

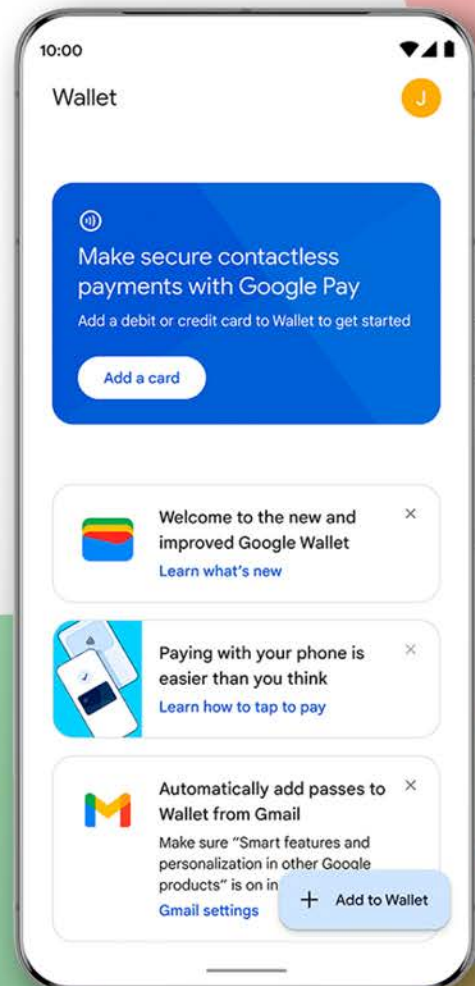


# PAGES

## Google Wallet now available for Meezan Bank Customers in Pakistan



Google Wallet





# Message From the Founding President & CEO

Alhamdulillah. All praise belongs to Allah, the Most Gracious, the Most Merciful.

السلام عليكم ورحمة الله وبركاته

2025 has commenced on a strong note, with Meezan Bank achieving the highest-ever first quarter deposit growth of Rs 295 billion. The Bank delivered notable financial results, recording a profit after tax of Rs 22 billion in Q1 2025. By the grace of Allah, this achievement reflects the collective dedication, perseverance, and excellence demonstrated by our team. I extend my sincere gratitude to each of you for your continued commitment and valuable contributions to the Bank's success.

As you all are aware, the Bank made history in 2024 by becoming the first bank in Pakistan to surpass Rs. 100 billion in profit after tax. Yet, as remarkable as this achievement is, true success is not measured in numbers, but in trust — trust from our customers, who believe in our mission; trust from our regulators, who have supported our growth; and trust from our employees, who see their work as more than a job — it is a mission, an Amanah, a calling.

## From an Idea to an Industry

In the early 90s, Islamic banking was an untested idea — met with skepticism and uncertainty. It was my wife, Dr. Ghazala, who first encouraged me to step away from Riba-based finance and seek — or, if necessary, create — a credible, sustainable alternative. In fact, it was she who coined the name “Al Meezan,” inspired by Surah Rahman's message of balance and justice.

That conviction led to the founding of Al Meezan Investment Bank in 1997 — at a time when Islamic banking in Pakistan simply did not exist. But Allah's mercy is limitless. With His blessings, barakah, and the dedication of our team, what was once a distant dream is now a defining reality. Meezan was never just about building a bank — it was about creating an industry. Before Meezan, there was no structured, credible Islamic banking model in Pakistan. From day one, our vision was clear: “Establish Islamic banking as banking of first choice...” Not just for Meezan, but for the entire financial landscape.

Over the past three decades, we have grown organically from a single office to over 1,000 branches. Along this journey, we also strategically acquired the Pakistan operations of two global banks, strengthening our foundation. These milestones played a pivotal role in shaping Meezan into the industry leader it is today.

Today, Islamic finance is flourishing — embraced by regulators, businesses, and millions of customers. And Meezan Bank is more than just a leader in this space — it is the very face of Islamic banking in Pakistan. A benchmark of trust, excellence, and uncompromising Shariah compliance, Meezan has

set the standard for what Islamic finance can and should be.

## Leadership Continuity – A New Dawn

As I prepare to pass the baton in December 2025, I do so with absolute confidence that Meezan's future is in strong, capable, and committed hands. Syed Amir Ali, our Deputy CEO and CEO-designate, is not just a seasoned banker — he is a leader deeply aligned with Meezan's values, a firm believer in Islamic finance, and a driving force for innovation and excellence. I have no doubt that, under his leadership, Meezan's dedicated team will continue to scale new heights, insha'Allah, while staying true to the mission that has defined our journey.

To the Meezan family — this is your time. Carry this mission forward with the same faith, excellence, and sincerity. Meezan Bank's success has never been about any one person — it is about the mission.

It is an honor for me that post-retirement I will continue serving Meezan Bank as a member of the Board, Insha'Allah, with the trust and support of our shareholders. I look forward to contributing to the Bank's continued growth and success in this new capacity.

## The Road Ahead – Challenges & Opportunities

The road ahead will bring new challenges — economic uncertainties and evolving regulatory landscapes will test our resilience and adaptability. The rapid transformation of digital banking and fintech will demand continuous innovation and agility, while intensifying competition in the financial sector will require us to uphold our unwavering commitment to Shariah compliance and service excellence.

Yet, if Meezan's journey has taught us anything, it is that challenges are opportunities in disguise. With faith and resilience, new doors will always open. And when you work with sincerity and purpose, Allah guides the way. I am reminded of the powerful words of Surah Rahman:

“Is there any reward for excellence other than excellence?”

Meezan Bank stands as living proof of this divine promise - where every sincere effort, guided by integrity and excellence, has been met with rewards beyond imagination.

## My Message to the Meezan Family

To my team — past, present, and future: You are the guardians of this mission. Stay true to our values. Never compromise on ethics. Always strive for excellence. Islamic banking is not just an industry — it is a responsibility, an Amanah (trust).

May Allah always bless Meezan Bank, its people and its mission. Ameen!



## Editorial Team

**Chief Editor**  
Sohail Khan  
Company Secretary

**Editors**  
Rabab Abedi  
Manager  
Corporate Communication  
Tooba Tariq Butt  
VP  
Corporate Communication

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www.meezanbank.com/media-centre/  
newsletter



## From the Desk of Syed Amir Ali – DCEO

Dear Colleagues,

السلام عليكم ورحمة الله وبركاته

I would like to take a moment to express my congratulations to the entire team for an exceptional close of 2024, marked by a historic milestone in the banking industry, and a promising start to 2025. The strong financial results for the first quarter of 2025 are a clear reflection of the momentum we have built together. Despite the significant decline in the policy rate from 22% in Q1 2024 to 12% in the current year, the Bank posted operating profit (profit before tax and provisions) of Rs 50.3 billion as compared to Rs 52.4 billion in the corresponding quarter last year. The Bank also crossed the milestone of Rs 4 trillion in total assets. These accomplishments reflect your continued dedication, teamwork, and pursuit of excellence across the Bank.

As we celebrate these achievements, it's important to reflect on what continues to guide us forward. Meezan Bank was built on core values that are timeless: integrity, service excellence, and an unyielding commitment to Shariah compliance. These values are not merely institutional—they are personal to each one of us. They are the heartbeat of our culture, the compass by which we navigate the future.

Looking ahead, we are reminded that our greatest strength lies in our unity of purpose. In an ever-evolving financial environment, it is this shared sense of mission and unwavering belief in our Vision that will empower us to adapt, innovate, and lead with confidence. Let us continue to build on this foundation—fostering a workplace where excellence is nurtured, values are lived, and every success is celebrated collectively.

In such a future, what will differentiate us from others will not merely be our products or compliance—it will be our culture, driven by service excellence and a sincere commitment to our values. A culture deeply rooted in Islamic principles—cultivated not in response to a market trend, but as the very essence of our identity since inception. This culture—authentic, spiritual, service-oriented, and purpose-driven—is what will set us apart in a competitive Islamic banking landscape. It is not just relevant today; it has guided our journey from the very beginning and will remain our anchor in the times to come.

To my predecessor and mentor—your legacy goes far beyond building a successful bank. I am truly thankful for your guidance, your clear vision, and most of all, the example you have set for all of us. As you step into your new role on our Board, your continued support will be a great source of strength and consistency.

To our team—this is your time to go even further, to serve with greater sincerity, and to keep improving with purpose. As we move forward, it is essential that we each take ownership of our professional growth, actively seek opportunities to upskill, and prepare ourselves for the evolving landscape of Islamic banking.

To our valued customers and stakeholders—your trust means everything to us, and we will always strive to honour it with respect and excellence.

I have had the privilege of seeing Meezan's incredible growth up close. Meezan stands as a shining example of what can be achieved when faith and excellence come together. Let us move forward not only with ambition, but with wisdom; not just with strategy, but with sincerity. It is in this balance of heart and mind, faith and action, that Meezan will, insha'Allah, continue to thrive and lead for generations to come.

Let us prepare for this leadership transition with a clear commitment to continuity. This is not a new chapter, but the continuation of a Vision that remains unchanged: 'To establish Islamic banking as the banking of first choice...', Insha'Allah.  
Ameen.

**“Allah  
has allowed the  
sale and  
has prohibited  
interest.”**

**Surah Al-Baqarah  
2:275**



# Meezan Bank Announces Financial Results for the Quarter Ended March 31, 2025

Karachi, April 21, 2025: The Board of Directors of Meezan Bank, in their meeting held on April 21, 2025 approved the financial statements of the Bank for the quarter ended March 31, 2025. The meeting was chaired by Mr. Riyadh S.A.A. Edrees - Chairman of the Board.

The Bank posted Profit After Tax (PAT) of Rs 22.0 billion with an annualized Return on Average Equity (ROAE) over 36% - demonstrating its continued commitment to maximizing shareholder value. The Basic Earnings per Share stood at Rs 12.28 per share (Q1 2024: Rs 14.01 per share). The Board approved 70% (Rs. 7 per share) interim cash dividend for the first quarter of 2025. The Bank remains a well-capitalized institution with a Capital Adequacy Ratio of 23.2% – significantly exceeding the minimum requirement of 11.5%. The Bank's leadership is also underscored by its market capitalization of over \$1.6 billion, affirming its status as one of the most valuable banks in Pakistan.

Total assets of the Bank crossed the milestone of Rs 4 trillion, registering a 3% growth over December 2024. The Bank maintains superior asset quality with a non-performing financing ratio of 2.1%, one of the lowest in the banking industry. The Bank maintains a comfortable level of provision against its non-performing financings with a coverage ratio of 143%. Net spread of the Bank stood at Rs 61.8 billion (Q1'24: Rs 67.3 billion), declining by 8%

year on year mainly due to a significant decline in policy rates. This negative impact was offset to a large extent through growth in earning assets. The Bank's non-funded income increased to Rs 8.2 billion from Rs 6.4 billion in the corresponding period last year - a growth of 29%. This growth was driven by notable increase in foreign exchange, trade-related income, branch banking fees, income from home remittances and debit card related fees.

Meezan Bank is one of the largest banks in Pakistan in terms of deposits, which closed above Rs. 2.8 trillion by Q1 2025. The Bank maintained its leadership position in Roshan Digital Account (RDA) with a substantial market share of 27% in terms of the total RDA inflows in the banking industry of Pakistan, reinforcing the Bank's position as the preferred banking partner for Overseas Pakistanis. As a pioneer in Islamic banking, Meezan maintains approximately one-third of total deposits in the Islamic Banking Industry in Pakistan.

Meezan Bank has a robust physical presence, spanning 1,052 branches across 351 cities, supported by an extensive network of more than 1,200 ATMs nationwide. Furthermore, Meezan Bank's Mobile Banking App has been consistently ranked as one of the top-rated app in the banking sector of Pakistan on both the Google Play Store and Apple App Store.



## Meezan Digital Account Opening App: Enhancing Accessibility

Meezan Digital Account Opening App has revolutionized banking by offering a fast, secure, and paperless way to open accounts from home.

As of December 23, 2024, the app has opened more than 420,000 accounts and attracted PKR 16 billion in deposits, showcasing its role in financial inclusion and digital banking growth. We remain committed to expanding digital services for greater accessibility and efficiency in the country.





**Meezan Bank**  
The Premier Islamic Bank




Feast for your cravings, break for your budget!

# Flat 20% OFF

at SOHO Cafe & Grill on  
**Meezan Student Debit Card**




Terms & Conditions apply  
Valid till February 28, 2025  
Applicable in Karachi only  
Discount Cap: Up to PKR 4,000

## Driving Digital Excellence: Meezan Bank's Key Achievements

Meezan Bank's Digital Banking Department achieved transformative milestones has enhancing efficiency and customer convenience. Key initiatives included separating IMD for IBFT and CMS to ensure uninterrupted payments and automating bill fetching through the Biller Engine for seamless transactions.

The introduction of IBAN routing expanded payment options via 1Link and Raast, while QR code payments on OBDX offered fast, cardless solutions. Higher transaction limits enabled larger, hassle-free transfers, and the new Bundle Update Utility cut telecom update times from 48 hours to 5 minutes.

These advancements reinforce Meezan Bank's commitment to innovation and customer-centric digital solutions.



## Meezan Mobile App: A Journey of Excellence, Fueled by Customer Feedback

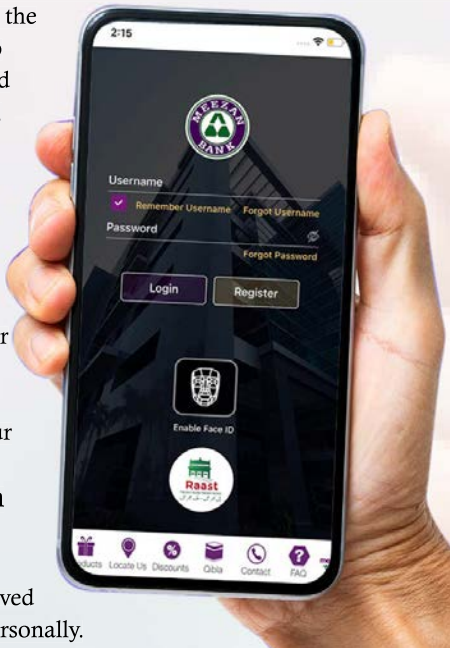
We are excited to announce that the Meezan Mobile App has surpassed 350,000 reviews on the Google Play Store, maintaining its position as the best-rated banking app in the industry. This milestone reflects the continued trust of our customers.

At Meezan Bank, we are committed to engaging with every user. That's why we respond to 100% of the reviews we receive. This direct engagement helps us better understand our customers needs and continually improve the app.

Our efforts to improve are clearly reflected in the conversion rate, with an impressive 60% of users who leave negative reviews updating their ratings positively after we address their concerns. This means that more than half of those who initially shared dissatisfaction become satisfied once we resolve their issues, demonstrating our commitment to customer satisfaction.

Recent updates to the app include biometric authentication, and fixes for various performance issues. Additionally, we've optimized the app's backend to enhance its speed and smoothness, ensuring a more seamless and efficient experience.

To swiftly address customer concerns, we connect with users through our dedicated email [app@meezanbank.com](mailto:app@meezanbank.com), ensuring that feedback is resolved promptly and personally.



## Security Enhancements: Protecting What Matters Most

At Meezan Bank, your security is our top priority. We're constantly working to ensure your personal and financial information remains safe. Here are the latest security features we've introduced to enhance your banking experience:

### 1. Biometric Authentication

To strengthen account protection, we've introduced Biometric Verification through Nadra. This feature helps reduce fraudulent activities and ensures only authorized access to your account. Since its implementation, we've reduced the average number of monthly fraud cases to zero. Biometric verification will be required in the following scenarios:

- Login from a new device
- New sign-up

If a customer is unable to complete the biometric verification through their device, they can visit any Meezan Bank branch. We have introduced a new portal, the 'Mobile App Biometric Portal,' at our branches. Through this portal, customers can whitelist their device by performing the biometric verification, ensuring seamless access to their accounts.

### 2. Device Management

Managing access to your account has never been easier.

- Register Devices: You can now register your devices with a simple verification process, allowing easy access from your preferred devices.
- Remove Devices: For added security, you can remove any unnecessary devices from your account settings to ensure only authorized devices are connected.

### 3. Strengthening Internet Banking Security

We've added new layers of security to protect your Internet Banking experience:

- Captcha Integration: To defend against bots and malicious activities, CAPTCHA is now integrated into our Internet Banking platform, verifying that you are a real person.
- Stronger OTP Complexity: We've increased the OTP length to 8 alphanumeric digits, making it more secure against unauthorized access.

Through these enhancements, we have successfully eliminated risks from the Meezan Mobile App.

**CORPORATE**

**EVENTS  
ACTIVITIES**





## Meezan Bank Partners with Cash Now for Digital Supplier Financing

Meezan Bank has signed an MoU with CashNow to launch a digital supplier financing solution under its Supply Chain Financing offerings. This initiative aims to streamline financial flows between suppliers and buyers, enabling quick, paperless access to financing.

The solution will automate the financing lifecycle, enhance cash flow, and improve transparency while reducing risks and operational costs. This partnership highlights Meezan Bank's commitment to innovation and financial inclusion, empowering businesses and driving supply chain resilience.



## Meezan Bank Engages Super Asia Group in Islamic Banking Workshop

Meezan Bank conducted a workshop with the Directors and Senior Management of Super Asia Group, a leading home appliance manufacturer in Gujranwala, at Super Asia House on G.T. Road. The session aimed to educate the management and employees on the principles and objectives of Islamic Banking and the Bank's product offerings.

Mufti Zubair Ahmed – Shariah Board Member, Mr. Muhammad Yasar Abaidullah Ghazi – Regional Manager, and Mr. Raheel Umar Khan – Regional Credit Manager highlighted the significance of Islamic Banking and explained Meezan Bank's financing solutions. An interactive session addressed queries, providing clarity on Islamic financial products.



## Meezan Bank Partners with Damen Support Programme for Islamic Microfinance

Meezan Bank has signed an agreement with Damen Support Programme to provide Shariah Technical Services for Islamic microfinance. The Bank's Shariah Advisory Unit will review the client's operations, policies, and procedures to ensure Shariah compliance and develop tailored Islamic financial products.

Meezan Bank will also provide Islamic finance training and conduct annual Shariah reviews to maintain compliance with approved policies and processes. This collaboration aims to offer Shariah-compliant solutions that address end-user needs effectively.

## Meezan Bank Empowers Youth at Children's Market

Meezan Bank participated in the Children's Market at The Dawood Foundation's MagnifiScience Centre to promote Meezan Kids & Teens Club Accounts.

The two-day event attracted over 5,000 attendees and showcased the entrepreneurial creativity of young minds. Children presented innovative products and business ideas, demonstrating their skills and enthusiasm.







## Empowering Women at the NED University of Engineering & Technology Women Conference

Meezan Bank participated in the 2<sup>nd</sup> NED Women Conference, organized by NED University of Engineering and Technology. Mr. Faisal Iqbal – Head of SME Banking & Supply Chain Finance, highlighted the importance of the SME sector and the Bank's efforts to financially empower women through equal opportunities and leadership initiatives. Through participating in such conferences, the Bank remains committed to fostering a work culture that values and leverages the contributions of women, aligning with its goal for a sustainable and progressive future.



Exclusive Offer:  
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Get your first **Debit Card** absolutely **FREE** by opening Meezan Digital Account today!

\*Valid for Visa Classic Debit Card. Offer applies to one primary debit card per digital account.



## Meezan Bank at PAFLA's Freelancers Panel Discussion

Meezan Bank participated in the exclusive panel discussion organized by the Pakistan Freelancers Association (PAFLA) at FAST NUCES, Islamabad Campus. Meezan Bank highlighted its value-added offerings for freelancers, such as the digital onboarding solution, FCY-based Debit Card, and Exporters' Special Foreign Currency Retention Account (ESFCA). Reinforcing its commitment to empowering Pakistan's growing freelance economy, the Bank is actively supporting the financial needs of freelancers through tailored Islamic banking solutions.



# Islamic Banking Seminars

Meezan Bank continues to lead the way in spreading Islamic Banking Awareness through Islamic banking seminars across the country, engaging communities and fostering greater understanding of Shariah-compliant finance.

## Model Town, Lahore

Model Town Area of Lahore Central Region recently hosted a successful seminar on Islamic Banking, attracting around 100 participants from across the industry. The session served as an open forum to share insights into Islamic banking concepts with a diverse audience.



## Gujranwala Chamber of Commerce

A seminar was conducted at the Gujranwala Chamber of Commerce, attended by Gujranwala Business Centre (GBC) members and customers from multiple sectors. The event contributed to enhancing financial literacy and raised awareness about Islamic banking practices in the region.



## Islamic Banking Seminar – GIFT University, Gujranwala

Meezan Bank held an awareness seminar at GIFT University, attended by students and faculty from various departments. Mr. Gohir Iqbal Farooqi – Area Manager Gujranwala welcomed participants and shared the Bank's vision, while Mr. Wajid Ali – Shariah Compliance Analyst discussed the prohibition of Riba and core Islamic banking concepts like Mudarabah, Ijarah, and Diminishing Musharakah.



## Jamia Ashrafia, Lahore

This collaborative event was organized by Meezan Bank's NGT Area Lahore with support from Faisal Town and Shadman Branches, in association with the State Bank of Pakistan. The seminar featured sessions by Mufti Muhammad Anas Usmani and Mufti Ajwad Ubaid, followed by an address from Mr. Sarfaraz Ahmed Nadeem – Deputy Chief Manager SBP Lahore. The event included a written test conducted by SBP to shortlist students for future internship opportunities. Closing remarks were delivered by Mr. Rai Shahid Ameen – General Manager Lahore Central, Mr. Subhan Haseeb – Area Manager NGT Lahore, and Mr. Ajwad Obaid – Administrator Jamia Ashrafia Lahore.



## Jhang Chamber of Small Traders

Organized by Meezan Bank Jhang Area along with Adda Muridwala, Mamukanjan, and Rajana branches, this seminar at MA Marquee, Mureedwala, was attended by over 94 participants including traders, manufacturers, farmers, and civil society members. Mr. Ghufuran Hassan – Area Manager Jhang, led the session with support from Mr. Usman Arshad – Branch Manager Mamukanjan Branch, Mr. Usman Khan – Branch Manager Rajana Branch and Mr. Hamanyun Jarrar – Area Sales Manager Jhang.



## Sargodha Region

A well-received seminar was organized at Char Minar Event Complex, Sargodha, as part of Meezan Bank's nationwide awareness initiative. More than 80 participants including professionals and members of Women Chamber and Small Traders associations attended. Mr. Mian Muhammad Asadullah – Regional Manager Sargodha, Mufti Bilal Ramzan – Regional Shariah Coordinator, and Mr. Huzaifa Abdul Haseeb Akhtar – Shariah Analyst conducted the session, offering valuable insights into Islamic banking and addressing common misconceptions.



## Empowering Leadership: Development Programs for Key Roles

Meezan Bank is dedicated to developing leaders with the vision and skills to meet evolving challenges. Focused on Branch Managers, Area Managers, and Area Operations Managers, tailored interventions were conducted to prepare staff for these critical roles.

### Key Programs held:

- **Area Manager Development Program:** 21 Area Managers attended a 4-day Executive Development Program in Karachi.
- **Branch Manager Development Program:** 101 Branch Managers from 20 regions participated in sessions in Karachi.

- **Area Operations Manager Development Program:** 68 Area Operation Managers attended sessions in Multan, Lahore, and Islamabad.

### Program Focus:

1. **Technical Training:** Senior leaders provided insights into role-specific competencies and business strategies.
2. **Leadership Development:** Trainers led sessions on Team Building, Change Management, and Communication.



## Empowering Growth Through Learning and Development

Meezan Bank focuses on enhancing staff capabilities through targeted training initiatives. Focus areas include Islamic Banking, Product Knowledge, Trade Business, Service Excellence, and Regulatory Compliance.

A total of 330 training programs were conducted, benefiting 10,434 staff members, including 7,932 unique participants. These included internal and external sessions and e-learning via the LMS platform, resulting in 491 training days and over 98,000 training hours.

Below is a summary of the learning activities during this period:

	TOTAL TRAININGS	INTERNAL TRAININGS	EXTERNAL TRAININGS	E-LEARNINGS (LMS)
# OF PROGRAMS	330	261	69	13
TOTAL STAFF TRAINED	10,434	10,194	240	57,680
UNIQUE STAFF	7,932	7,750	207	14,657
TRAINING DURATION (HOURS)	3,933	2,145	1788	98,147
TRAINING DURATION (DAYS)	491	268	223	12,268

In line with Meezan Bank's Vision of 'Establishing Islamic Banking as the Banking of First Choice...' 89 Islamic banking sessions engaged 3,965 participants across all regions and the Head Office.

Regulatory training remained a priority, with 101 sessions for 2,095 staff, ensuring compliance with State Bank of Pakistan (SBP) policies. Role-Specific Trainings addressed diverse job functions, conducting 104 sessions for 3,366 participants.

Induction programs and soft skills development further enriched the learning agenda, empowering staff for personal growth and contributing to Meezan Bank's success.

A detailed subject-wise summary for September–November is provided below.

SUBJECT	# OF SESSIONS	# OF PARTICIPANTS
ISLAMIC BANKING	89	3,965
INDUCTION	21	952
REGULATORY	101	2,095
ROLE SPECIFIC	104	3,366
SOFT SKILLS	15	56
TOTAL	266	7,984





## Meezan Bank Participates in Y-IBP Job Fair at Hailey College of Commerce

Meezan Bank recently participated in the inaugural Young Islamic Banking Professionals (Y-IBP) Job Fair, hosted by SBP-BSC Lahore at Hailey College of Commerce. The event drew enthusiastic students exploring careers in Islamic banking.

Our booth received a great response, with participants engaging in preliminary interviews and learning about career and internship opportunities at Meezan Bank. We remain committed to nurturing future talent and promoting professional growth in the Islamic banking sector.



## Welcoming the 9<sup>th</sup> Batch of ACCA Trainees Program 2024

Meezan Bank successfully concluded the hiring process for the 9<sup>th</sup> batch of the ACCA Trainee Program 2024 across Karachi, Lahore, and Islamabad, welcoming over 50 talented trainees.

This program develops ACCA students' skills in key banking areas, including Finance, Investment Banking, Compliance, and Audit. Trainees enjoy a competitive stipend, financial assistance, medical coverage, and study leave, reflecting our commitment to nurturing future leaders in finance and banking.



## Meezanship Program: A Proven Path to Career Success

The Meezanship Program provides final-year students and recent graduates with a structured 3 to 6-month pathway to professional growth in our branch network or Head Office. With a remarkable 45% conversion rate over the last four batches, 90% of fresh Head Office hires are recruited through this program.

To further support young talent, we have also increased the monthly stipend for interns. Meezan Bank remains committed to empowering the next generation by offering meaningful career development opportunities.



# GREEN FINANCING

## Agriculture Finance Literacy Program: Cultivating Knowledge, Empowering Farmers!

Agriculture contributes 24% to Pakistan's GDP and 37.4% to employment, making it crucial for economic growth and poverty reduction. Meezan Bank is actively supporting this sector through training and awareness initiatives. The Bank's Head of Agricultural Finance Mr. Shahrukh conducted field visits across Sindh, Punjab, and Khyber Pakhtunkhwa to train teams and educate farmers about Shariah-compliant financing.

The Kisan Baithak initiative, part of the State Bank's Agriculture Finance Literacy Program, helps farmers adopt modern agricultural practices and manage finances effectively.

A recent session in Multan trained 60+ participants from rural branches, focusing on industry insights and credit processing. Meezan Bank is dedicated to empowering farmers and fostering sustainable growth through Islamic financial solutions.



## Introducing Meezan Bank's Islamic Tractor Financing Product

Meezan Bank is excited to launch its Islamic Tractor Ijarah Financing Product, now available through our digital Loan Origination System (LOS). This Shariah-compliant solution simplifies the financing process for farmers, offering quick and efficient access to tractor financing across Pakistan.

With flexible payment options and a non-interest-based structure, this product helps farmers acquire essential equipment to improve crop yields and operational efficiency.

Branches nationwide can now submit applications directly through the LOS, eliminating manual data entry and streamlining operations. This innovative platform empowers farmers while enhancing productivity and convenience for all stakeholders.





## Empowering Persons with Disabilities: A Step Towards Inclusivity

Meezan Bank hosted its first-ever orientation session for Persons with Disabilities (PWDs) at the Head Office, reinforcing its commitment to an equitable and inclusive workplace.

The 5-day program was tailored to meet the unique needs of PWDs, featuring thoughtful accommodations and a certified sign language interpreter for participants with hearing impairments. The agenda covered Meezan Bank's Vision, Mission, Core Values, Islamic Banking, Compliance, and Product Knowledge.

Participants appreciated the inclusive approach, reflecting the Bank's mission to foster diversity and empower individuals to excel.



## Promoting Employee Health & Well-Being

Meezan Bank prioritizes employee health and well-being. Keeping up with this goal, the Bank organized Cancer Awareness Sessions for female staff in Karachi, Lahore, and Islamabad, spreading awareness regarding regular and timely screenings.

Conducted in collaboration with Chughtai Lab, these sessions educated over 400 female employees on early cancer symptoms and the importance of a healthy lifestyle in prevention. Participants also received free health check-ups and exclusive discounts on cancer-related lab tests.

## Seminar on Green Environment & Islamic Banking

Meezan Bank organized a seminar at COMSATS Abbottabad on 'The Importance of a Green Environment' and 'Islamic Banking's Role in Pakistan's Financial Transformation.'

Mr. Muhammad Raza – Group Head Customer Support and General Services highlighted Meezan Bank's role in advancing Islamic banking, Mr. Mehboob Alam Khan – Head of MEP, Sustainability and HSE discussed green banking and environmental challenges, and Mr. Zulqarnain Haider – Manager Shariah Department explained the benefits of Islamic banking. The event concluded with an interactive Q&A session and a tree plantation activity to promote environmental sustainability.

## Participation in Shaheen Sports League 3.0 for Al Khidmat Orphan Care Program

As part of its CSR efforts, Meezan Bank participated in the Shaheen Sports League 3.0, organized in Islamabad under the Al Khidmat Orphan Care Program. The event was arranged by the Alkhidmat Foundation Pakistan, a leading non-profit organization serving vulnerable and underprivileged communities since 1990.





## Fostering Inclusivity Through Sensitization Sessions

In line with the State Bank of Pakistan's Banking on Equality policy, Meezan Bank conducted sensitization sessions for third-party staff, including tea boys, riders, and janitorial teams. Led by Branch Managers, these sessions focused on respectful communication, professionalism, and creating a welcoming environment for all customers, particularly women.



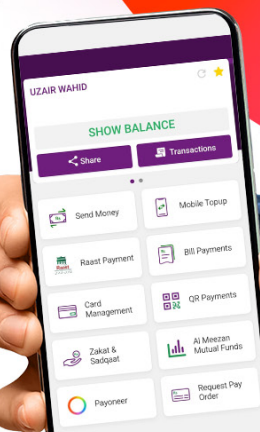
## Supporting Health, Uplifting Lives!

Meezan Bank donated wheelchairs, electric coolers, and mattresses to Qazi Hussain Ahmad Medical Complex MTI, Nowshera one of the largest Health Care complex of Nowshera which gives reasonable coverage to neighboring districts as well. This contribution reflects the Bank's commitment to supporting healthcare institutions and improving community well-being. By investing in essential medical equipment and comfort-enhancing resources, the Bank continues to focus on healthcare and humanitarian efforts, striving to make a meaningful impact where it matters most.



## GET PAID GLOBALLY!

Open a Payoneer account instantly through the Meezan Mobile App.





# Creating Equal Banking Opportunities for Women!

## **Banking Tailored for Women:**

The Meezan Women First Account is thoughtfully designed to address the unique needs of Pakistani women, offering exclusive features that simplify financial management and add value to their banking experience.

## **Take Control of Your Finances:**

The Meezan Women First Account provides essential tools, including a dedicated debit card and chequebook, to help our manage their financial journey with confidence and ease.

To discover our Meezan Women First Account, please visit:  
<https://www.meezanbank.com/women-account/>

For complaints, you may reach us through our 24/7 helpline: +92(21) 111-331-331 & +92(21) 111-331-332,  
email at: [complaints@meezanbank.com](mailto:complaints@meezanbank.com) or visit any Meezan Bank nearest branch



**INTERNAL**

**NEWS**



## Nationwide training of PBOs in collaboration with Sales Management

Meezan Bank's Retail Liability Products team conducted a nationwide specialized training program for Personal Banking Officers in coordination with the Sales Management Team. In addition to providing participants with useful information, the program also carried engaging exercises, such as team-building activities and critical thinking challenges, further enhancing the overall learning experience.



## Meezan Bank Sponsors Hajj for Ten Employees & Respective Dependants

Meezan Bank held an annual Hajj Balloting to select employees for the upcoming pilgrimage. Conducted digitally for fairness and transparency, ten employees were chosen for the Holy Journey, with the Bank covering 100% of their Hajj expenses under the Government Hajj Scheme. Additionally, 50% of the expenses for one accompanying family member (spouse, father, or mother) were also covered. The event was honored by Dr. Muhammad Imran Ashraf Usmani – Member Shariah Board, and Mr. Irfan Siddiqui – President & CEO, Syed Amir Ali – Deputy CEO and senior leadership. Congratulations to the selected employees on embarking on this journey!



## Meezan Bank Expands ATM & CDM Network

Meezan Bank's ATM network has reached 1,213 ATMs and 20 Cash Deposit Machines (CDMs) across 294 cities. This includes 1,051 on-site ATMs, with 57 branches offering dual ATMs, and 162 off-site ATMs in public locations like hospitals, malls, and offices, ensuring 24/7 access.

With a 97.66% uptime, a staggering 108.19 million transactions were performed, reflecting an 11% increase, while cash withdrawals totaled Rs. 1.95 trillion, up 14.5% year-on-year. CDMs, deployed at high-volume branches, have processed over 9,000 transactions and Rs. 405 million in deposits, providing fast and convenient service beyond office hours.



## Modernizing Talent Management: Meezan Bank Launched Oracle Performance Management

Meezan Bank has launched the Oracle Performance Management (OPM) system to modernize performance management for the year 2024. After a rigorous testing exercise performed via a select group of employees, we are pleased to announce that the system is now live and fully functional. Face-to-face sessions were being held to familiarize staff with the system. The OPM has replaced outdated methods, streamlining goal-setting, tracking, and feedback.

We are hopeful that this launch will encourage ongoing dialogue, real-time feedback and improved transparency. Going forward each Meezan employee will be empowered with personalized development plans + data-driven decisions.



## Meezan Bank Automates IT Governance with Benchmatrix GRC







Meezan Bank has implemented the Benchmatrix GRC solution, Risk Nucleus, automating IT Governance (ITG) processes and transforming them into a streamlined, compliance-focused system. This automation enhances efficiency, transparency, and risk management while aligning with the SBP Enterprise Technology Governance & Risk Management Framework.

By centralizing governance, risk, and compliance processes, the platform addresses manual inefficiencies, improves audit management, and provides real-time insights for proactive decision-making. With automated alerts, dashboards, and analytics, ITG ensures better compliance, faster issue resolution, and enhanced operational resilience.

## Meezan Bank Automates Trade Advices Delivery

Meezan Bank has introduced automated Trade Advices delivery through the T24 system, eliminating manual processing and ensuring efficient, accurate, and timely communication.

Branches can now also add multiple email addresses in T24, enabling seamless delivery to all recipients. This initiative reduces turnaround times, enhances transaction efficiency, and simplifies trade processes, reinforcing the Bank's commitment to digital transformation and exceptional service in trade finance.

- 
**Seamless Communication**  
 No more manual processes! Trade transaction advices will now be sent directly to customers, ensuring timely and accurate delivery to registered email addresses.
- 
**Enhanced Flexibility**  
 Branches can now add multiple email addresses in T24, enabling smooth communication with all recipients in real time.
- 
**Efficiency Redefined**  
 Say goodbye to delays and inefficiencies. This step forward is designed to save time, enhance accuracy, and increase customer satisfaction.
- 
**Your Trust, Our Commitment**  
 Meezan Bank remains committed to leveraging technology to serve you better, ensuring that your trade transactions are supported with excellence and reliability.

## Introducing DEWS on Meezan Bank's Wisaaq Platform

Meezan Bank has launched Digital Early Warning Signals (DEWS) on its distributor financing platform, Wisaaq. DEWS automates risk monitoring by tracking overdue payments, platform engagement, inventory efficiency, financing dependency, and sales trends.

This innovation strengthens cash flow stability, ensures timely collections, and highlights high-risk accounts for early intervention. DEWS streamlines financing processes, empowering businesses with actionable insights and ensuring smooth operations.

Congratulations to the participating teams on this phenomenal achievements!



# Google Wallet

now available for **Meezan Bank** customers in Pakistan

## In a country where digital innovation is rapidly shaping the future of banking, Meezan Bank has taken another confident leap forward.

Meezan Bank customers can now link their Meezan Visa and Mastercard Debit Cards with Google Wallet, unlocking a new world of secure, contactless, and seamless payments across all NFC-enabled Android smartphones and Wear OS devices.

This defines not just a technological integration but it's a step towards reshaping how everyday transactions are made in Pakistan. From grocery store visits to online purchases, Meezan Bank cardholders can now leave their physical wallets behind and carry the power of digital payments in their pocket.

For Meezan Bank customers it means access to faster checkouts, real-time transaction tracking, bill payments, and more — all secured through cutting-edge features like tokenization and device-based authentication.

A special note of appreciation for Meezan Bank's Issuing Business team, whose consistent efforts and strategic foresight have without a doubt helped turn this vision into reality. Their ability to lead cross-functional coordination, drive innovation, and build strong relationships with global partners has been instrumental in making this launch a success.

During a recent visit to Meezan Bank's Head Office, a high-level



delegation including Mr. Chen Way Siew from Google Inc., Mr. Umar Khan – Country Manager from VISA, Mr. Arslan Khan – Country Manager from Mastercard, and Mr. Abdul Basit from Thales, met with the Bank's Deputy CEO – Syed Amir Ali, and the leadership team to engage in meaningful discussions about the future of digital payments in Pakistan.



Speaking about this development, Syed Iftikhar Ul Haq – Group Head Consumer Finance at Meezan Bank, shared:

“We are thrilled to partner with Google Pay to offer our customers a seamless, secure payment experience. As Pakistan’s most trusted Islamic bank, this collaboration supports our commitment to digital innovation and will help drive the adoption of digital payments across the region.”

This collaboration signifies Meezan Bank’s aim to support Pakistan’s transition towards a cashless economy.

## How to Activate Google Pay?

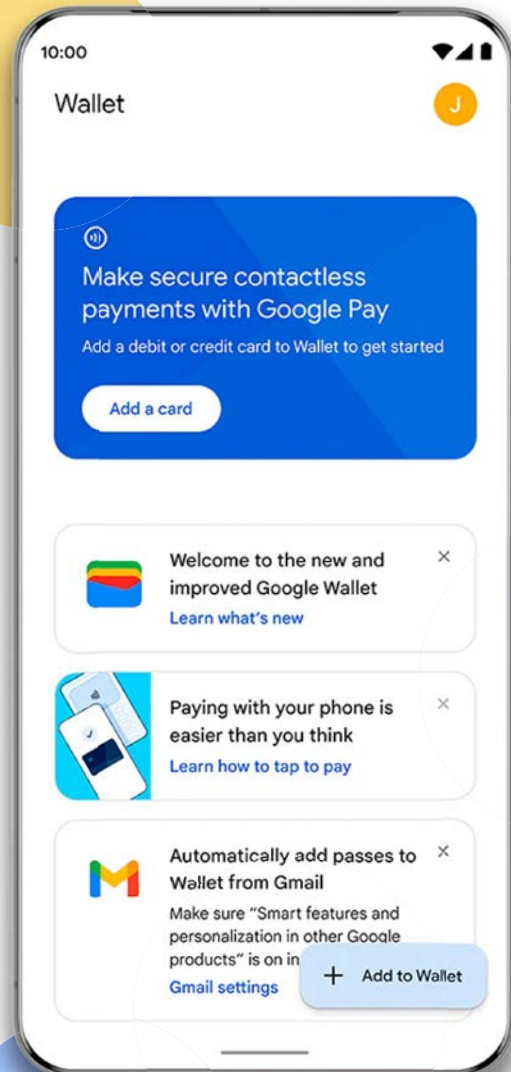
To get started, open the ‘Google Wallet’ App or download it on Google Play on your NFC-enabled Android phone. Then follow these three simple steps to create your digital card:

- Tap ‘Add to Wallet’ and follow the instructions
- Take a picture of your Meezan Bank debit card or manually enter the card details
- Verify your card, if required. That’s it. You’re ready to go!

Now, use your Meezan Bank Debit Card on Google Wallet for fast, secure, and hassle-free payments wherever Google Pay is accepted. With Google Pay, your Meezan Bank Debit Card transactions are always safe. Your actual card number is never shared, ensuring your payment information stays protected every time you tap to pay.

Note: Transactions will be conducted using the default digital card.

Google Pay is accepted everywhere you see these symbols:



**AWARDS**

**ACHIEVEMENTS**



## Introducing MeezanGPT: Your AI-Powered Assistant for Smarter Work

Meezan Bank, in collaboration with Ekkel AI, introduces MeezanGPT—an AI-powered assistant designed to simplify your work by providing instant, accurate answers to SOPs, policies, and operational queries. With MeezanGPT, staff can access & gain understanding on complex policies, procedures, and deliver consistent, efficient service without delays.

Currently assisting the Operations Help Desk and Customer Support, MeezanGPT offers quick access to product information, policies, and manuals while providing 24/7 responses to customer queries on Meezan Bank's website. Future capabilities will include support for call centers, internet banking, account opening, HR policies, compliance, and more.

## Meezan Bank cross PKR 100 Billion Deposit Mark in Senior Citizen and Women First Account.

Meezan Bank has successfully crossed the PKR 100 billion deposit mark in its Meezan Senior Citizen Account and Meezan Women First Account. This achievement reflects the Bank's dedication to supporting financial inclusion, offering tailored solutions that cater to the unique needs of senior citizens and women.

**Meezan  
Freelancer**

### Meezan Bank reaches PKR 10 Billion Deposit mark in Meezan Freelancer Account

The Bank has reached a significant milestone, surpassing PKR 10 billion in deposits for its Freelancer Account. This achievement highlights the growing trust of freelancers in Meezan Bank's tailored banking solutions, designed to meet their unique financial needs.

**Meezan  
Azaan  
Student  
Account**

**DISCOUNTS  
AND FREEBIES?  
WHAT'S NOT TO LOVE!**  
Open your Student Account today!

### Key Features & Benefits

- Key Features & Benefits
- Get your Customized Vertical Student Debit Card absolutely free\*
- Zero SMS Alert Charges
- Unlock exclusive discounts and personalized deals at curated brands.
- Free Internet & Mobile Banking – Bank anytime, anywhere
- Free Pay Orders
- Free Online Branch Banking
- Free Issuance of Cheque Book (for Current Accounts only)
- No initial deposit requirement
- Maximum Credit Balance Limit of PKR 1,000,000
- Monthly Debit Limit of PKR 1,000,000
- Profit paid on a monthly basis, calculated daily (applicable to Savings Accounts only)

*\*The first issuance and annual fee are free for the Meezan Student Debit Card. However, replacement of Debit Card shall be charged as per SOC.*





## Syed Imran Ali Shah Awarded Sitara-e-Imtiaz for Meezan Bank's Contribution as Highest Taxpayer



Meezan Bank receives the following  
Prestigious award from VISA:

- Highest Visa Debit E-Commerce Spend 2024
- Launch of the World's First Financial Inclusion Card 2024



Meezan Bank wins following  
award from PayPak:

- Top PayPak Acquirer 2024
- Top Islamic Bank Incremental Card Issuance





# Meezan Bank Wins Best Islamic Retail Bank in the World



# Meezan Bank Wins CSR 17th Corporate Social Responsibility Award 2025



# DISCOUNTS



Café Flo

50% | 30%

Visa Infinite

Mastercard  
World Debit

Café Flo

Restaurant  
Karachi



CÔTE RÔTIE

40% | 30%

Visa Infinite

Mastercard  
World Debit

Cote Rotie

Restaurant  
Karachi



the crying tiger

40% | 30%

Visa Infinite

Mastercard  
World Debit

Crying Tiger

Restaurant  
Karachi



EVERGREEN

50% | 30%

Visa Infinite

Mastercard  
World Debit

Evergreen

Restaurant  
Karachi



40% | 30%

Visa Infinite

Mastercard  
World Debit

Famous O'S Pizza

Restaurant  
Karachi

GAIA

ガイア

40% | 30%

Visa Infinite

Mastercard  
World Debit

GAIA

Restaurant  
Lahore  
Islamabad

Klay

50% | 30%

Visa Infinite

Mastercard  
World Debit

Klay

Restaurant  
Karachi



40% | 30%

Visa Infinite

Mastercard  
World Debit

Saltage Steakhouse

Restaurant  
Karachi

1969

*A time goes on...*

40% | 30% | 20%

Visa Infinite

Mastercard  
World Debit

MC/VC  
Platinum

1969 Restaurant

Restaurant  
Islamabad



# Social Media

## Achievements and Milestones

- Crossed 2.5 Million Likes on Facebook!
- Largest following on Social Media in Pakistan's Banking Industry!
- Launched a high-impact DVC for the Meezan Asaan Student Account, strategically tailored to student needs, which garnered over 4 million views.
- The overall social media awareness campaign for the Meezan Asaan Student Account has received over 42 million impressions to date.
- 21st largest on Facebook among World's Top 100 Banks\*

\*Source: Q4 2024 statistics - The Financial Brand

## Our Digital Media Footprint

Facebook Main Page	Facebook Careers	LinkedIn	X	Instagram	Threads	YouTube
<b>Over 2.5 Million fans</b>	<b>Over 57,000 fans</b>	<b>Over 495,800 followers</b>	<b>Over 31,400 followers</b>	<b>Over 135,900 followers</b>	<b>Over 21,600 followers</b>	<b>Over 57,400 subscribers</b>

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!

 Facebook: [www.facebook.com/MeezanBank/](http://www.facebook.com/MeezanBank/) and [www.facebook.com/MeezanBankCareers/](http://www.facebook.com/MeezanBankCareers/)

 Instagram: [www.instagram.com/meezanbanklimited/](http://www.instagram.com/meezanbanklimited/)

 Twitter: [twitter.com/MeezanBankLtd/](http://twitter.com/MeezanBankLtd/)

 YouTube: [www.youtube.com/MeezanBankLtd1/](http://www.youtube.com/MeezanBankLtd1/)

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

 Threads: <https://www.threads.net/@meezanbanklimited>