



**Meezan Bank**  
The Premier Islamic Bank

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ISSUE 1 - 2023

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**MEEZAN  
WHATSAPP BANKING:  
BANKING  
MADE SIMPLE**



# President & CEO's Message

السلام علیکم ورحمۃ اللہ وبرکاتہ

I am delighted to convey my heartfelt appreciation to each and every one of you for the exceptional efforts you have put forth in making Meezan Bank the most profitable bank of Pakistan. All praises to Allah (ﷻ) who has enabled Meezan Bank to exhibit tremendous resilience, even in the face of uncertain economic conditions, growing inflation, and fluctuating interest rates - a feat that is also a testament to our dedication and hard work.

This milestone is intrinsically linked to our people, who remain the driving force behind our Bank's accomplishments. Our branch teams, serving on the frontline, are the face of Meezan Bank, delivering exceptional customer experiences and building long-lasting relationships. Similarly, our staff members working at the back-end play pivotal roles in ensuring seamless operations, developing innovative solutions, and managing the risks associated with our business.

Our growth as the youngest but the most profitable bank is therefore not a mere coincidence but a result of collective efforts that are deeply rooted in our core values: Shariah Compliance, Integrity and Service Excellence. Over the past two decades, we have conscientiously ingrained this philosophy within the fabric of our organization and this has been instrumental in serving customers who are seeking excellent customer services and innovative product offerings but do not wish to compromise on Shariah principles.

Our Vision 'To establish Islamic Banking as banking of first choice...' has created a sense of purpose that influences our roles within the Bank as well as every aspect of our lives. It has driven us to expand our reach across the country through a dedicated branch network making Islamic banking more accessible for the masses. It has also enabled us to enhance our product offerings to meet the ever-evolving Riba-free banking needs of our customers. Today, we stand tall as a testament to our collective perseverance and determination and continue to serve our customers with distinction, offering them innovative solutions that is making banking faster, easier and more convenient for all.

As we celebrate this success, let us also take a moment to acknowledge our vulnerabilities to best understand the

challenges and opportunities that lie ahead. Our primary challenge is to sustain and enhance our profitability as we face extraordinary competition not just from other banks but also various disruptive forces and emerging technologies that have the potential to reshape the financial industry. In order to survive and thrive, we must proactively adapt to these changes while strengthening our infrastructure, bolstering our support systems, and attracting and retaining top-tier talent. We must also remain vigilant towards guarding our reputation and in identifying and mitigating risks so as to ensure the stability and resilience of our operations.

Above all, I am grateful to Allah (ﷻ) that Meezan Bank is the preferred choice for all customers who seek excellent customer services and cutting-edge financial solutions. Given the reputation Meezan Bank now commands, we must constantly be in touch with changing customer needs and new market developments to stay a step ahead of our competition.

Jazak'Allah Khair

**Irfan Siddiqui**  
Founding President & CEO

There has certainly been for you in the Messenger of Allah (ﷺ) an excellent pattern for anyone whose hope is in Allah (ﷻ) and the Last Day and [who] remembers Allah (ﷻ) often.

حقیقت یہ ہے کہ تمہارے لئے رسول اللہ ﷺ کی ذات میں ایک بہترین نمونہ ہے، ہر اس شخص کے لئے جو اللہ سے اور یوم آخرت سے امید رکھتا ہو، اور کثرت سے اللہ کا ذکر کرتا ہو۔

SURAH AL-AHZAB  
33: 21



## Editorial Team

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

Dear Meezan Family,

السلام علیکم ورحمۃ اللہ وبرکاتہ

I extend my heartfelt congratulations to each of you for your outstanding contributions in transforming the Bank into the country's most profitable financial institution. This remarkable achievement has been made possible due to the blessings of Allah (ﷻ) and our unwavering commitment to delivering best-in-class service to our customers and our focus on enhancing our Bank's capacity to build digital expertise.

The current banking landscape is increasingly being challenged by upcoming disruptive technologies. With a digital-first approach, we are future-proofing our institution by making substantial investments in strengthening our technological backbone so as to provide our customers with convenient, efficient and seamless banking experiences. This adaptability and customer-centricity is what has helped us position ourselves as a trusted partner in our customers' financial journeys.

I am also pleased to share with you two recent launches - Meezan WhatsApp Banking and Meezan Women First account, which marks a significant milestone in our commitment to meeting the evolving needs of our valued customers.

### Meezan WhatsApp Banking

Meezan WhatsApp Banking is a hassle-free solution that empowers both individual customers and businesses to conveniently access a wide range of banking services without the need to visit the Bank's website or log in to the mobile application. All Meezan customers, including those residing

abroad can now avail various banking services, including checking account balances, generating IBAN, viewing transaction history, downloading account statements, and obtaining tax certificates.

### Meezan Women First Account

A dedicated bank account offered exclusively to Resident Pakistani women. Designed to completely fulfil the banking needs of women, Meezan Women First Account enables fast and convenient day-to-day transactions directly from the account and comes with a customized vertical debit card, cheque book, free/discounted banking services and lucrative offers on exclusively curated brands and products.

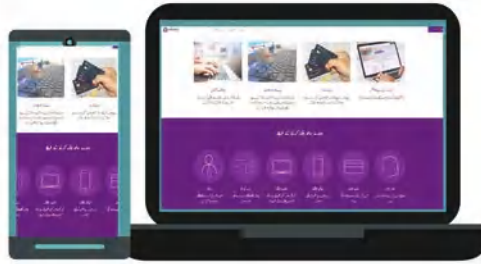
I would like to emphasize that the rapidly changing banking landscape necessitates that we adapt to the changing reality expeditiously. Embracing the power of our digital banking channels and at the same time taking ownership of 'digital transformation' duly assisted by the newly revamped Digital Transformation department is therefore crucial for all Bank staff. I urge all of our stakeholders to embrace this transformation wholeheartedly.

Together, let us continue to revolutionize the banking landscape, setting new standards of excellence and ensuring our customers receive nothing short of the extraordinary.

I wish you all continued success and boundless achievements.

Jazak'Allah Khair

## Meezan Bank Website is Now Available in Urdu Language



Alhamdulillah, we are excited to announce that Meezan Bank's website is now accessible in Urdu language.

Each page has been manually translated and meticulously reviewed to deliver the best possible user experience. With this new feature, we now have the ability to reach a wider audience and better cater to our Urdu-speaking customers. The integration of this feature spans across the entire website, from the homepage to the product pages, ensuring seamless navigation and easy access to the information they seek.

A special note of appreciation for the concerned team, including Mr. Asad Iqbal - Manager, Web Technologies and Mr. Areeb Abdullah - Assistant Manager, Web Technologies from Marketing for their invaluable efforts in making this achievement possible.

## Senior Management Benefits from Sheikh Esam Mohamed Ishaq's Shariah Training

In our pursuit of fostering a culture of continuous learning, Meezan Bank organized a highly enriching Shariah training session for its senior management. Conducted by the esteemed Sheikh Esam Mohamed Ishaq, a prominent member of Meezan Bank's Shariah Board from Bahrain, the training delved into various dimensions and aspects of Shariah principles.



The interactive Q&A session that followed, further deepened the participants' understanding, encouraging insightful discussions.



## Unmatched Banking Convenience: Meezan Mobile Banking App - 4.9 Rating with 200,000+ Reviews

With its user-friendly interface and cutting-edge features, the Meezan Mobile Banking App has emerged as the highest-rated app in the banking industry of Pakistan. Garnering a staggering 4.9 rating on Google Play Store, it has amassed over 200,000 reviews. For three consecutive years, the App has maintained its position as the top-rated app, a testament to its reliability, security, and convenience.

Meezan Mobile Banking App offers exceptional ease and security as well as a range of convenient features, from quick and secure funds transfers to any bank account in Pakistan, including Easypaisa, Jazzcash, and others, to hassle-free bill payments for utilities and credit cards, instant mobile top-ups and packages, as well as seamless QR and Tap & Pay transactions at VISA-backed merchant outlets with NFC-enabled POS machines.

The Meezan Mobile Banking App is the ultimate solution for all your banking needs.

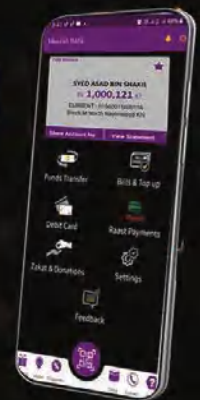
Meezan Mobile App has achieved

# 200,000

Reviews

with 4.9 rating on Google Playstore

**Pakistan's most reliable & user-friendly banking app!**



## Robo Call Security Feature

With our customers' safety as our top priority, we have introduced a cutting-edge security measure that involves a computer-generated Robo Call to authorize transactions. This new security feature ensures that each transaction is authorized by the account holder whenever he logs in with a new device, providing an additional layer of security and peace of mind.

With this new security features in place, Meezan Bank is pleased to continue setting the standard for exceptional customer experience and unparalleled security in the banking industry.



## Meezan Bank's SWIFT ISO 2022 Project Completion Marks a Significant Milestone in Payment Industry

We are thrilled to share a momentous achievement of the SWIFT ISO 2022 project, which has reached its successful culmination this year. The project represents a significant global migration, transitioning from MT (Message Type) to MX messages, bringing a new era of seamless communication in the financial world.

The SWIFT ISO 2022 project has been a collaborative effort that involved several key departments such as Operations, IT Operations and Project Management Office - all of whom played a pivotal role in making this transition a reality. To honor their dedication and hard work, a special Certificate Distribution Ceremony was held recently. Mr. Alaa Al Rouson - SWIFT Senior Account Director, graced the occasion and briefed about the upcoming project - SWIFT Go.

The occasion was presided over by the esteemed management, including Syed Salman Ahmed - GM Operations, Mr. Kashif Zaidi - Head Centralized Operations, Mr. Ali Imran Khan - Deputy CIO, Mr. Abdul Rauf - Head IT Operations & Infrastructure, Mr. Yasir Ali - Head Financial Institutions Dept., and Mr. Rizwan Khan - Manager SWIFT Operations.

## 'POS KA BOSS' Campaign Achieves Remarkable Success



A ceremony held recently at Meezan Bank Head Office acknowledged our branch staff for their exceptional efforts in making

## Meezan Bank Launches Burraq, an Innovative Mobile App for the Personal Banking Business Segment

We are pleased to announce the launch of our industry-first Premier Mobile Application, Burraq, made possible by the collective efforts of IT, Retail Banking, and UHF Solutions Pvt. Ltd. teams. This innovative app is a significant step in digitalizing our key fundamental pillars (5Ps) of the Personal Banking Business Segment.

### 5 Ps of Personal Banking Business Segment

- People Management
- Portfolio Management
- Process Management
- Performance Management
- Profit



Burraq enables efficient management of our inbound sales team and facilitates targeted results and portfolio management. Line managers can now better develop their teams by analyzing the strengths and weaknesses of each salesperson, leading to more informed decision-making with readily available, reliable data. The Burraq Mobile App comes with multiple features in both web and application versions to help personal bankers achieve their financial and non-financial KPIs.

With Burraq, Meezan Bank reaffirms its commitment to drive the success of our banking services.

the 'POS KA BOSS' campaign a tremendous success. Esteemed Senior Team members, including Mr. Ariful Islam - Deputy CEO, Mr. Faiz Ur Rehman - Group Head Information Technology and Mr. Shariq Mubeen - Chief Digital Officer, graced the event with their presence.

The campaign, active for three months, focused on Point of Sale (POS) merchant uptake. Over 4,800 merchants were onboarded with a volume of PKR 2.5Bn. The top-performing region, Karachi East, onboarded 1,019 merchants with a volume of PKR 208Mn. Moreover, the campaign's strategic deployment of POS terminals expanded the Bank's market presence POS awareness.

We extend heartfelt gratitude to our dedicated branch staff for their role in this remarkable achievement.

## Customer Support and General Services Group Leadership Conference 2023



The Customer Support and General Services Groups Leadership Conference 2023 took place in Bahawalpur, bringing together our teams for a day of learning, collaboration, and exploration. The conference aimed to align individual actions with the Bank's Vision and strategic goals.

To foster a strong sense of camaraderie among the diverse professionals, team-building activities, both formal and informal, were thoughtfully organized. Throughout the conference, departments and units shared their achievements and future plans that aligned with both their specific objectives and the overall mission of Islamic banking.

Beyond insightful sessions, the conference included visits to Bahawalpur's historical landmarks including Lal Suhanra National Park.

### Chief Compliance Officer Calls for Cultural Change towards Compliance

Mr. Javed Ahmed Shaikh - Chief Compliance Officer (CCO), Meezan Bank embarked on a series of visits to upcountry regions, including KPK, North Islamabad, Central Lahore, Lahore East, Lahore West, Gujranwala, and Faisalabad.



During these visits, it was emphasized that the Compliance function and the business are inseparable partners in enhancing the Bank's reputation and creating the right environment for improved financial performance. Through these visits, the message was clear: cultural change and a proactive approach to compliance risks are essential for our continued success as a leading financial institution.

Let us work together to strengthen our compliance practices and maintain our commitment to excellence in the banking industry.

## Fair Treatment of Customers

Fair treatment of customers is integral to Meezan Bank's consumer-centric approach, aligning with our core value of Service Excellence and the State Bank of Pakistan's guidelines. Fair treatment is not limited to specific individuals or departments but is an ongoing process of continuous improvement throughout the product life cycle. We expect each individual and department within the Bank to consistently demonstrate fair treatment in their interactions with customers.

### Meezan Bank's Guiding Principles for Fair Treatment of Customers

1. Provide up-to-date, easy-to understand and accessible information about all Shariah compliant products/services to consumers.
2. Work professionally for the benefit of customers during their relationship, where a bank is primarily responsible for the protection of the financial interests of the customers.
3. Deal fairly & honestly with customers at all stages of their banking relationship.
4. Customers should have access to adequate complaints-handling mechanisms that are accessible, affordable, independent, and efficient and based on SBP's regulations.
5. Provide special assistance to senior citizens and persons with disabilities.



## Meezan Consumer Finance holds Business Strategy Conference

Meezan Bank's Consumer Finance Department recently held a Business Strategy Conference, emphasizing its commitment to providing innovative, Shariah-compliant products and services to customers. The conference brought together key stakeholders from Business, Risk, Credit Administration, Collection and Recovery, fostering collaborative discussions and strategic alignment.

Over the intensive two-day event, the teams focused on driving service excellence across all aspects of the Bank's operations. The conference reinforced the Bank's dedication towards continuous improvement and excellence.

## Meezan Bank Drives Financial Literacy through National Financial Literacy Program



Meezan Bank is one of the leading supporters of the National Financial Literacy Program (NFLP) initiated by the State Bank of Pakistan (SBP) to enhance the country's financial system. With one of the largest Retail Banking Sales Forces in the industry, the Bank remains committed to this important national development cause.

The Inbound Sales Channel is a vital component of the Bank's aggressive retail banking strategy. In addition to their core responsibilities, the Inbound Sales Force Management Unit leads an essential project under NFLP-II, an initiative that aims to impart financial literacy to one million people within the next five years.

**For FY 2022-23, Meezan Bank's annual targets are outlined in the table below:**

Targets for Meezan Bank Limited for FY 2022-2023				
1. On-Ground Activities				2. Promotional Activities
i. Class room sessions		ii. Street Theatres		i. Social media awareness
No. of sessions	No. of beneficiaries	No. of theatres	No. of beneficiaries	ii. Awareness caller tune
136	3,400	31	2,352	iii. BTL activities
				iv. Webinars

The nationwide implementation of On-Ground and Promotional Activities through the Bank's network will play a vital role in promoting financial literacy and empowering individuals with financial knowledge for a better future.

## Meezan Bank Joins Hands with Indus Hospital & Health Network

As part of our CSR efforts, Meezan Bank has proudly partnered with Indus Hospital & Health Network. We believe that access to quality healthcare is essential for the well-being of communities. Through this partnership, we offer you the opportunity to contribute to a noble cause and save lives.

You can now set up a direct debit instruction from your Meezan Bank account, making monthly donations to Indus Hospital & Health Network. Your recurring donations will make a significant difference in providing healthcare to those in need.

Additionally, if you prefer to make a one-time donation, you can do so instantly through Customized Deposit Slips. Every contribution, no matter how big or small, counts towards improving the lives of patients and making healthcare accessible to all.

Together, let's make a difference!

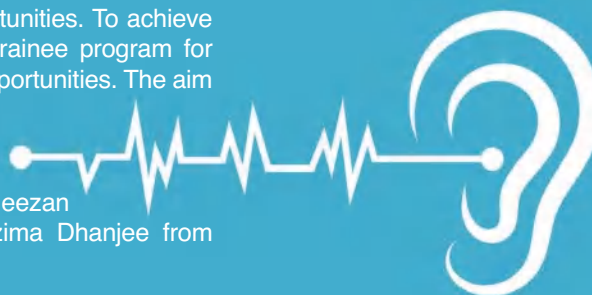


## Roshnaas Program for Persons with Disabilities (PWDs)

Meezan Bank is committed to promoting inclusion and equal opportunities. To achieve this, the Bank has launched the 'Roshnaas' program, a special trainee program for Persons with Disabilities (PWDs) to offer them meaningful growth opportunities. The aim is to create a more inclusive workforce by enhancing PWDs' employability in a competitive environment.

To foster inclusivity, a sensitization session was also organized for Meezan Bank's middle management. The session, conducted by Ms. Azima Dhanjee from ConnectHear, focused on empowering individuals with disabilities.

The 'Roshnaas' program aims to break down barriers and provide PWDs with a chance to showcase their talents, contributing significantly to the organization and society.



## Tree Plantation Drives for a Clean and Green Pakistan!

Meezan Bank conducted multiple tree plantation drives across the country to promote a clean and green environment while fostering a sense of environmental responsibility. Tree plantation activity forms part of the Bank's Corporate Social Responsibility programme.



Meezan Bank's Vehari Area - Bahawalpur Region conducted these drives across Vehari where staff including Mr. Abrar Hussain - Area Manager, Vehari actively took part in the drive!



Multan's Regional Office conducted a tree plantation drive led by Mr. Ariful Islam - Deputy CEO, Syed Tanveer Hussain - Group Executive Corporate, Commercial & Investment Banking and Mr. Urooj ul Hasan Khan- Head Corporate, Investment Banking & Shariah Advisory.

## Promoting Environmental Awareness: Meezan Bank's World Environment Day Initiatives 2023

On the occasion of World Environment Day 2023, Meezan Bank organized a seminar on 'Environmental Sustainability and Islamic Banking' at the Centre for Climate Research and Development (CCRD), COMSATS University, Islamabad.

Over 150 participants including students, faculty members and bank employees attended the seminar, which was conducted by respected members of the Bank including Mr. Muhammad Raza - Group Head, General Services & Customer Support, Mr. Mehboob Alam Khan - Head of MEP, Sustainability and HSE, Mr. Zulqarnain Haider - Manager, Shariah Compliance and Mr. Nadeem Ahmed Khan - Manager Operational Risk & BCP. The seminar covered topics like beating plastic pollution, green banking, climate issues, and Islamic banking concepts.

A special awareness walk and tree plantation activity were also conducted on the campus to mark the day.



## Business Continuity Planning at Meezan: Ensuring Seamless Operations

Meezan Bank recognizes the value a well-trained and agile workforce who can respond effectively to emergencies and ensure uninterrupted service. Conducting mock drills and implementing disaster simulations are therefore essential to the Bank's business continuity planning.

Meezan Bank has a robust Business Continuity Plan (BCP) that is approved by the Board and implemented across the organization. The BCP is effectively communicated throughout the Bank, and regular training and testing are conducted. Permanent backup sites have been established, and critical staff have undergone testing at their designated backup sites.

### Pictorial walk through for BCP Mock Drill



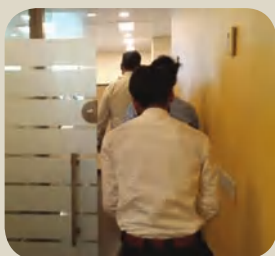
STEP 01 Normal Working Routine



STEP 02 Awareness Session



STEP 03 Disaster Announcement (Earthquake Drill)



STEP 04 Evacuation Activity using Emergency Exit



STEP 05 Moving Towards Assembly Area



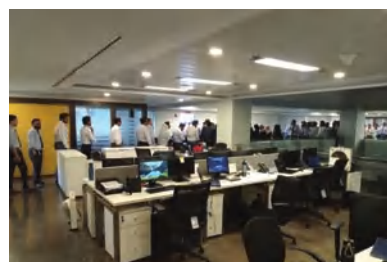
STEP 06 Marking Attendance at Assembly Area

## Building a Secure Workplace: Meezan Bank Successfully Conducts Fire Safety Evacuation Drill

Safety is a top priority at Meezan Bank, and we are committed to ensuring the well-being of all our staff members. The Bank recently conducted an evacuation drill to enhance our emergency preparedness. The fire drill closely simulated a real emergency to assess the preparedness of staff and Emergency Response Teams (ERTs).

During the drill, all employees were required to strictly follow the instructions of designated floor wardens, who played a crucial role in guiding and coordinating the evacuation process.

The successful completion of the drill was marked by an announcement of the 'end of drill' by our dedicated Emergency Management Team.



## Be Mindful of Your Professional Image

### Male Employees:

- Wear dress trousers, a dress shirt, a tie, and dress shoes (black or brown). Additionally, when entering the office, **they must also wear a tie and a buttoned-up collar**
- Wear a **Sherwani** with shalwar kameez attire.
- Wear polished **formal shoes and a matching belt** (black with black shoes, brown with brown shoes) instead of joggers, sneakers, and casual shoes.

### Female Employees:

- Wear an elegant, full-sleeved **Abaya** along with a **headscarf** covering the entire head.
- Wear **shoes, pumps, or sandals with back straps** as part of your footwear.
- All employees are requested to keep there **Staff ID** Card visible or easily accessible.

Adhere to the Bank's Dress Code Policy while in the office and when entering the premises.



## Revamped Office Facilities for a Thriving Workplace

We are pleased to announce the revamp/relaunch of our office facilities, aimed at empowering our valued employees, particularly our female staff members.

### Gym Facility

Our gym is now accessible to all employees including a dedicated gym facility for female employees, providing a convenient way to prioritize health and well-being.

### Daycare and Namaz Area Facility

Our daycare facility has been shifted to a more spacious location, supporting our working mothers.

We hope that the improved office facilities will contribute to the overall well-being of our employees.

## Streamlining HR Operations with Oracle Human Capital Management (HCM) Cloud

Meezan Bank has adopted Oracle Human Capital Management (HCM) Cloud, in an effort to streamline and enhance various HR processes including talent acquisition, employee onboarding and development, employee data management and performance management. This implementation emphasizes the Bank's dedication to staying ahead in the digital landscape. The state-of-the-art cloud-based solution offers advanced analytics capabilities, enabling HR to gain valuable insights into workforce trends, productivity, and engagement, thus enabling the organization to make informed HR decisions.



## Alamgir Welfare Trust Visits Meezan Bank Head Office

In recognition of their untiring efforts and services to Hajj pilgrims and various welfare services, Meezan Bank arranged a small appreciation ceremony followed by lunch for all team members of Alamgir Welfare Trust Int'l at Meezan Bank Head Office, Karachi.

The ceremony was attended by Mr. Chaudhry Nisar Ahmed - Chairman, Mr. Shamim Ahmed Chandna - General Secretary, Mr. Shakeel Dehelvi - Joint Secretary, Mr. Rehan Yaseen - Director, Mr. Nisar Ahmed - Additional Director and other team members of Alamgir Welfare Trust Int'l.

On behalf of Meezan Bank, Mr. Irfan Siddiqui - Founding President & CEO, Mr. Ariful Islam - Deputy CEO as well as other senior members of the Bank attended the session.

Alamgir Welfare Association has gained widespread recognition and popularity as a prominent charitable organization in Pakistan over the past three decades. Renowned for its distinguished work, the Alamgir Welfare Trust has made significant contributions in various fields, serving without limitations. One of the Trust's key areas of focus is providing exemplary Hajj services.

## Meezan Bank Completes Hiring for ACCA Trainee Program 2023



Alhamdulillah, Meezan Bank has successfully completed the hiring for the 8th batch of the ACCA Trainee Program 2023 in Karachi. This program is designed to attract ACCA students who aspire to excel in finance and accounting and develop their expertise in specialized banking functions like Finance, Investment Banking, Commercial Banking, Compliance, Audit, and more.

Through the ACCA Trainee Program, participants receive not only a competitive stipend and valuable learning opportunities but are also incentivized with substantial financial assistance, medical coverage, study leaves, and other benefits.

## Empowering Young Professionals: Meezan Bank's Participation in Career Fairs



Meezan Bank's HR, Learning & Development Group recently engaged in career fairs held at LUMS, IBA, ICAP, Greenwich, DHA Suffa University, and IoBM where our team actively mentored and coached students and aspiring individuals, facilitating informed decisions regarding their career paths.

By participating in these career fairs, Meezan Bank reaffirms its dedication to nurturing the growth of young professionals and supporting their career ambitions.

We extend our gratitude to all the educational institutions organizing these career fairs and offering us the chance to empower the development of young professionals in Pakistan.

## Nurturing Talent: Meezan Bank's MEEZANSHIP Program

Meezan Bank is dedicated to cultivating a dynamic and skilled workforce capable of delivering an exceptional banking experience to its customers. In line with the same spirit, in 2022, we introduced the 'MEEZANSHIP Program,' a well-structured internship initiative that offered last-semester students and recent graduates the opportunity to intern for 3 to 6 months. Outstanding performance during the internship led to permanent employment.

We are thrilled to share that we have received tremendous feedback from our valued customers. These testimonials serve as a true testament to our dedication in building and nurturing the Islamic banking industry in Pakistan.



## Meezan Bank's BSO Batch 2023: A Resounding Success in Talent Acquisition

Meezan Bank has successfully launched BSO Batch 2023, attracting an overwhelming response of over 18,000 applicants. In line with our commitment to hiring top talent, we invited more than 17,000 applicants to take part in the test, which was conducted across nine cities including Karachi, Islamabad, Lahore, Faisalabad, Multan, Peshawar, Gujranwala, Bahawalpur, and Sukkur.

Out of the pool of applicants, approximately 170 candidates have been selected as BSOs for our Karachi branches. Additionally, we have hired 40 candidates for positions in the Operations, Head Office from this batch. We have full confidence in the capabilities of these selected candidates to provide our valued customers with the utmost professionalism, integrity, and a strong commitment to excellence.

## Meezan Bank and Fieldfisher Capital LLP Join Hands in Islamic Finance Advisory Cooperation



Meezan Bank has reached a significant milestone by signing a Memorandum of Understanding (MOU) with Fieldfisher Capital LLP (FFC). This strategic collaboration will bring together the expertise of both institutions to provide Shariah advisory services to clients globally, with a particular focus on Europe and the Middle East.

This collaboration signifies a strong commitment to advancing Islamic finance and reflects Meezan Bank's dedication to sharing its knowledge and experience with a broader global audience. The partnership with Fieldfisher Capital LLP will undoubtedly contribute to the growth and development of the Islamic finance industry worldwide.



### Faisalabad Region Participates in Business Management Gala and Family Festival hosted by the University of Agriculture

Meezan Bank's Faisalabad Region actively participated in the 'Business Management Gala and Family Festival' recently hosted by the University of Agriculture. The participation aimed to raise awareness about Islamic Banking and generate business opportunities.



### Mr. Salim Thobani represents Meezan Bank at 'Compliance Briefing: Navigating Financial Crime Compliance in Pakistan' Conference

Mr. Salim Thobani - Head of Foreign Exchange Monitoring Unit, Meezan Bank, was recently invited as an esteemed guest speaker to a conference titled 'Compliance Briefing: Navigating Financial Crime Compliance in Pakistan' organized by LexisNexis Risk Solutions, in partnership with a technology partner. He shared valuable insights on the topic of Trade-Based Money Laundering and effective risk mitigation strategies. His session was met with high praise and appreciation from the engaged audience.



Mr. Nick Wilson - VP Sales, APAC, LexisNexis also attended the event as the Guest of Honor. The conference served as a valuable platform for industry experts to exchange knowledge and discuss best practices in navigating the complexities of financial crime compliance.

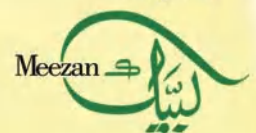
مقدس سفر اب آپ کی پہنچ میں  
عمرہ پیکیجز، آپ کی خواہشات کے مطابق!

نیاں خصوصیات:-

- ✓ مکمل ویزا پروسیسنگ
- ✓ لیٹر لائن ٹکٹ
- ✓ 2 اسٹار سے 5 اسٹار ہوٹل میں رہائش
- ✓ ٹرانسپورٹ



پر قرضے کی سہولت



## Meezan Bank's Faisalabad Area holds Islamic Banking Seminar in collaboration with Pakistan Hosiery Manufacturer Association (PHMA)



Recently, a seminar was held in Faisalabad for Commercial Clients, organized in collaboration with the Pakistan Hosiery Manufacturer Association (PHMA). Attended by over 80 participants, the session covered the concepts and application of modern Islamic banking, addressing misconceptions and challenges in the industry.

## Meezan Bank's Society Area Branches jointly hold an Islamic Banking Awareness Seminar in Karachi

Meezan Bank's Society Area Branches recently organized a joint Islamic Banking Awareness Seminar in Karachi, as a collaborative effort between the branch, Tariq Road Branch, Sir Syed



Road Branch, Jinnah Cooperative Housing Society Branch as well as the Bank's Shariah Compliance Department.

The seminar was well-received, attracting over 100 participants, including both customers and members of the general public.

## Meezan Payroll Partner (MPP): Empowering Businesses with Comprehensive Employee Banking Solutions

Meezan Payroll Partner (MPP) is a comprehensive Employee Banking solution driven by Meezan eBiz+, an online platform for Corporate Collections and Payments.

Throughout the year, a successful distribution of PKR 4 billion payroll was accomplished by opening roughly 18,000+ Meezan Payroll Partner accounts using our cutting-

edge Digitalized Solution (eBiz+). Additionally, the Bank successfully onboarded 200 Commercial and Corporate companies within MPP, providing exclusive benefits tailored to meet each company's payroll requirements. A note of heartfelt gratitude to the dedicated efforts of our internal teams, whose collaboration and expertise have been instrumental in the ongoing success of Meezan Payroll Partner.



## GM North Visits Watim Medical College & Explores Future Prospects

Mr. Muhammad Saleem Khan - General Manager North, recently visited Watim Medical College where he planted trees on behalf of Meezan Bank, symbolizing the Bank's commitment to a greener future. Discussions centred on Meezan Bank's role in Islamic finance development in Pakistan, its premier status as the country's largest Islamic bank, and its strong branch network with a AAA rating.

This visit marks another successful engagement with our valued partners, affirming our commitment to growth and prosperity together.



## Meezan Bank Receives Esteemed Recognition at the 13<sup>th</sup> Global Islamic Finance Awards 2023

Alhamdulillah, we are pleased to share that Meezan Bank has received the following awards at the 13<sup>th</sup> GIFA 2023, recently held in Dakar, Senegal:

1. Shariah Authenticity Award - 2023
2. Shariah Auditor of the Year - 2023

Meezan Bank has been receiving these awards consistently for more than six years, which is a testament to our unwavering commitment to Shariah-compliance and of our globally recognized expertise in the field of Islamic finance.

Also, our Founding President & CEO, Mr. Irfan Siddiqui has been conferred with the prestigious

**GIFA Most Outstanding Leader in Islamic Finance 2023** award. This award is usually reserved for the heads of government who champion Islamic banking and finance.

We would like to extend our heartfelt congratulations to the entire Meezan Team for this remarkable achievement!





# Meezan WhatsApp Banking: Banking Made Simple

At Meezan Bank, we are committed to make banking simpler, more accessible, and efficient for our valued customers. Leading the way in this transformation, we are delighted to launch Meezan WhatsApp Banking, an innovative service that redefines simplicity in your banking interactions.

Imagine having the power to manage your bank account and access essential services right from your WhatsApp chat. Meezan WhatsApp Banking makes this a reality, without the need to visit the Bank's website or log in to the mobile application. This service is designed to seamlessly connect Meezan Bank with its valued customers and is available 24/7. Whether you're at home, at work, or halfway around the world, you can now enjoy effortless access to your account

## A World of Convenience at Your Fingertips

All Meezan Bank customers, including those residing abroad, can take advantage of the following instant services:

- 1** Checking Account Balances: Say goodbye to the hassle of logging in or visiting a branch; now you can instantly check your account balance with a simple message.
- 2** Generating IBAN: Need to conduct international transactions? Meezan WhatsApp Banking allows you to generate your International Bank Account Number (IBAN) effortlessly.
- 3** Viewing Transaction History: Keep tabs on your finances by accessing your transaction history whenever you need it.
- 4** Downloading Account Statements: Get your account statements with ease, whether it's for record-keeping or verifying transactions.
- 5** Obtaining Tax Certificates: Tax season doesn't have to be a headache. You can obtain your tax certificates conveniently through this service.



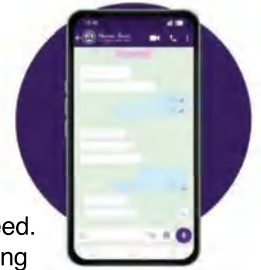
## A Trusted and Verified Channel

Security and trust are paramount in the world of banking. That is why Meezan Bank's verified business account on WhatsApp comes with a distinctive green badge in its chat window. This badge signifies that you are engaging with Meezan Bank, providing you with the peace of mind that your interactions are secure and authentic.



## Conversational Messaging Model

Meezan WhatsApp Banking is not just about convenience; it's also about speed. By adopting a conversational messaging model, the service eliminates unnecessary waiting times for customers. You can ask questions, request information, and get assistance in real-time, making your banking experience smoother and more efficient.



## Accessible 24/7

Meezan WhatsApp Banking is available round the clock, ensuring you have access to your accounts whenever you need it, even outside regular banking hours.



## Global Access

Whether you're in Pakistan or abroad, Meezan WhatsApp Banking is there to serve you. Manage your accounts from anywhere in the world.



# Meezan WhatsApp Registration Drive

Meezan WhatsApp Registration Drive will enable our employees to become proficient in utilizing this channel and, in turn, educate the customers. Over time, we anticipate that the instant access to our services will reduce footfall and waiting time at our branches, enabling our staff to streamline operations and drive organizational efficiency.

Throughout this campaign, we invite each and every one of you to register to Meezan WhatsApp Banking by following a few simple steps mentioned below. The first three regions to register will receive a recognition certificate, along with exclusive acknowledgement on our internal channels.

## HOW TO REGISTER?

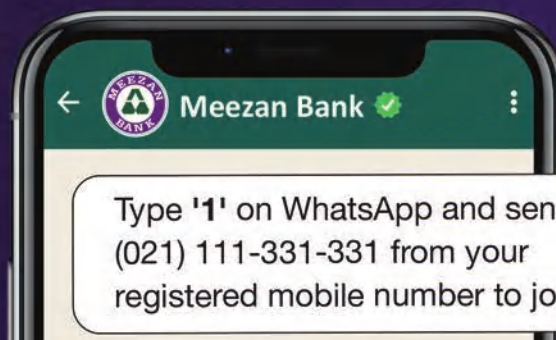
1. Visit: <https://wa.me/+9221111331331?text=Hi>
2. Scan the QR code on the right to instantly access our WhatsApp channel.
3. Type '1' and send it via WhatsApp on 021-111-331-331 to start your WhatsApp journey with us.



Scan the QR code to access Meezan WhatsApp Banking

Your active participation in this campaign will help us in promoting WhatsApp Banking and truly transform the way we engage with our customers. We look forward to your enthusiastic involvement.

Let's Aim for  
**100%**  
Staff Registration



Type '1' on WhatsApp and send to (021) 111-331-331 from your registered mobile number to join us.

## Meezan Bank's Investment Banking & Shariah Advisory Team Successfully Achieves Financial Close for Unicol Limited

We are delighted to share a remarkable achievement by Meezan Bank's Investment Banking & Shariah Advisory team, led by Mr. Urooj ul Hassan Khan, Head of Corporate, Investment Banking & Shariah Advisory. The team achieved financial close for two significant transactions, including a PKR 1,500 Mn Medium Term Finance Facility and a PKR 4,500 Mn long-term finance facility. These facilities were secured for a Leveraged Buyout transaction by Unicol Limited, aimed at acquiring the sugar mill unit of Popular Sugar Mills Limited, thereby advancing the company's diversification and growth plans.

The success of this transaction was driven by the unwavering dedication of the Meezan team, led by Muhammad Ali Ravda, Team Leader - Syndications & DCM. He was ably supported by Mr. Talha Mehmood Surya, Transaction Manager - Syndications & DCM, and Mr. Haris Ahmed Shaikh, Transaction Associate - Syndications & DCM.

At Meezan, our expertise in full-fledged investment banking services enables us to offer customized financial solutions, tailored to meet the unique requirements of our valued clients.

We extend our heartfelt congratulations to Unicol Limited on this significant accomplishment and wish them continued success as they embark on this exciting new venture.



## Meezan Bank crosses USD 1.6 Billion Deposit inflows in Roshan Digital Account

Alhamdulillah, Meezan Bank has crossed the USD 1.6 BILLION MARK in Roshan Digital Account (RDA) deposit inflows. We would like to thank all relevant teams who have played a significant role in contributing to this achievement with their extraordinary support and response to this initiative.

With over 92,000 accounts from 144 countries, the Bank's record deposit inflows reaffirm its position as the top performer in RDA in the industry, sustaining a market share of around twenty-five percent.

## Teamwork and Triumph: Meezan Bank's Cricket Team Achievements



Cricket has provided a platform for our staff members to enhance their fitness and well-being while fostering a sense of unity and camaraderie. We have witnessed remarkable achievements for Meezan Bank's cricket team as they participated in various tournaments and engaged in friendly matches with corporate partners like Arif Habib Group, Pakistan Refinery Limited, Areena, Salam Takaful Pakistan, FMAP & Adamjee Insurance, and peer banks such as AlBaraka, BIPL, NBP, Habib Metro Bank, Faysal Bank & Samba Bank. These matches provided valuable opportunities to establish rapport and forge friendships that can benefit Meezan Bank in the future.

A special note of appreciation for Mr. Riaz Ahmed Joya - Head of Administration, Procurement and Branch Expansion, Syed Salman Ahmed-General Manager, Karachi West, Syed Muhammad Asad Alvi - Regional Manager, Karachi South and the entire cricket team of the Bank for their noteworthy accomplishments!



## MEEZAN BANK WINS THE BANKER 'GLOBAL AND ASIA-PACIFIC ISLAMIC BANK OF THE YEAR', 'EXCELLENCE IN ISLAMIC DIGITAL BANKING' AWARDS



Meezan Bank  
The Premier Islamic Bank



**The Banker**  
GLOBAL FINANCIAL INTELLIGENCE SINCE 1926

**FT**  
FINANCIAL  
TIMES

### Meezan Bank Honoured with Multiple Awards by The Asset Triple A Islamic Finance Awards 2023

**THE Asset** 財資

Meezan Bank has been honoured with the following award(s) at The Asset Triple A Islamic Finance Awards 2023 for not only managing to navigate the complexity of the past 12 months but having excelled!

- **Islamic Bank of the Year - Pakistan**
- **Best Retail Bank - Pakistan**
- **Best Investment Bank - Pakistan**
- **Sukuk Adviser of the Year - Pakistan**
- **Best Private Bank - Pakistan**
- **Best Green Financing – Pakistan**  
*Burj Solar Energy Private Limited 1 Billion rupees syndicated Islamic Finance Facility*  
Mandated lead arranger and adviser
- **Best Structured Financing – Pakistan**  
*Pakistan Telecommunication US\$171 Million Diminishing Musharaka sales and lease back*  
Mandated Lead Adviser and Arranger
- **Best Syndicated Loan – Pakistan**  
*Trans World Associates (Private) Limited 11.1 Billion Rupees Syndicated Islamic finance facility*  
Shariah Structuring Bank, and Mandated Lead Adviser and Arranger

### Recognizing Excellence: Meezan Bank's Lahore East Region Star Awards Ceremony



Meezan Bank's Lahore East Region recently organized the Star Awards distribution ceremony to honor high-performing staff members who embody Meezan Bank's Core Values and excel in sales. Led by Mr. Anwar Ul Haq - General Manager, Lahore East, the event motivated and applauded the staff for their exceptional contributions in sales and service excellence. The event concluded on a high note, instilling a sense of pride and encouraging continued growth within the organization.

## Integrity in Action: An Inspiring Display of Our Organizational Values

It gives us great pleasure to highlight the exceptional integrity displayed by our branch security guard, Mr. Muhammad Zubair. Recently, Mr. Zubair discovered a sum of Rs. 130,000/- on the side of the footpath. The money belonged to a customer of our branch who had unknowingly dropped it while making his way home. Mr. Zubair, with utmost honesty, found the amount and promptly handed it over to the Branch Manager.



Despite facing significant financial challenges, Mr. Zubair's selfless actions serve as a shining example of the deep-rooted integrity ingrained within our Bank.

## From MTO to Personal Banking Manager: Mr. Junaid Ali Sayyed's Remarkable Career at Meezan Bank

Mr. Junaid Ali Sayyed, Personal Banking Manager and Shariah Trainer at Meezan Bank, has recently completed 16 years of service with Meezan Bank. He joined the Bank as a Management Trainee Officer (MTO) after successfully completing his MBA (Marketing) with Distinction from IBA, University of the Punjab. Throughout his tenure, Mr. Sayyed has held various roles within the organization and has been recognized and acknowledged for his exceptional performance.

Furthermore, Mr. Junaid has continuously invested in his professional growth and has obtained several certifications and completed various courses. We are immensely pleased to have him as part of our team at Meezan Bank. His remarkable journey and accomplishments exemplify the exceptional growth opportunities that the Bank provides to its employees.

## Ms. Mona Hira completes Diploma in Digital Marketing!

We are thrilled to celebrate the remarkable achievement of Ms. Mona Hira from our Marketing Department. She has recently successfully completed her Diploma in Digital Marketing from Institute of Business Administration (IBA), Center for Information and Communication Technology (CICT). In addition, she has earned multiple Google certifications, including Google Fundamentals of Digital Marketing, Google Analytics for Beginners, Advanced Google Analytics, Google Analytics Individual Qualification, Google Ads Measurement, Google Ads Search and Google Ads Search Campaigns.

Since joining Meezan Bank in 2017, Ms. Mona has been contributing not only to digital and social media marketing but also to branch branding initiatives.



## Rising Through Ranks: Ms. Wafa Abdul Jabbar's Journey at Meezan Bank

Ms. Wafa Abdul Jabbar joined Meezan Bank in 2014. Having excelled consistently, achieving top ranks in her batch, area, and region, she became a Branch Manager in 2022, one of the youngest and few female branch managers in Lahore Central. Her dedication, professionalism, and leadership set her apart as an asset to Meezan Bank's future.

## Mr. Jawad Raza named among the Global Top 100 Innovators in Data & Analytics

Mr. Jawad Raza - Head of Data & Analytics has been named among the Global Top 100 Innovators in Data & Analytics.

Mr. Raza oversaw one of the largest strategic projects for Meezan Bank, which included data initiatives such as installing data champions within business units and launching a 'data super league' for change management. This resulted in several new data use cases. He also has a degree in Accounting and Finance from Canada's Simon Fraser University.

## Greatest Achievement at Meezan Bank?

We started the Bank's Greenfield Big Data AI project. My biggest achievement was making it live with about four use cases, including machine learning use cases. You read stats such as 82% of all big data projects fail so you feel the odds stacked against you. So, when you deliver a project which has never been done before in the organization, it's a huge achievement. We're even starting to see some change within the company. People are relying more and more on data than gut feelings. The data is now permeating into the organization. We're even using prediction and probability to tell how many ATM cash withdrawals can happen across the 900 ATMs without cash outages and without adding extra cash into the system.

The exciting part is getting feedback from the organization and knowing your system has created efficiency in their tasks.

## New Challenges?

I'd say we took quite a leap here in the sense that business has actually started believing in it and asking for more of it. The challenge now is meeting that demand because they've tasted blood. As data has become more critical to business, we need to do more to make sure the information is available 24/7, not just nine to five.

# Celebrating Success Meezan Bank's Facebook Ad Reach in 2022

# 3.5 BILLION TIMES!

## **We are delighted to announce a remarkable achievement – our ads on Facebook were viewed over 3.5 BILLION times in 2022!**

This outstanding milestone would not have been possible without the tremendous support and engagement from all of you. Your active participation and enthusiasm have contributed to this incredible success.

We extend our heartfelt gratitude to our valued customers, employees, and partners for being an integral part of this journey. Your continuous support has been the driving force behind our digital media achievements.

To stay updated with the latest news, updates, and information about Meezan Bank, our products and services, job openings, and much more, we encourage you to follow our Official Digital Media Channels. Don't

forget to share the same with your friends and family members, so they can be a part of our growing community too!

Let's continue to celebrate our successes together as we strive to deliver excellence and innovation in all our endeavors.

Stay connected with Meezan Bank on Facebook, Instagram, Twitter, and LinkedIn for exciting updates and news.

**Thank you for being a part of our digital journey!**

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

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