



**Meezan Bank**  
The Premier Islamic Bank

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میزان بینک کی منفرد اسٹریٹیجی

**Exclusive Cover Feature in Urdu:  
Promoting Awareness of  
the Bank's 6th Strategic Plan  
(2024-2026)**



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

Dear Meezan Family,

السلام عليكم ورحمة الله وبركاته

### 6<sup>th</sup> Strategic Plan 2024-26

I am pleased to inform you that our Board of Directors has recently approved Meezan Bank's 6<sup>th</sup> Strategic Plan for the period 2024-2026. I am taking this opportunity to share with you the highlights of the Bank's strategy for the next 3 years.

However, before we get into our strategic roadmap, I would like to share that the Board wanted me to convey their gratitude to all staff for the impressive results declared for the nine months ended September 30, 2023. Thank you for your dedication and hard work that has made such outstanding results possible. The 6<sup>th</sup> Strategic Plan focuses on the following four key strategic objectives:

1. Be amongst the top 3 banks in Pakistan in terms of profitability and deposits
2. Be recognized as the best customer franchise bank in the country
3. Enhance process efficiency and controls through digitalization
4. Actualize organizational potential to become the employer of first choice

It is a matter of immense satisfaction that by the Grace of Allah ﷻ

the Meezan Bank team has been able to successfully deliver on almost all key strategic objectives approved by the Board since 2006 in the form of 5 Strategic Plans. From the outset we have used the Balanced Scorecard (BSC) as a tool to develop and implement our strategic plans. The BSC has been used by over 70% of Fortune 500 companies around the world and helps ensure alignment at all levels with the strategic initiatives that are taken across all departments of the Bank so as to ensure 'goal congruence'.

The underlying pillars that form the foundation of our Strategic Plan are:

1. Shariah compliance
2. Service Excellence
3. Digitalization

Everything that we do must be predicated on the 3 pillars given above and therefore requires all of us to instill a compliance culture that encapsulates these strategic pillars. The Board has also emphasized that going forward there will be 'zero tolerance' on infringements of Core Values. I would therefore urge you to focus on our Core Values very seriously.

Over the years we have finetuned our respective BSCs both in substance and in form. In this regard I would like to thank the Branch Banking department for embracing and implementing the BSC at the branches level. Going forward, we have committed to the Board that the BSC will be implemented at all levels in all departments and this will Insha'Allah allow a very objective and unbiased assessment of performance of staff. Your cooperation and support to achieve this is required and I am confident that you will motivate staff to recognize the benefits of implementing the BSC.

## Meezan Bank: Pioneering Excellence in Islamic Banking and Service

Meezan Bank was established with a noble vision: 'To establish Islamic banking as the banking of first choice...' This goal could only be achieved if Meezan Bank itself led the way, by becoming the best bank itself. Consequently, the Bank embarked on building a reputation synonymous with Islamic banking, emphasizing profitability without compromising on Shariah compliance.

Since its inception, Meezan Bank has experienced rapid and consistent growth, evolving into one of Pakistan's largest banks. We attribute this success to the blessings of Allah ﷻ and the dedication of individuals committed to Islamic banking principles,

our pursuit of excellence in services, teamwork, and the centrality of core values in the organizational culture.

Our continued growth can be attributed to the organization's solid reputation, a result of relentless efforts across various fronts to promote Islamic banking. However, Meezan Bank has not become complacent. After establishing itself as synonymous with Islamic banking, the Bank has directed all organizational energy towards improving its service quality. This commitment has elevated Meezan Bank to a status where it is recognized for its exceptional service levels.



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الْحَمْدُ لِلَّهِ

Meezan Bank recognized as the  
**BEST BANK OF PAKISTAN**  
for the third time by Pakistan Banking Awards



## Meezan Bank Launches Green Initiative Tree Plantation Drive



Meezan Bank has officially initiated its 'Green Initiative' tree plantation campaign. Mr. Saleem Khan - General Manager, North, Syed Ejaz Shah - Regional Sales Manager, North, and Mr. Ashfaq Noori - Assistant Director, CDA, planted a sapling at F-9 Park, Islamabad. This tree plantation campaign is a part of the Bank's corporate social responsibility (CSR) program, aiming to plant over 1,000 trees in Islamabad.



## Meezan Bank and NED UET Collaborate for Change



Meezan Bank and NED University of Engineering & Technology have collaborated on a range of initiatives, including an NFC-enabled ATM facility inauguration and a university campus tree plantation drive. From co-creating educational initiatives and advancing information technology to sowing the seeds of change through tree plantation initiatives aimed at combating climate change - each step stands as a testament to our shared commitment to progress. During the event, the Bank's staff also digitally opened accounts for the university's students and staff members.

## Meezan Bank and Daraz Partner to Drive Electric Bike Adoption in Pakistan



Meezan Bank and Daraz, Pakistan's largest e-commerce platform, have signed a Memorandum of Understanding (MoU) to support and encourage the use of electric bikes in Pakistan. Through this partnership, Meezan Bank will provide Shariah-compliant financing for electric bikes to Daraz delivery staff/rider across the country.

The MoU was signed by Syed Iftikhar ul Haq, Group Head Consumer Finance at Meezan Bank, and Ahmed Tanveer, Chief Operating Officer of Daraz Pakistan, in the presence of senior executives from both organizations. This collaboration between Meezan Bank and Daraz Pakistan signifies a significant step towards a cleaner and more sustainable future for transportation in Pakistan.



## Empowering Tomorrow's Islamic Finance Leaders: Meezan Bank's Commitment to Y-IBP Program



Meezan Bank has partnered with the State Bank of Pakistan (SBP) in the Young Islamic Banking Professionals (Y-IBP) Program. This pioneering initiative, a first of its kind by the SBP, bridges academia with the industry to enhance the influx of quality professionals. Under the program, the SBP collaborates with Islamic banking institutions and universities across Pakistan to identify potential candidates for comprehensive training by the National Institute of Banking & Finance.

Meezan Bank actively backs SBP's Y-IBP initiative and conducted joint awareness sessions on Islamic banking fundamentals at SZABIST, Karachi, and Hazara University. Through internships, students gain practical experience in diverse branches. This collaboration emphasizes the Bank's commitment to nurturing a proficient workforce for Pakistan's Islamic banking sector.



## Regional Operations hold Strategic Sessions to Drive Excellence in Branch Operations

To boost branch staff performance and enhance operations scorecard ratings, Regional Operations Managers (ROMs) and their respective Area/Regional Managers held strategic nationwide sessions from July to September 2023. These carefully scheduled weekend sessions aimed to minimize disruption to operational activities and were tailored for each branch's core operations teams.



Recognizing exceptional performances by Operations Managers (OMs) and staff during these sessions was an essential part of the initiative. This acknowledgment not only boosted morale but also inspired staff to consistently deliver service excellence.

## What is Employee Benevolence Fund Trust (EBFT)?

Established in 2012, the Employee Benevolence Fund Trust (EBFT) embodies Meezan Bank's unwavering commitment to providing comprehensive support to our valued staff and their families.

### Comprehensive Support:

The Bank ensures a safety net through substantial Life Takaful coverage, offering financial reassurance to your loved ones during challenging circumstances.

### Extended Assistance:

#### a) Funeral Expenses:

EBFT contributes compassionately towards funeral expenses when a staff member passes away.

#### b) Monthly Support for Deceased Staff's Families:

Monthly support is thoughtfully tailored based on grade range, offering continuous assistance to the families of our departed colleagues.

EBFT reflects the Bank's support to stand by its staff during times of difficulty. For any inquiries or assistance, please do not hesitate to reach out to the EBFT Team at [ebft.helpdesk@meezanbank.com](mailto:ebft.helpdesk@meezanbank.com) and IP:1110

## CORE VALUES

### Meezan Bank's 6th Strategic Plan: A Visionary Blueprint Rooted in Core Values

The 6<sup>th</sup> Strategic Plan of Meezan Bank aims to maintain the Bank's momentum over the next three years. The primary focus is on achieving growth and profitability while positioning Meezan Bank as a progressive, customer-centric, and digitally transformed Islamic bank. The commitment to being the best bank in Pakistan is central to this mission. The fundamental strategic objective of the 6<sup>th</sup> Plan is to uphold zero tolerance for Shariah non-compliance and ensure consistent excellence in customer service through a comprehensive digital transformation of internal processes and customer interactions.

Meezan Bank's consultative strategy development approach involves various segments within the organization, fostering ownership and ensuring alignment with the Bank's long-term goals. From its humble beginnings to becoming a systematically important Bank, Meezan Bank has placed great significance on its core values. Core Values as the primary determinant of the wider organizational culture will always be an area of extreme care and interest for us. The 6<sup>th</sup> Strategic Plan places Shariah compliance, Integrity, and Service Excellence at its core, reflecting the Bank's commitment to ethical professional conduct and the noble ideals enshrined in its Core Values. This strategic approach positions Meezan Bank as a modern, customer-centric, and agile financial institution in the Pakistani banking sector.

### Service Quality: A Crucial Driver of Competitive Advantage in Financial Institutions

Service quality is crucial for financial institutions seeking a competitive edge in a market-driven system. It plays a key role in building customer satisfaction and trust. As financial institutions continue to adapt to changing customer demands, service quality helps organizations differentiate themselves by consistently delivering premium services.

# میزان بینک کی منفرد اسٹریٹیجی

**Mr. Muhammad Raza**, Group Head General Services & Customer Support

اسٹریٹیجی (Strategy) قدیم یونانی زبان کے لفظ Strategos سے نکلا ہے جس کے معنی فوجی کمانڈر ہے۔ اٹھارویں صدی تک اسٹریٹیجی کو صرف جنگی حکمت عملی کے لئے استعمال کیا جاتا تھا مگر پھر انیسویں صدی سے یہ اصطلاح بزنس کے لئے بھی استعمال ہونے لگی، جس کا مفہوم کسی کمرشل ادارے کے لئے ایک ایسے پلان کی تشکیل تھی جو غیر یقینی ماحول اور مشکل صورت حال میں بھی اس ادارے کو کامیابی سے ہمکنار کر سکے۔ لہذا اس اصطلاح کے تحت ایک کامیاب ادارہ وہ ہے جہاں نہ صرف اچھی اسٹریٹیجی بنتی ہو بلکہ اس پر عمل درآمد بھی ہوتا ہو۔

میزان بینک کی دو عشروں پر محیط بے مثال، غیر معمولی اور سمجھ میں نہ آنے والی کامیابیوں میں جہاں اللہ تبارک و تعالیٰ کے خاص کرم، ادارے سے وابستہ ٹیم کی انتھک محنت اور اسلامی بینکنگ کو بینکنگ کی پہلی ترجیح کے ڈن جیسے عوامل شامل حال ہیں وہیں بینک کی عمدہ اسٹریٹیجی نے بھی اس کامیابی میں اہم کردار ادا کیا ہے۔ آج سے پچیس سال قبل بینک ایک چھوٹے سے انوسٹمنٹ بینک سے آغاز اور پھر اکیس سال قبل پاکستان کے سب سے چھوٹے کمرشل بینک کو آج سب سے زیادہ منافع بخش بینک ہونے کا اعزاز حاصل ہے۔ اس کے علاوہ مارکیٹ کیپٹل انکریزیشن، ریٹرن آن ایسٹ ایکویٹی، جج درخواستوں کی وصولی اور روشن ڈیجیٹل ڈپازٹ میں بھی تمام بینکوں میں سب سے آگے ہے۔ اس کارکردگی پر مختلف مقامی اور بین الاقوامی تنظیموں کی جانب سے ایوارڈز، اسٹیٹ بینک کا اعتماد اور پاکستان کے سب سے تیزی سے ترقی پانے والے بینک کی حیثیت سے یہ بات تو واضح ہے کہ اس بینک میں کچھ خاص ہے جو دیگر بینکوں میں نہیں اور اس کا تعلق میزان بینک کی اسٹریٹیجی سے ہے۔

میزان بینک اسٹریٹیجک پلان کی تشکیل کے لئے بیلنس اسکور کارڈ کے طریقہ کار کو استعمال کرتا ہے، جسے ہارورڈ یونیورسٹی کے ڈاکٹر رابرٹ کاہن اور ڈاکٹر ڈیوڈ مارٹن نے تخلیق کیا۔ یہ طریقہ آج دنیا بھر میں رائج ہے اور 70 فیصد فارمیوں 500 کمپنیاں بیلنس اسکور کارڈ کی ہی مدد سے اپنی اسٹریٹیجی ترتیب دیتی ہیں۔ اس طریقہ کے دو بنیادی مقاصد ہیں، پہلا یہ کہ اس کی مدد سے کمپنی کا مکمل اسٹریٹیجک پلان ریکارڈ کیا جاتا ہے اور دوسرا یہ کہ اس کے ذریعے ادارے کے مقاصد اور ترجیحات کو اوپر سے نیچے تک تمام ملازمین تک پہنچایا جاسکتا ہے۔





عمومی طور پر کمپنیاں اپنی اسٹریٹجی میں مالی مقاصد کو زیادہ اہمیت دیتی ہیں۔ ان کے نزدیک اصل کامیابی یہ ہے کہ مال کی فروخت کتنی بڑھتی ہے یا مجموعی منافع یا خالص منافع میں کتنا اضافہ ہوا ہے یا پھر ROA اور ROE میں کتنی بہتری آئی ہے۔ بیلنس اسکور کارڈ کی خوبصورتی یہ ہے کہ یہ صرف مالی نتائج پر توجہ دینے کے بجائے تنظیمی صلاحیتوں کو جانچنے، موجودہ طریقہ کار کو بہتر کرنے اور کسٹمرز کو مطمئن کرنے پر خاص زور دیتا ہے۔ اسکور کارڈ کے فلسفے کے مطابق مالی مقاصد تو وہ نتیجہ ہے جو دیگر تین مقاصد (یعنی تنظیمی صلاحیت، طریقہ کار اور کسٹمر) کی کامیابی سے با آسانی حاصل ہو سکتے ہیں، ایک اسٹریٹجی ایکسپرسٹ کے مطابق A Satisfied Customer is the best business strategy

اسی بیلنس اسکور کارڈ کے فلسفے کے تحت میزان بینک نے اپنا پہلا اسٹریٹجک پلان 2006 میں تشکیل دیا جس میں 19 تنظیمی مقاصد تھے پھر وقت کے ساتھ ساتھ اسٹریٹجی کی تشکیل کے اس عمل میں بہتری آتی گئی اور چھٹے اسٹریٹجک پلان برائے سال 2024-2026 میں 19 مقاصد بتدریج کم ہو کر چار بڑے مقاصد کی شکل اختیار کر گئے ہیں۔

(1) منافع اور ڈپازٹ کے لحاظ سے سرفہرست 3 بینکوں میں شامل ہونا اور اسلامی بینکاری میں قائدانہ حیثیت کو برقرار رکھنا

(2) سب سے بہترین کسٹمر سروس بینک کے طور پر پہچانا جانا

(3) موجودہ طریقہ کار اور کسٹروملز میں بہتری لانا

(4) تنظیمی صلاحیتوں کو بروئے کار لاتے ہوئے ملازمت کے لئے پہلی ترجیح بننا

گزشتہ 5 اسٹریٹجک پلان کا 19 سے 4 مقاصد تک کا سفر کٹھن ضرورتاً مگر خوش آئند بات یہ ہے کہ میزان ٹیم نے ان تمام پلانز کے 95 فیصد سے زائد اہداف حاصل کئے اور اسی کارکردگی نے صرف 21 سالوں میں میزان بینک کو پاکستان کے ٹاپ 5 بینکوں میں شامل کر دیا۔

اس بے مثال کامیابی کا اگر باریک بینی سے جائزہ لیا جائے تو پتا چلتا ہے کہ میزان بینک کے سفر کے پہلے 12 سالوں میں تمام توجہ اس جانب مرکوز رہی کہ اسے ایک اسلامی بینک کی پہچان مل جائے اور یہی وجہ ہے کہ اس دور میں شریعت کی تعمیل (Shariah Compliance) پہلی ترجیح رہی۔ اس توجہ کا فائدہ یہ ہوا کہ میزان بینک اور اسلامی بینکنگ لازم و ملزوم بن گئے اور جہاں اسلامی بینکنگ کا تذکرہ ہو وہاں میزان بینک کا نام آنے لگا اور میزان بینک کے ذکر سے ذہن سیدھا اسلامی بینکنگ کی جانب جانے لگا۔ ایک نسبتاً نئے بینک کے لئے یہ بہت بڑی کامیابی تھی۔ اس سبب میل کے حصول کے بعد بینک کی سینئر مینجمنٹ کو یہ احساس ہونے لگا کہ صرف اسلامی بینکنگ کے ٹیگ کے ساتھ مزید کامیابیاں حاصل کرنا قدرے مشکل امر ہے۔ لہذا مزید آگے بڑھنے کے لئے ضروری تھا کہ شریعت کی پاسداری کے ساتھ ساتھ ایک مزید اضافی خصوصیت کو میزان بینک کا مشن بنایا جائے۔ اسی اسٹریٹجی کے تحت سروس کو اگلی ترجیح بنانے کا فیصلہ کیا گیا اور گزشتہ 8 سال اس بات پر مرکوز رکھے گئے کہ کسٹمر سروس اور سروس کو الٹی میں میزان بینک کا کوئی ثانی نہ ہو۔ یہ حکمت عملی بھی کامیاب رہی اور آج میزان بینک بلاشبک وشبہ پاکستان کا بہترین اسلامی بینک ہے جہاں اکثر کسٹمر اس کی اچھی سروس کی وجہ سے اکاؤنٹ کھلواتے ہیں۔

اہم بات یہ ہے کہ میزان بینک نے شریعت کی پاسداری اور سروس کو اپنی بنیادی اقدار (Core Values) میں شامل کر لیا ہے جہاں دیانتداری کو تیسری قدر کے طور پر شامل کر کے میزان بینک کے ہر ٹیم ممبر کے لئے لازم کر دیا ہے کہ وہ ان بنیادی اقدار کی پاسداری کریں۔

گوکہ میزان بینک نے بہت مختصر وقت میں بے پناہ کامیابیاں سمیٹی ہیں مگر اسلامی بینکنگ کو پہلی ترجیح بنانے کا سفر اب بھی جاری ہے، جس کے حصول کے لئے چھٹا اسٹریٹجک پلان برائے 2024-2026 بہت زیادہ اہمیت کا حامل ہے۔ اس پلان کی اہم بات یہ ہے کہ اس کے ذریعے ایک واضح پیغام دیا جا رہا ہے کہ شریعت کی پاسداری اور سروس کے ساتھ میزان بینک کو ایک اور خصوصیت کو حاصل کرنا ہوگا اور وہ ڈیجیٹلائزیشن (Digitalization) کے علاوہ اور کچھ نہیں ہو سکتی۔ بینکنگ کا مستقبل ڈیجیٹل میں ہی پوشیدہ ہے اور یہی خصوصیت میزان بینک کو پاکستان کا سب سے بڑا بینک بنا سکتی ہے۔ ایک ایسا اسلامی بینک جو ڈیجیٹل بھی ہو اور جہاں بہترین سروس بھی میسر ہو۔

# Driving Innovation: Meezan Bank's Recent Recruitment Efforts

## PBO Batch 2023

Meezan Bank recently launched the first phase of its Personal Banking Officer (PBO) Batch 2023 through Rozee.pk, generating an outstanding response with over 6,000 eager applicants. In its commitment to securing top-tier talent, the Bank invited more than 5,500 applicants to partake in a nationwide test.



The second phase marks a significant expansion of our PBO Batch, now reaching Karachi, Lahore, and Islamabad, enrolling approximately 7,500 candidates. This expansion aligns with our dedication to fostering talent across diverse regions and strengthening our footprint in key cities. Notably, this launch leveraged cloud platforms, showcasing our commitment to innovative technology for efficient and scalable operations.

## Bahria Recruitment Drive

A successful recruitment drive was carried out at Bahria University, Karachi highlighting the Bank's ongoing commitment



## Launch of Branch Manager Development Program

Meezan Bank held a 5-Day in-house 'Branch Manager Development Program,' a first of its kind initiative developed internally that focuses on role-based and technical competencies for branch managers.

Senior leadership from each department actively engaged with participants to emphasize the importance of different business segments. Beyond technical competencies, the program honed in on soft skills and leadership, with internationally renowned trainers covering essential elements like Team Building, Change Management, Effective Communication, and Negotiation.

The program serves as a valuable platform for Branch Managers to interact with Meezan Bank's senior leadership and build a robust network. From July to September, the sessions were conducted in Karachi and attended by 164 Branch Managers from all 17 regions.

to acquiring top talent. This drive strategically selected skilled candidates for our Commercial and SME Departments. The upcoming addition of these individuals will Insha'Allah bring new energy and expertise to our team.



## IT Batch

IT batch was launched in a collaborative effort between our Human Resources, Learning & Development, and IT departments. The batch hiring aims to onboard talented IT graduates who will play a pivotal role in our Bank's growth and innovation.



## Recruitment Drive for Hiring Personal Banking Officers in Lahore



Meezan Bank's Lahore East and Lahore West Regions recently executed a highly successful recruitment drive across prestigious universities in Lahore. This initiative aimed to identify future Personal Banking Officers who resonate with our core values of Shariah compliance, Integrity and Service Excellence. The interactive sessions and rigorous selection process attracted a diverse pool of promising individuals, showcasing Meezan Bank's commitment to inclusivity.



## Corporate Excellence Award by Management Association of Pakistan - Financial Top Trophy Category



Alhamdulillah! Meezan Bank has been awarded 'Best Company in Financial Category' at the 38th Corporate Excellence Awards hosted by Management Association of Pakistan (MAP) at Marriot Hotel, Karachi.

Mr. Irfan Siddiqui – Founding President & CEO, Meezan Bank along with other members of the senior management graced the award ceremony with his presence, which was also attended by top management from the corporate sector of Pakistan.

## Meezan Bank Achieves Milestone: Rs. 100 Billion AUM in Al Meezan Investment Mutual Funds

We are pleased to announce that Meezan Bank has achieved a remarkable milestone by crossing Rs. 100 Billion in Assets Under Management (AUM) in the Mutual Funds of Al Meezan Investment Management Limited. It is pertinent to mention that this journey of surpassing 100 Billion wouldn't have been possible without the trust and dedicated support of our teams in Regions, Areas, and Branches.

In this regard, a recognition ceremony was held at Al-Meezan Investment Head Office, where the senior management of both organizations attended the event. During the ceremony, Mr. Ariful Islam, Deputy CEO of the Bank and Chairman of Al-Meezan Investment Management Limited (AMIM), appreciated the efforts of the Wealth Management Department and Meezan Bank branches.



## Publications by Employees

Meezan Bank fosters a culture of learning and continuous development, as evidenced by the various papers and articles published by our employees.

Mr. Muhammad Saeed Iqbal - Credit Officer, House Finance, Bahawalpur has recently published a paper in the Islamic Banking & Finance Review (IBFR) journal titled "Determinants of Growth in the Banking Sector: Time Series Analysis of Conventional and Islamic Banking in Pakistan." Additionally, he has co-authored a research paper in the International Journal of Management Research and Emerging Sciences, titled "Comparison of Credit Risk Management Practices among Islamic and Public Commercial Banks in Pakistan."

These contributions reflect Meezan Bank's commitment to staying at the forefront of industry knowledge and driving advancements in Islamic banking practices.



## Reaching 1100+ ATMs Nationwide



We are pleased to announce that Meezan Bank has inaugurated its 1,100<sup>th</sup> ATM at Jamia Khairul Madaris, Multan.

The inauguration ceremony was attended by Mr. Zia Ul Hasan - Group Executive, Operations and Branch Banking, Mr. Khalid Zaman Khan - Group Head Human Resources, Learning & Development and Mr. Abid Hussain - General Manager, Multan, along with Maulana Muhammad Hanif Jalandhari - rector of Jamia Khairul Madaris and Chairman of Punjab Quran Board.

## Unlocking Financial Agility: Meezan Bank's Innovative Corporate Card Solution

Recently Meezan Bank's Corporate and Investment Banking team Multan was approached by the esteemed Fatima Fertilizer Company Ltd., a blue-chip entity with an AA+ rating, for an efficient financial solution to manage the day-to-day operations of their sales team spread across various locations nationwide.


The team addressed this need through the issuance of Corporate Debit Cards that were designed with specific caps on maximum, daily, and monthly credit limits to ensure controlled and accountable financial management.

In collaboration with the ADC and IT departments, the CIBG team successfully developed the Corporate Card product. The fruition of this effort was marked by the delivery of the cards by Mr. Muhammad Zahid - Regional Corporate Head, Multan and Mr. Muhammad Ishaq Bhutta - Team Leader CIBG, Multan to Fatima Fertilizer team including Mr. Kashif Mustafa- General



Manager, Finance, along with his core finance team members, including Mr. Irfan Khawaja - Senior Manager, Treasury, and Mr. Omer Yousaf - Manager, Treasury, during their visit to Lahore.


This initiative, considered a pilot project, has shown promising operational results, paving the way for potential expansion. Meezan Bank anticipates extending this innovative solution to other corporate customers, further reinforcing its commitment to delivering cutting-edge financial services that align with the evolving needs of businesses.



**Raast**  
Pakistan's Instant Payment System

## FAST AND FREE TRANSACTIONS WITH JUST A FEW TAPS!

You can now make quick and free payments, without any transaction fees through Raast – Pakistan's instant payment system!



Disclaimer: Raast fund transfer is free of charges whereas charges are applicable on other channels such as IBFT.



## Fostering Excellence: Meezan GOLD Women Leadership Program

Meezan Bank recently held a one-day women leadership transformation program titled 'Meezan GOLD (Global Outcomes with Leadership Development)' at Movenpick Hotel, Karachi. Aimed at developing our female workforce into strong role models and leaders, the program focused on business success through high-value teamwork, emphasizing authentic leadership skills and behaviors aligned with the Bank's Vision, Mission, and Core Values.


Attended by 27 female executives from Branch Banking and Head Office departments, including Branch Managers, Operations Managers, and Team Leaders, the program received positive feedback. The session was conducted by Ms. Naveen Balkhi, a US-certified trainer with 24+ years of global experience.



## START YOUR DIVINE JOURNEY OF HAJJ WITH MEEZAN BANK!

Dates for Government Hajj Scheme 2024 application submission:

**November 27, 2023 – December 12, 2023**



## ISLAM AND SUSTAINABILITY- HAND IN HAND TOWARDS A BETTER TOMORROW!

In Islam, maintaining good health is considered a religious obligation. The Prophet Muhammad (SAW) said, "There are two blessings which many people lose: (They are) health and free time for doing good." (Sahih Al-Bukhari 6412)

### SDG3 (HEALTH)

- Let us promote good health in our communities by encouraging healthy lifestyles, supporting efforts to improve access to healthcare and creating mental health awareness.



الحمد لله

Pakistan Society of Human Resource Management recognizes Meezan Bank as

## Best Place to Work

at the PSHRM Best Place to Work Awards Gala 2023.



## Empowering Excellence: Meezan Bank's Quarterly Learning Overview

Meezan Bank's commitment to continuous learning takes center stage as the Human Resources, Learning & Development Group spearheads a dynamic training program. In the third quarter, 477 sessions unfolded, impacting 13,277 staff members, with a notable 7,770 participants.

From July to September 2023, Islamic Banking training took precedence, with 149 sessions attended by 5,317 staff members across regions and the Head Office. This emphasis aligns with Meezan Bank's dedication to Shariah principles in its operations.

Simultaneously, regulatory training sessions, particularly in Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT), saw 159 sessions engaging 2,682 staff members. This highlights the Bank's commitment to compliance and staff proficiency in regulatory frameworks.





# Largest following on Social Media in Pakistan's Banking Industry!

## Our Digital Media Footprint


**Facebook** — Over 2.4 Million fans  
**Facebook Careers** — Over 36,000 fans  
**LinkedIn** — Over 388,000 followers  
**Twitter** — Over 30,000 followers  
**Instagram** — Over 119,000 followers  
**YouTube** — Over 36,000 subscribers

## Social Media Achievements and Milestones


- Extensive Social and Digital Media Campaign on Meezan Roshan Digital Account and Islamic Naya Pakistan Certificates, crossing the 2.2 Billion Impressions milestone!
- Over 83 Million Hits on our WhatsApp Banking Social Media Campaign!
- Over 48 Million Hits on our Profit Rates Social Media Campaign!
- Over 1.2 Million Views on our Independence Day – Mr. Anwar Maqsood's Message of Hope Social Media Campaign!
- Over 290 videos released so far this year!
- 21st largest on Facebook among World's Top 100 Banks\*


*\*Source: Q3 2023 statistics - The Financial Brand*

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


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