Influential Muslims - 2022.

To read about the contributions of our Honourable Chairman Shariah Board to Islam and Islamic finance, please access the 2022 edition of The Muslim 500 at [www.themuslim500.com](http://www.themuslim500.com)



## Meezan Bank's entity ratings have been reaffirmed by VIS Credit Rating Company Limited

The medium to long-term rating of 'AAA' denotes highest credit quality, with negligible risk factors, being only slightly more than for risk-free debt of Government of Pakistan (GoP). The short-term rating of 'A-1+' denotes highest certainty of timely payment; short-term liquidity, including internal operating factors and/or access to alternative sources of funds, is outstanding and safety is just below risk-free short-term obligations of GoP. VIS has also reaffirmed ratings of the outstanding Basel 3 Compliant Tier 1 and Tier 2 Sukuk of MEBL at 'AA+' (Double A Plus) and 'AAA' (Triple A) respectively. Outlook on the assigned ratings is 'Stable'.



# Meezan Bank announces Financial Results for the Third Quarter 2022

The Board of Directors of Meezan Bank, in its 100<sup>th</sup> Board meeting approved the financial statements of the Bank for the nine months period ended September 30, 2022. The meeting was chaired 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.

On this occasion, the Bank's Shariah Board comprising of Chairman Shariah Board, Justice (Retd) Mufti Muhammad Taqi Usmani, Vice Chairman – Dr. Muhammad Imran Ashraf Usmani, Member Board – Sheikh Esam Mohamed Ishaq and Resident Shariah Board Member – Mufti Muhammad Naveed Alam also met the Board of Directors of the Bank and discussed various matters.

The Board has approved interim cash dividend of Rs 2.00 per share (20%) for the third quarter. This brings the total cash dividend payout for the nine months to Rs 5.50 (55%) per share along with 10% bonus shares. The Bank's profit after tax increased to Rs 28.6 billion compared to Rs 19.6 billion in the corresponding period last year, reflecting a 46% growth. The Bank remains well-capitalised with Capital Adequacy Ratio of 19.11% – well above minimum requirement of 12.50%.

Total deposits of the Bank grew year-on-year by 23% to Rs 1.66 trillion. The Bank expanded its geographical presence to 940 branches in more than 307 cities along with 1,000 plus ATMs during the nine months period. The Bank's Mobile Banking App remains the highest-rated Mobile App in the

banking industry on both Google Play Store and Apple App Store.

Total assets of the Bank crossed Rs 2.5 trillion, registering a 44% growth over September, 2021. The Bank's non-performing financing ratio remained at an exemplary level of 1.5%. The Bank maintains a comfortable level of provisions against its non-performing financings with a coverage ratio of 154% – one of the highest in the banking industry. Gross financings registered a 40% growth from September, 2021 closing at Rs 873 billion with Gross Advances to Deposits Ratio (ADR) of 53%. During the nine months period, the Bank made additional general provision of Rs 1.75 billion against any potential non-performing financings in view of the current economic slowdown and recent unprecedented floods.



## Meezan Bank inaugurates Meezan Roshan Digital Centre

Dr. Murtaza Syed – Deputy Governor (Policy), State Bank of Pakistan (SBP), Ms. Sima Kamil - Deputy Governor (Financial Inclusion, Digital Financial Services & IT), SBP alongwith other senior team members recently visited Meezan Bank's Head Office in Karachi to formally inaugurate the Meezan Roshan Digital Centre.

Since its launch, Meezan Bank has achieved spectacular growth in Roshan Digital Account (RDA) and has recorded the highest figure deposits in the overall banking industry of the country. Dr. Murtaza Syed appreciated Meezan Bank's landmark achievement of receiving remittances worth USD 1 billion in the RDA.



### Meezan Bank and Sui Northern Gas Pipelines Limited (SNGPL) join hands for Digitalization of Consumer Bill Collection in Punjab, KPK and AJ&K

Meezan Bank has recently signed an agreement with Sui Northern Gas Pipelines Limited (SNGPL), the largest integrated gas company in North Central Pakistan, to enable digitalization of consumer bill collection via the Bank's state-of-the-art Transaction Banking Solution (eBiz+).

The agreement was signed by Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank and Mr. Ali J. Hamdani - Managing Director & CEO, SNGPL in the presence of other key management members including Mr. Ariful Islam - Deputy CEO, Mr. Abdullah Ahmed - Group Head Corporate & Institutional Banking, Mr. M. Saqib Ashraf - Head Transaction Banking and Mr. M. Munir - Head Payments & Cash Management from Meezan Bank, and Mr. Faisal Iqbal - Chief Financial Officer, SNGPL.

As per the agreement, Meezan Bank will provide transaction banking services (eBiz+) to SNGPL enabling payment of gas bills by the residents of Punjab, Khyber Pakhtunkhwa (KPK) and Azad Jammu & Kashmir (AJ&K) via e-channels and branch banking avenues offered by the Bank.

**COMPLIANCE  
IS MY DUTY, TOO**

### Know Your Customer

Identify and verify before entering into a business relationship/ opening of account(s) and carrying out occasional transactions of walk-in customers.





## PSX and Meezan Bank sign an Agreement to offer Shariah-compliant Trading Platform for RDA Clients

Meezan Bank and Pakistan Stock Exchange (PSX) recently signed an agreement whereby PSX, in collaboration with the Bank, will provide a dedicated Shariah-compliant trading platform for Roshan Digital Account (RDA) clients who are focused on investing in Shariah approved securities. The MoU was signed by the MD & CEO PSX, Mr. Farrukh H. Khan, and the Founding President & CEO Meezan Bank, Mr. Irfan Siddiqui amidst the presence of Chairperson PSX, Dr. Shamshad Akhtar, and senior management of both the organisations.



This trading platform will be available through an online trading system provided by PSX called KiTS or Karachi Internet Trading System. Any RDA client of an Islamic bank can now avail this investment platform through the services of more than a 100 securities brokers, using KiTS as an Order Management System (OMS) for investing in PSX.

The purpose of this platform is to enable Non-Resident Pakistanis (NRPs) to securely invest in their homeland's capital market in a Shariah-compliant manner. Moreover, with the development in KiTS that allow securities brokers to be on-boarded on this platform, this service can virtually be offered by many TREC-Holders who would be interested in providing this facility to their RDA customers. This provides clients a broader suite of securities brokers to select from for their Shariah-compliant investment needs.

The criteria for investing on Shariah-compliant platform has been developed by Meezan Bank and vetted by PSX Shariah Advisor. The specifications of the Shariah-compliant trading platform include Investing in KMI-All Share securities, Shariah-compliant IPOs and ETFs. Trading option is available only for Ready and Odd Lot markets. The recently bought shares can be sold on T+2.



## Meezan Bank acquires latest PCI DSS Certification through Risk Associates, meeting stringent security standards

Meezan Bank has attained Payment Card Industry Data Security Standard certification (PCI DSS v3.2.1) by Payment Card Industry Security Council (PCI SSC) through PCI QSA Firm - Risk Associates, a premier global information technology company.

This certification, which is a leading payment card data security standard, is another milestone in Meezan Bank's journey towards implementation of data security and control systems that ensure customer security, sensitive card data protection and fraud risk prevention.

The certification was formally presented by Mr. Kashif Hassan - Managing Director of Risk Associates to Mr. Faiz Ur Rehman - Group Head, Information Technology and Syed Fahd Azam - Head Information Security from Meezan Bank at a ceremony held recently at Meezan Bank's Head Office, Karachi.



## Let Us Save Energy!

Let us combat the energy crisis by doing our part. Each and every effort matters! Here are a few different ways you can conserve energy both at work and in your homes:

- PCs, monitors, fans, lights, electronic gadgets, printers, copier machines, etc. should be switched-off before leaving offices/desks (unless otherwise required). Do not forget to unplug your chargers after charging your phones, laptop, or other multi-functional devices as they use energy even when turned off. These steps will not only prevent a potential fire hazard but will also help in minimizing the consumption of electricity.
- All departments in Head Office as well as other back offices are required to switch to reduced lighting during lunch break and after 6:00 PM to conserve energy.
- All staff are encouraged to hold their meetings (inter-departmental/intercity) virtually rather than in person meetings.
- Unless inevitable, travelling (local as well as international) should be discouraged. However, in exceptional circumstances, explicit approval may be sought from respective Head/ Group Head.
- All staff of the Bank is encouraged to pool transportation for commuting to their respective offices to lessen the fuel/personal expenses.



## Celebrating Ramadan with the Community

During the Holy Month of Ramadan-ul-Mubarak, Meezan Bank arranged iftar for the general public outside its Head Office in Karachi. The Bank's staff served iftar to people passing outside the Head Office building at Maghrib.



## Takmeel-e-Quran in Taraweeh at Meezan House



Alhamdulillah, Takmeel-e-Quran in Taraweeh took place at Meezan Bank Head Office in Karachi, followed by dua. May Allah (SWT) accept our prayers and shower His blessings upon us.

## Meezan Bank and Globe Residency REIT (GRR), Naya Nazimabad enter into Musharakah Agreement for Apartment Development

Naya Nazimabad, a Housing Project of Javedan Corporation Limited (JCL), and Meezan Bank have entered into a strategic partnership to jointly develop and sell apartment towers at Naya Nazimabad. This collaboration will allow customers to opt for Shariah-compliant home financing services offered by Meezan Bank.

The partnership with Globe Residency REIT, Naya Nazimabad falls under the Musharakah mode of financing for development of three apartment towers consisting of 408 apartments of two bedrooms. Meezan Bank has acquired 50 percent Musharakah of these three towers out of the nine towers being developed and both parties shall contribute equally to the cost of construction.

The agreement was signed by Mr. Samad Habib - Director, Arif Habib Dolmen REIT Management and Mr. Ariful Islam - Deputy CEO, Meezan Bank. Also present at the occasion were Mr. Arif Habib - Chairman, Javedan Corporation Limited, Mr.

Irfan Siddiqui - Founding President and CEO, Meezan Bank, Mr. Badiuddin Akber - CEO, CDC, Mr. Muhammad Ejaz - Arif Habib Dolmen REIT Management Limited

Construction of towers is already underway, and their grey structure is expected to be ready in eighteen months. Construction of this project will be completed in three years but it will be offered to the general public once the grey structure has been developed.

Under this agreement, apartments shall be owned by the customers and they will be able to make payments that are spread up to 20 years, similar to making monthly rental payments. The process is open and transparent, making real estate more accessible to middle class customers. It is worth mentioning that all regulatory approvals from SECP and SBPA are in place. Central Depository Company (CDC) Pakistan is the trustee and A.F. Ferguson (PWC) are auditors of GRR.



## Upskilling Employees for A Competitive Edge



One of the key focus areas of Meezan Bank is to help our talent grow. The Bank continuously strives to make its learning programs more engaging and interactive in order to help its staff keep up with the evolution of job roles and drive its business forward. During the past quarter, some of the most notable initiatives taken by the Bank are:

### Executive Development Program for Retail Banking Group



Focusing on the key-areas of development for our newly elevated staff, the Bank has developed an in-house 'Executive Development Program' led by Mr. Ijaz Farooq - Group Head Retail Banking, Commercial, SME & Agriculture Finance where a key-note address was delivered by Mr. Ariful Islam - Deputy CEO, Meezan Bank.



### Train the Trainer (TTT) Session for In-House Islamic banking Trainers

Training The Trainers (TTT) Program for In-house Shariah Trainers invited trainers from across the country to Meezan Bank's Head Office, Karachi for a 3-day training session. One of the most important aspects of creating such learning interventions is to guide our trainers and equip them with new pedagogies and techniques to maximize learning. In total, 24 participants attended the program from different regions and are now certified Shariah trainers.

Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank and Senior Management praised the training program, emphasizing on the importance of creating awareness on Islamic banking among our staff members and customers.

The five-day program was divided into two parts where first three days were dedicated to developing role-based and technical competencies by engaging senior leadership of each department. In addition to group and departmental heads, several model regional and area managers were also engaged in different sessions who shared their experiences and success stories. The last two days of the program focused on developing soft skills and leadership competencies and was led by Mr. Irfan Hafeez - Head Human Development Solutions.

Held at Meezan House, Karachi and attended by 33 newly elevated area and regional managers from across the country, the program provided an excellent platform to interact and learn from the senior leadership of Meezan Bank.

### Gender Sensitization & Banking on Equality Training for Staff

To comply with State Bank of Pakistan's (SBP) regulatory requirements on Banking on Equality (BoE) and making financial services accessible to Persons with Disabilities (PWDs), Meezan Bank arranged several sessions on 'Gender Sensitization & Banking on Equality'.

These sessions focused on creating awareness regarding SBP policies on financial inclusivity and equality in order to equip the staff with the knowledge necessary to facilitate customers. In total, 8 sessions were arranged in Karachi, Lahore and Islamabad that were attended by 330 branch managers.



### Sheikh Esam Mohamed Ishaq visits Meezan House – Talks about Global Best Practices of Islamic Banks and Role of Senior Executives

Sheikh Esam Mohamed Ishaq – Member Shariah Board, Meezan Bank recently visited Meezan House to deliver an informative session on 'Global Best Practices of Islamic Banks and Role of Senior Executives'. A welcome note was given by Mr. Ariful Islam - Deputy CEO, Meezan Bank and the session was attended by senior executives stationed at the Bank's Head Office.

In addition to enlightening the audience on the different perspectives and practices of the Islamic banking industry across the world, he also educated them on how to apply these new ideas to make Meezan Bank a world-class Islamic bank.

A special note of appreciation for HR,L&D Group and the Shariah Compliance Department for arranging this session.

# Fighting Financial Frauds and Scams

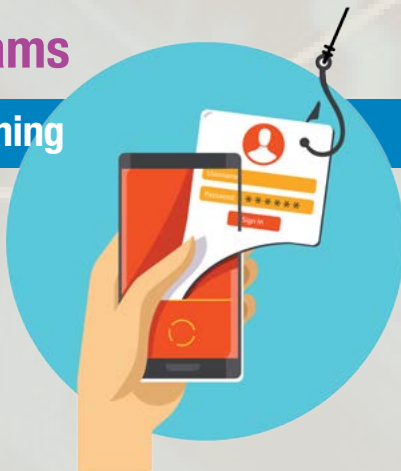
At Meezan Bank, we are constantly working towards safeguarding your financial information. We believe that protecting our customers from evolving digital threats is as important as delivery of good services. Please be aware that scammers make use of various social engineering tactics to capture confidential data, ultimately leading to financial loss for the customer.

To help fight fraud together, we are sharing advisory on some common scams and how to stay vigilant to protect yourself.

## Common Scams

### Phishing / Smishing

Phishing is where attackers trick you into providing your confidential data through emails, websites, calls, or SMS that look like legitimate entities or services.



### Fake Websites & Mobile Apps

These scams involve cleverly disguised emails or fake online ads that trick customers into believing that they are dealing with a legitimate entity and thus obtain their confidential information.



## What Can You Do to Protect Yourself?

### Recognize the Warning Signs

Unknown Sender 	False Sense of Urgency 	Too Good to be True Offers 
Requests for confidential information 	Spelling & Grammar Mistakes 	Unidentified Links / Attachments 

- First and foremost, **read** the text of the messages you receive carefully. Other than being poorly written, also look out for the sender's address. If suspicious, **delete the message**.
- If the message contains a link, please position the cursor above it to check the correspondence. **Do not click on the link**, since this may be a system virus.
- Never open attachments without verifying the sender. This is especially true for file types such as .exe, .zip, .rar, and .xls extensions.
- **Be informed.** Scam attempts may be in various forms and are often disguised as professional communication ranging from job advertisements to financial aid. If you are doubtful regarding any message or call, please **validate the communication** by reaching out to us directly on our official channels.
- Always **doublecheck the website URL** to know exactly which website you are on. Only enter your confidential details and card data on trusted websites that you have accessed yourself by entering the URL address directly.



## Working Together Against Fraud

Supported by a state-of-the-art security infrastructure, Meezan Bank is working daily to combat these scams and disinformation campaigns in order to provide its customers with a safe and reliable banking experience. The Bank also offers best-in-class security protected by EMV and 3-D Secure – giving you peace of mind while making payments.

Please be vigilant with regards to on-going scams which purport to offer services in the name of Meezan Bank. Employees are encouraged to educate their customers against any on-going scams that unduly exploit the Bank's image and reputation and trap the user through fake websites, social media pages and links that encourage sharing of confidential data.

### Dos:

- ✓ Only use [www.meezanbank.com](http://www.meezanbank.com) for using our branch locator, contact information, internet banking or any other services.
- ✓ Always download Meezan Bank Mobile App from verified app stores i.e., Google Play Store & iOS App Store.
- ✓ Always log off once you have finished banking online, instead of just closing the browser.

### Don'ts:

- ✗ Never share your card PIN or online banking password with anyone.
- ✗ Do not store sensitive information or passwords on mobile devices including laptops.
- ✗ Never call phone numbers, click on URL links, or scan QR codes in unsolicited emails, SMS or WhatsApp messages.

### Important:

Meezan Bank or its staff never ask for your confidential information such as debit card details, CVV, OTPs received on SMS or email through call, SMS, email or any other medium.

If you suspect any unauthorized activity in your account, immediately call our 24/7 Call Centre at +92 (021) 111-331-331 and +92 (021) 111-331-332 or email us at [complaints@meezanbank.com](mailto:complaints@meezanbank.com)

## What to Do If You Suspect Your Information has been compromised?

If you suspect any unauthorized activity in your account, immediately do the following:



1. **Block your card immediately.** This will help prevent future transactions. You may either block the card through Meezan Mobile App or call our 24/7 Call Centre at +92 (021) 111-331-331 / 2.



2. Report at above mentioned numbers or email us at [complaints@meezanbank.com](mailto:complaints@meezanbank.com)



BEWARE!

## Never share your personal information with anyone



Login Id



ATM PIN



Internet Banking



Mobile Banking

## Meezan Bank Participates in the 3rd World Islamic Finance Forum 2022 (WIFF'2022)



Meezan Bank participated as a strategic partner in the 3<sup>rd</sup> World Islamic Finance Forum 2022 (WIFF'2022) - the flagship event of IBA Centre for Excellence in Islamic Finance (IBA CEIF).

The conference was attended by eminent Islamic Finance scholars, industry experts and academicians from across the world for engaging discussions and ideas aimed at development of Islamic Finance Industry as a tool for global economic development.

Justice (Retd.) Mufti Muhammad Taqi Usmani - Chairman Shariah Board, Meezan Bank addressed the opening session emphasizing on the eradication of Riba from the financial system.

Mr. Irfan Siddiqui - Founding President & CEO, Meezan Bank, talked about the journey of Islamic finance in Pakistan and how Meezan Bank is continuously evolving to contribute towards the development of Islamic finance ecosystem for global prosperity.



## Inculcating the Habit of Saving in Children

In an effort to promote and inculcate the habit of saving in children, Meezan Bank participated in an event organized at the DHACSS Montessori.

During the event, the Kids and Teens Accounts were also promoted to create awareness and make banking easier for all.



## Meezan Bank & District Central Karachi Join Hands to Develop Meezan Sports Complex

Meezan Bank and District Central Karachi, have signed an MoU to transform Alfalah Ground into a state-of-the-art sports facility and develop it as Meezan Sports Complex.

The MoU was signed in Karachi by Mr. Khalid Zaman Khan - Group Head Human Resources, Learning & Development, Meezan Bank and Mr. Zahid Hussain - Municipal Commissioner, District Central.

The ceremony was organized under the patronage of Mr. Taha Saleem - Deputy Commissioner, District Central, Karachi and attended by the key members of different organizations, NGOs and Civil Society, who also shared their views on the initiatives taken to develop better facilities for the society.



## Creating A More Financially Inclusive Pakistan!

Supporting the agricultural sector, Meezan Bank organized an informative and interactive Farmers Financial Literacy Awareness Program in Usta Muhammad, Balochistan for farmers, agriculturalists, landlords and other relevant stakeholders, where they were informed about Islamic modes of finance. Around 100 attendees participated in this literacy event.





## Meezan Bank Donates 40 Wheelchairs to LRBT

Meezan Bank strongly believes in giving back to the community. As part of its CSR efforts, the Bank has donated 40 wheelchairs to Layton Rahmatulla Benevolent Trust (LRBT) through Dawood Global Foundation.

Dawood Global Foundation has been serving the underprivileged for the last decade in avenues such as food ration distribution services, educational services and women entrepreneurship and has also been supplying wheelchairs to hospitals and individuals in urgent need of wheelchairs.

## Making Banking more Inclusive - Inauguration of Boat Basin branch to facilitate Persons with Disabilities (PWDs)

Mr. Riyadh S.A.A. Edrees - Chairman Meezan Bank's Board along with the Senior Management team of the Bank inaugurated Meezan Bank's Boat Basin branch designed to facilitate Persons with Disabilities (PWDs).

In an effort to create a more inclusive banking space for everyone, the branch has introduced reduced height cash counter and ramps to ensure easy wheel chair access, tactile floors for visually impaired people and support bars in washrooms for customers using wheel chairs.



## The Food Project Trust's Kitchen (FPT) – Our Effort to Support Communities



Meezan Bank sponsored The Food Project Trust's (FPT) kitchens in Ghazi Goth, Data Nagar and Northern Bypass, Karachi, providing freshly cooked meals to underprivileged families.

Initiated in 2009, FPT is a voluntary organization which aims to provide wholesome cooked meals to underprivileged families in low-income areas of Karachi. The trust has a total of three kitchens, which are all run by women from the local community with the vegetables and other items for the kitchen sourced from a leading superstore as well as local vendors, helping in providing livelihood to these women and supporting the economy.

## In a show of Support for the Freelance Community, Meezan Bank Participates in 'Freelance Fest 2022 – A Leap to The Future' Conference



Showing its continued support to freelancers, Meezan Bank sponsored the 'Freelance Fest 2022 – A Leap to The Future' conference organized by Pakistan Freelancers Association (PAFLA) at PC hotel, Karachi. The conference was attended by freelancers and professionals as well as executives of different banks and corporate institutes.

Freelancers can now open an account with Meezan Bank and easily receive work payments directly into their Shariah-compliant full-fledged savings / current account and enjoy essential banking services without any hassle.

## MEEZAN BANK AND PUNJAB THERMAL POWER PRIVATE LIMITED (PTPL) JOIN HANDS

A signing ceremony was held at Punjab Secretariat for the arrangement of financing of over PKR 12 billion between Punjab Thermal Power Private Limited (PTPL) and Meezan Bank.

Meezan Bank is mandated to arrange working capital facility of up to PKR 5 billion and project finance facility of approx. PKR 7 billion as a major contributor that will arrange the balance in collaboration with existing project financiers and the market. The ceremony was attended by senior executives of Meezan Bank, senior officials from PTPL and Government of Punjab including Ajmal Bhatti-Secretary Energy, Ali Randhawa-Secretary Finance, Salman Zakaria - CEO PTPL, Mohsin Ali -CFO PTPL, Hammad Khan - CLO PTPL and other executives.

The said facilities that fall under 'already

arranged' and 'in process of being arranged' will help PTPL to manage its operations smoothly and swiftly. PTPL has successfully achieved simple cycle COD while attaining more than targeted efficiency and capacity. The plant being one of the highest in efficiency (equipped with state-of-the-art Siemens gas turbines and power island equipment) will be ranked higher in the economic merit order and will provide reliable, clean and cheap electricity to millions of households.

The above arrangement further manifests the Government's commitment towards completion of a project of public importance and the confidence of the banking sector in the project. Government officials appreciated Meezan Bank's support and efforts made by PTPL management and its Board of Directors.

Meezan Bank is one of the first two banks in the industry to **introduce the mobile banking app in the Huawei App Gallery.**



## Our Focus on Islamic Finance Education

Meezan Bank, in collaboration with the IBA Centre for Excellence in Islamic Finance (IBA-CEIF), held an 'Islamic Finance Challenge' for university students from all over Pakistan with an aim to educate them regarding Islamic finance concepts and their practical application and transform them into future financial experts of the industry.

This interactive and educational challenge witnessed an overwhelming response with a total of 42 teams participating in the competition from universities across Pakistan.

## Meezan Bank and Infobip join hands to develop & launch the Bank's WhatsApp Banking Channel



As another step towards digitalizing services for our valuable customers, Meezan Bank has entered into an agreement with Infobip to develop and launch its WhatsApp Banking channel. Mr. Ariful Islam - Deputy CEO, Meezan Bank and Mr. Saifur Merchant - Country Manager, Infobip signed the agreement.

The aim of the project is to provide customers instant access to various Shariah-compliant banking services on their fingertips through WhatsApp.



## Meezan Bank recognized by Islamic Finance News (IFN) – Malaysia as the Best Islamic Bank in Pakistan among Other Awards



Alhamdulillah, Meezan Bank has been recognized by Islamic Finance News (IFN) of REDmoney Group – Malaysia at the IFN Dubai Awards 2022 held at Conrad Dubai as the Best Islamic Bank in Pakistan and in the following categories for the IFN Deals of the Year:

- Most Innovative Deal of the Year
- Syndicated Deal of the Year
- Pakistan Deal of the Year

The IFN Awards serve as a barometer of Islamic banking excellence and are one of the most respected accolades in the Islamic finance industry.

## Another Milestone Achieved! Serving You with 1,000+ ATMs across Pakistan

Now with a network of more than 1,000 Meezan Bank ATMs nationwide, we are making banking accessible for you wherever you are! Our landmark 1,000th ATM has been installed at Chashma in District Mianwali.

Our ATMs enable access to NFC-enabled and bio-metric transactions, cash deposit into own and other bank accounts and integration with various digital wallets while also operating on solar power and consuming significantly less energy than conventional machines. As the only bank in the country to offer the fastest debit card activation service through its ATM terminals, we are also the first in the industry to allow withdrawals up to PKR 100,000 in a single transaction.



## Meezan Bank the Most Trusted Bank in Hajj Services – Collects the Highest Number of Applications for 2022!



Meezan Bank has been working ceaselessly to serve the guests of Allah (SWT) since 2015, when the Bank was first appointed by the Ministry of Religious Affairs (MORA) for the distribution and collection of Government Hajj forms. In a span of just a few years, Meezan Hajj Booth in Lahore Haji Camp has served 17,000 pilgrims till date. Keeping up with our tradition of delivering exceptional services, this year too, the Bank has secured first position in collection of Hajj applications, defeating some of the top banks.

## Meezan Debit Cards Achieve the Highest-Ever Spend in November, 2022!

Alhamdulillah, Meezan Bank debit cards have achieved the highest-ever spend in November, 2022 worth PKR 14.6 Billion on POS and e-commerce. Congratulations to all the teams who have worked together in helping the Bank achieve this target!

We are also pleased to announce that as compared to last year our growth in Debit Cards has been phenomenal with more than a hundred percent growth for the same period last year.



## Leading the industry in the Roshan Digital Account initiative!

Meezan Roshan Digital Account is an all-encompassing Islamic banking solution for Non-Resident Pakistanis!

We would like to thank all our Meezan Roshan Digital Account customers for opening an account with us!

From investment opportunities to financing facilities, you can avail it all in a Shariah-compliant way through a completely digital process from anywhere in the world.



Alhamdulillah, Meezan Bank has crossed over \$1 Billion remittances in Roshan Digital Accounts, the highest in the Pakistani banking industry.

We express our utmost gratitude to all our overseas customers across the globe for their continued trust and support!



### Celebrating a Landmark Achievement of Rs. 1 Billion Disbursements under Meezan Roshan Apni Car!

Alhamdulillah, Meezan Bank is pleased to announce that it has disbursed Rs. 1 Billion of Shariah-compliant car financing under Meezan Roshan Apni Car.

We express our utmost gratitude to all our overseas customers across the globe for their continued trust and unwavering support.

### Crossing Rs. 5 Billion Financing under Prime Minister's Mera Pakistan Mera Ghar Low Cost Housing Finance Scheme

Alhamdulillah, Meezan Bank is pleased to announce that it has now disbursed more than Rs. 5 Billion of Shariah-compliant housing finance under the Prime Minister's Mera Pakistan Mera Ghar Low Cost Housing Finance Scheme.



### Meezan Bank Recognized as the Top Bank for Achieving the Highest Number of Roshan Equity Accounts by CDC

Alhamdulillah, we are pleased to announce that Meezan Bank has been recognized as the Top Bank for achieving the highest number of Roshan Equity Accounts by Central Depository Company (CDC) at a ceremony held at CDC House.

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



# Thank You

for making us Pakistan's  
**Highest Followed Bank on Social Media!**  
**18<sup>th</sup> largest following on Facebook among  
World's Top 100 Banks\***


\*Source: Q2 2022 statistics - The Financial Brand

Leveraging its digital presence, Meezan Bank runs extensive product and service awareness, corporate, generic and financial literacy campaigns. Two of the most recent and notable initiatives include the Meezan Roshan Digital Account campaign that has crossed the **1.9 Billion Impressions milestone** and the series of **Islamic Banking learning videos in Sign Language** to promote financial inclusion.

## Our Digital Media Footprint

Facebook Main Page	Over 2.4 Million followers
Facebook Careers	Over 47,000 fans
LinkedIn	Over 273,000 followers
Twitter	Over 24,000 followers
Instagram	Over 105,000 followers
YouTube	Over 31,400 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/](https://www.facebook.com/MeezanBank/) and [www.facebook.com/MeezanBankCareers/](https://www.facebook.com/MeezanBankCareers/)

 [www.instagram.com/meezanbanklimited/](https://www.instagram.com/meezanbanklimited/)

 [twitter.com/MeezanBankLtd/](https://twitter.com/MeezanBankLtd/)

 [www.youtube.com/MeezanBankLtd1/](https://www.youtube.com/MeezanBankLtd1/)

 [www.linkedin.com/company/meezan-bank-ltd/](https://www.linkedin.com/company/meezan-bank-ltd/)

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[www.meezanbank.com](https://www.meezanbank.com)