



Meezan Bank
The Premier Islamic Bank

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ISSUE 2 - 2024

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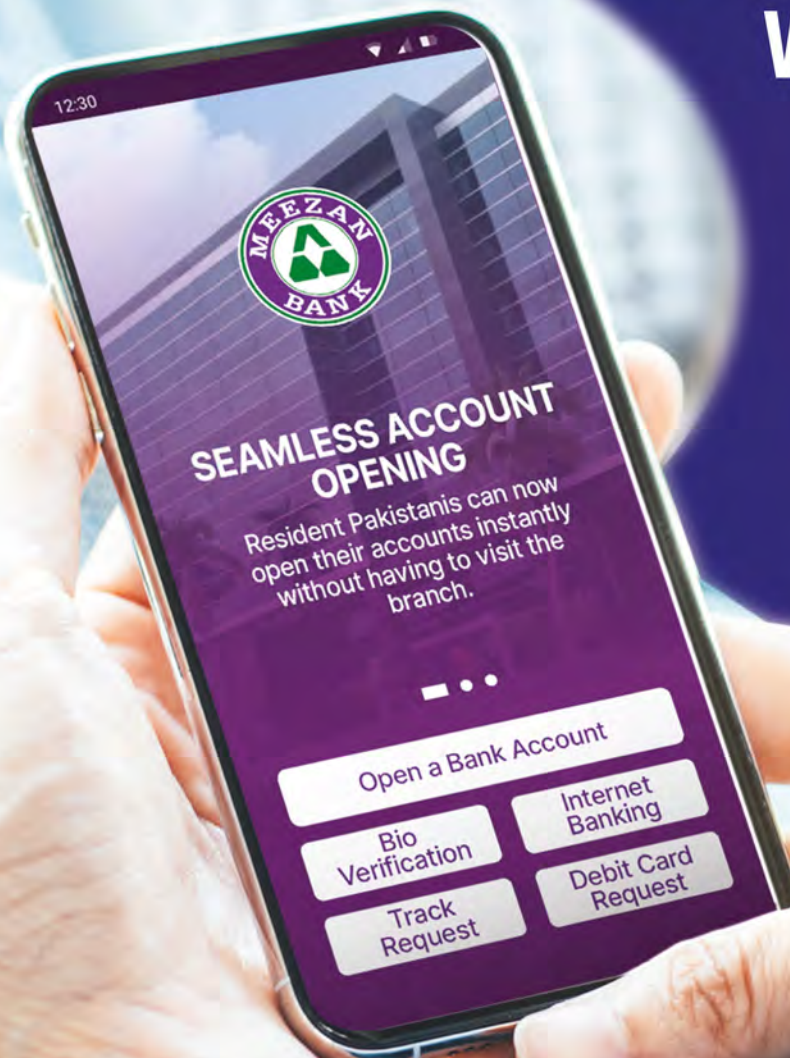
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New Customers Can Now Open An Account With Meezan Bank Without Visiting A Branch

Scan the QR code to download the Meezan Digital Account Opening App Now!





Meezan Bank
The Premier Islamic Bank



From the Desk of **Syed Amir Ali (Deputy Chief Executive Officer)**

Dear Meezan Family,

السلام علیکم ورحمۃ اللہ وبرکاتہ

I am thoroughly grateful to Allah Almighty for giving me this opportunity at Meezan. As you know, this is the place where I grew up as a professional in my early career days. Although I was physically away from Meezan for a short time, I remained deeply connected to the Bank in my heart. Not a single day went by without recalling the lessons I learned from my seniors here; everyone at the new organization knew my mentors as I mentioned them regularly in my conversation. As I begin this new journey with you, I am filled with a profound sense of responsibility to uphold and advance the incredible legacy of my mentors, Mr. Ariful Islam and Mr. Irfan Siddiqui.

Meezan Bank has always stood as a beacon of integrity, innovation, and unwavering commitment to our Vision of establishing 'Islamic banking as banking of first choice...' This Vision not only shapes our day-to-day operations but also defines us as an Islamic bank. Our dedication to Shariah-compliant banking is not just a business strategy; it is a testament to our promise of providing ethical, transparent, and responsible banking for all.

As we move forward together, my vision is to build upon the solid foundation laid by my seniors while embracing the future with a strong focus on technology and digital transformation. I believe that leveraging the latest advancements in technology and driving digital transformation will enable us to provide innovative financial solutions that meet the evolving needs of our clients and position us as leaders in the industry.

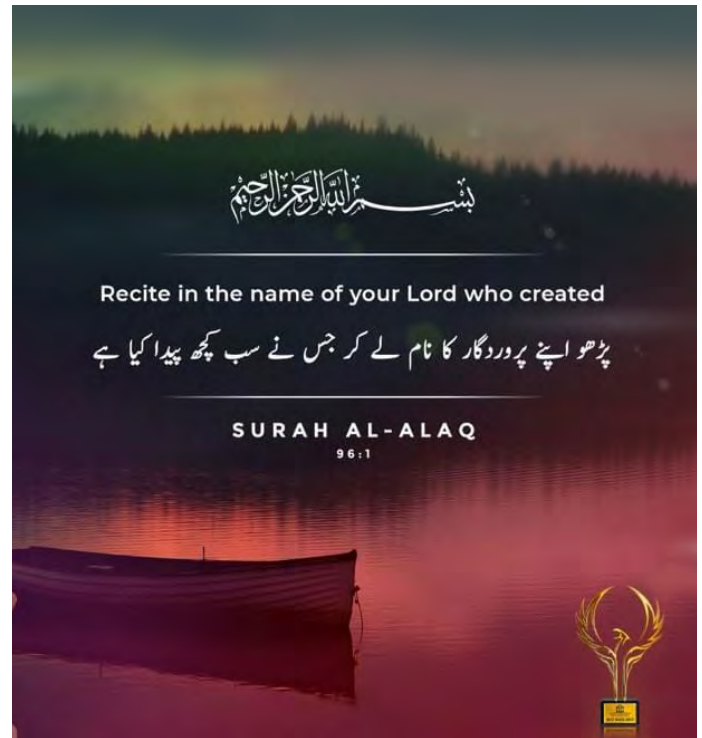
Our mission is to provide exceptional financial services that not only adhere to the ethical standards of Islamic finance but also harness the power of digital innovation to enhance customer experience, streamline operations, and drive sustainable growth. By integrating cutting-edge technology with our core values, we can achieve remarkable growth and success. I am committed to working closely with each of you to continue

delivering outstanding value to our customers, shareholders, and the communities we serve. Your dedication, expertise, and passion are the driving forces behind our success, and I am eager to collaborate with you to navigate the challenges and opportunities that lie ahead.

Together, we will continue to advance this Bank, which is not just an ordinary bank but a cause we are all dedicated to - eradicating Riba from our lives. Let us pledge today to make every effort to remove this evil from our homes, our workplaces, and our lifestyles.

Thank you for your warm welcome and unwavering support.

JazakAllah Khair!



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Meezan Bank Bids a Heartfelt Farewell to Mr. Ariful Islam-Former Deputy CEO

Meezan Bank, recently bid a heartfelt farewell to Mr. Ariful Islam - Former Deputy CEO, as he stepped down from his position.

The farewell event was attended by Meezan Bank’s senior management and employees; a testament to the respect and appreciation Mr. Ariful Islam has earned within the organization. Colleagues and peers praised his dedication, vision, and unwavering commitment to the Bank’s Mission and Values.

During his tenure, Mr. Ariful Islam played an instrumental role in shaping the Bank’s strategic direction and ensuring its adherence to Islamic banking principles. His leadership and expertise have been important in expanding Meezan Bank’s reach and solidifying its position as a prominent player in the country’s Islamic finance sector.

We are confident that his influence will continue to guide us as we move forward, building on the strong foundation he has

helped to create. We thank him for being an inspiring leader, and wish him all the best in his future endeavors.



Meezan Exchange Company Limited Inaugurates First Branches in Karachi & Lahore

Meezan Exchange Company Limited (MECL), a subsidiary of Meezan Bank, officially commenced operations by opening its first branch at the Trade Tower, Karachi. The branch was inaugurated by Mr. Irfan Siddiqui - Founding President & CEO of Meezan Bank, alongside Mr. Zia Ul Hassan - Chairman of Board MECL, Mr. Faisal Sarwar – CEO MECL, and senior management from both the organizations.

During the inauguration, Mr. Irfan Siddiqui stated, “We are on the path to building best-in-class financial solutions based on our core values of Shariah-compliance, Integrity and Service Excellence”. MECL plans to expand rapidly, and is aiming to open 10 outlets nationwide within the first month and 50 outlets within a year. Mr. Irfan Siddiqui emphasized that Meezan Exchange will provide top-tier remittance and multi-currency exchange services to both corporate and individual customers.

Moreover, MECL has now expanded its operations to Gulberg, Lahore, joining the country’s growing list of exchange companies and specializing in transparency and cost-effectiveness in every transaction. The official inauguration was graced by Mr. Zia Ul Hassan - Chairman of Board MECL, and Syed Amir Ali - Deputy Chief Executive Officer, Mr. Anwar Ul Haq - General Manager Lahore East, and Mr. Shaikh Rasheed Rauf, Regional Manager Lahore West from Meezan Bank.



INTERVIEW

NEWS

Streamlining HR Processes - Deploying Oracle HCM Recruitment Modules at Meezan Bank

Meezan Bank is thrilled to announce the successful integration of the Oracle Human Capital Management (HCM) recruitment modules at the Bank. This achievement marks a significant milestone of streamlining and enhancing our human resource processes for greater efficiency and effectiveness.

To ensure a smooth transition and optimal utilization of this new system, the team has conducted comprehensive one-on-one sessions with relevant staff members in three regions. These sessions provided valuable insights, addressed queries, and equipped our teams with the necessary knowledge and skills to leverage the capabilities of the newly deployed modules effectively.



Meezan Apni Bike for Meezan Bank Staff

Meezan Bank has recently launched an exclusive offer for all staff, including permanent, direct contract, and third-party contract employees to acquire a Honda CD-70 on very flexible and affordable terms.

This scheme also offers the flexibility to make a down payment or balloon payment, which can further reduce the instalment amount.

Additionally, there is no restriction on early termination, making this offer even more attractive.

For further details please call:

- North: 6140 •South: 4053
- Central 1: 8851 & 8905 •Central 2: 5949.



Building a Strong Foundation for Growth

Over the past few months, Meezan Bank's newly established Institutional Sales Unit has conducted extensive nationwide visits, engaging Branch Managers, Area Managers, Regional Managers, General Managers, Regional Wealth Managers, and Regional Sales Managers. These meetings have been pivotal in introducing the goals and objectives of the Unit, as well as gathering valuable insights and feedback from colleagues in the field. The enthusiastic response and feedback received has been instrumental in helping the Bank to understand its clients needs and position itself as a trusted financial partner for institutional clients.



Meezan Deposit Products Certification Program

Meezan Bank has recently launched the Meezan Deposit Products Certification Program (MDPCP). This comprehensive training program was designed specifically for branch banking sales team which covers various aspects including Deposit Structure, Liability Products, Digital Solutions, Financial Inclusion, Sales Team Grooming, and Fair Customer Treatment.

Numerous sessions have been conducted in Karachi & Hyderabad, benefitting 150 participants.



Relaunch of Meezan Durable Financing for Meezan Payroll Partner Companies & Bank Staff

Meezan Bank has launched its Durable Financing Program, targeting Meezan Payroll Partner companies & its staff. The program aims to facilitate financing for durable goods, such as electronics, refrigerators, air conditioners, washing machines, deep freezers, LEDs, smart phones, generators and bikes. This relaunch demonstrates Meezan Bank's strong dedication to improve financial services collectively for its staff and consumers.

By providing accessible financing solutions the Bank empowers individuals to fulfill their needs while also strengthening its relationship with corporate partners.



STRENGTHEN YOUR PASSWORDS FOR A SECURE BANKING EXPERIENCE

✓ DO'S

- ✓ Minimum length of twelve (12) characters.
- ✓ Should be alpha-numeric and not based on easily guessable words, such as names, telephone numbers, dates of birth, and username.
- ✓ Should not include consecutive identical, all-numeric or all-alphabetic, characters, for e.g.: (123, ABC, 111, aaa).
- ✓ Stay vigilant of your surroundings, ensuring that no one monitors you while you enter your password.

X DON'TS

- X Avoid physically writing down your passwords, and refrain from saving them in your web browser or any other digital application.
- X Do NOT use previous passwords and do not share them with anyone.
- X Do NOT use one password for multiple accounts.

CYBER SECURITY
AWARENESS



Fostering Talent, Inclusion and Professional Growth

Young Islamic Banking Professionals (Y-IBP) Program

Meezan Bank, in collaboration with State Bank of Pakistan (SBP), supported the Young Islamic Banking Professionals Program (Y-IBP) at IBA Sukkur.

This program aims to create awareness on Islamic banking fundamentals and selects potential candidates to transform them into quality professionals.

Mr. Abdul Diyan Awan - Regional Shariah Coordinator, Hyderabad & Mr. Muhammad Atif - Branch Manager, Military Road Sukkur represented Meezan Bank at the occasion.



Launch of Meezanship Program Batch 4

We are thrilled to announce the successful launch of the Meezanship Program Batch 4 in 2024. This initiative continues to be a cornerstone of our commitment to fostering talent and nurturing the future leaders of the Bank.

With over 200 bright minds joining us as interns, the program is off to an exciting start. These interns will embark on a journey of learning and growth, contributing their fresh perspectives and innovative ideas to various departments within the Bank.



The Meezanship Program is not just about providing internships; it's about creating pathways to permanent employment for promising individuals.

Through rigorous training, mentorship, and hands-on experience, we aim to equip our interns with the skills and knowledge they need to thrive in their careers.

Roshnaas Program for Persons with Disabilities (PWDs)

Meezan Bank believes in promoting inclusion by building a culture where everyone feels valued. As part of its commitment to inclusivity, the Bank has launched the 'Roshnaas' program - a special trainee program designed specifically for PWDs, providing them with meaningful opportunities to learn and grow. Through this program, the Bank aims to break down barriers and create a more inclusive workforce by enhancing their employability prospect enabling them to work in a competitive work environment.

Under this program 13 interns have been inducted in different departments.



CORPORATE

**EVENTS
ACTIVITIES**

Meezan Bank Partners with South City Hospital for Renewable Energy Financing and Enhanced Banking Accessibility

Meezan Bank has recently collaborated with South City Hospital to support their renewable energy initiatives. Through this partnership, Meezan Bank will provide Rs. 100 million Islamic financing Renewable Energy facility to refinance the hospital's solar project. In addition to this financing, Meezan Bank has also installed an ATM and a Cash Deposit Machine at South City Hospital, making banking more accessible for hospital staff, patients and visitors.



Emergency Response Training For Employees

Meezan Bank recently organised a comprehensive emergency response training sessions at Qazi Wala Road Branch, Chistian.

This session was conducted in collaboration with Rescue 1122, focusing on crucial emergency response skills. The training included practical instruction on performing CPR (Cardio Pulmonary Resuscitation) to assist individuals during cardiac emergencies, as well as first aid administration during a crisis. Employees were trained to manage bleeding injuries and provide basic first aid until the arrival of medical help.



Promoting Plastic-Free Environment in Gilgit-Baltistan

As part of its efforts to promote a plastic-free environment, Meezan Bank distributed non-woven shopping bags across Gilgit-Baltistan to protect the region from plastic and non-degradable pollution.

Mr. Muhammad Basharat - Area Manager, Gigit-Baltistan, Meezan Bank, along with other representatives of the Bank actively took part in the activity.



Collaboration with LUMS to create Climate Awareness

Meezan Bank recently celebrated World Environment Day at Lahore University of Management Sciences (LUMS) by hosting a seminar titled 'Climate Awareness and Islamic Banking: Building a Sustainable Future' for students and faculty.

The seminar commenced with an in-depth discussion on climate change, led by Mr. Mehboob Alam Khan - Head of ESG, Meezan Bank.

He highlighted the role of Islamic banking in environmental sustainability, detailing financial instruments that support initiatives such as solar energy projects and eco-friendly infrastructure.

The event concluded with a collective pledge to plant trees where LUMS announced plans to organize a dedicated tree plantation drive in collaboration with Meezan Bank.



Meezan Bank's Commitment to Sustainability:

Financing 500 Homes with a Total Installed Capacity of over 5,700 kW

Meezan Bank has completed the installation of 500 residential solar systems, highlighting its commitment to environmental responsibility through renewable energy solutions.

Over the past year, Meezan Bank has made efforts to provide solar facilities to as many residential homes as possible, resulting in reduction of carbon emissions and helping in providing a reliable source of clean energy.

Moving forward, Meezan Bank aims to expand its renewable energy portfolio and empower communities to embrace clean energy solutions, leading the way towards a more sustainable and prosperous future.

Enhancing Cyber Resilience:

Meezan Bank and Mastercard Collaborate for Executive Cyber Security Workshop

The global cyber threat landscape is constantly evolving, with increasingly complex attacks targeting the financial sector amid digital transformation. These attacks pose significant risks, including financial losses and reputational damage.

To tackle this, Meezan Bank's Information Security Department recently collaborated with Mastercard to host a Cyber Security Workshop. This workshop was designed to raise awareness among C-level executives and technical staff about the measures to be taken in the event of a potential cyber-attack. The workshop featured an exercise with multiple-choice questions led by Mr. Amit Mehta from Mastercard. Esteemed participants, including Mr. Irfan Siddiqui - Founding President & CEO Meezan Bank, actively engaged in this workshop, providing feedback and identifying areas for improvement.

Additionally, the event also included a session for operational and technical departments, focusing on current cyber trends, challenges, and strategies to enhance organizational knowledge and cyber resilience.



Session held on 'Excellence in Islamic Banking Leadership'

Meezan Bank, in collaboration with Shariah Compliance Department, recently hosted an 'Excellence in Islamic Banking Leadership' session. This initiative shows the Bank's commitment to embed Islamic values in both business practices and personal lives.

The session was graced by the presence of Mufti Muhammad Najeeb - a renowned Islamic scholar, as a guest speaker. He offered valuable insights into the current landscape of Islamic banking, exploring both the challenges and opportunities present.

Furthering the discussion, Mr. Irfan Siddiqui - Founding President and CEO of Meezan Bank, addressed the participants. He emphasized the fundamental importance of Shariah Compliance, Integrity, and Service Excellence – values that should not only guide the Bank's operations but also be reflected in the daily lives of the employees.

Meezan Bank Hosts Islamic Banking Seminar at NUST, Islamabad

Meezan Bank's Saddar Bank Road branch recently organized an Islamic Banking and Finance seminar at the National University of Sciences & Technology (NUST), Islamabad. The seminar, attended by approximately 80 participants, included university students and esteemed faculty members.

Mr. Zulqarnain Haider- Manager Shariah Compliance, Meezan Bank, served as the keynote speaker, offering valuable insights into various facets of Islamic banking. He elaborated the distinctions between conventional and Islamic banking practices, providing attendees with a comprehensive understanding of Islamic financial principles.

Moreover, the seminar also featured an interactive Q&A session, further enhancing participants' understanding of Islamic banking, serving as a valuable platform for students and faculty members.



New Customers Can Now Open An Account With Meezan Bank Without Visiting A Branch

Meezan Bank prioritizes customer convenience by implementing innovative solutions that make banking easier and more accessible. The Bank's commitment to this extends from its user-friendly and highest-rated Mobile App to 24/7 access channels, that ensure a seamless banking experience for all.

Now with the launch of Meezan Digital Account Opening App, Meezan Bank has simplified the account opening process for its new customers, providing Resident Pakistanis with the ease to open a fully-functional bank account directly from their smartphones. This eliminates the need to visit a branch, making it simpler, faster and more convenient.

Core Features of Meezan Digital Account Opening App



Biometric verification with NADRA integration

The App is integrated with NADRA to validate the provided information by the customer. If the provided information by the customer matches with the records of NADRA, the account gets instantly opened.



In App live photo / face recognition

The App has a unique option of capturing live photo of the customer to ensure the account is opened by a natural person and not a robot.



Tracking request

Customer may track his/her account opening request using the unique tracking number. This enables the customer to know the live status of his/her account opening request.

How can new customers open an account through the Meezan Digital Account opening App?

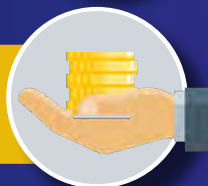
Download from Playstore & App Store



Ensure registration of the SIM card on customer's name for verification.



Customer to provide details to establish his/her financial background.



Customer to keep his/her ID handy



New Customers can Open the following Accounts through this App:

Meezan Current Account

Meezan Savings Account

Meezan Digital Asaan Account | PKR

Meezan Digital Remittance Account | PKR

Meezan Freelancer

Meezan Bachat Account



SCAN AND DOWNLOAD THE APP

Achievements and Milestones

Enhanced Customer Base

The initiative brought in over **250,000** NTB (New to Bank) customers adding greater contribution in the total number of banking relationships Meezan Bank holds.

Addition to Deposit Books

The initiative added in over **PKR 10 billion** in the overall deposit of Meezan Bank.

Digital Penetration

The initiative enabled a larger population to use digital / online banking services for account opening. Over **250,000** users, managed to use digital means for account opening which depicts a greater sign of digital banking acceptance among the target market.

Marketing Campaign for the Launch of Digital Onboarding Solution!



Share the benefits and ease of the Meezan Digital Account Opening App with your friends, family and customers to help new to bank clients easily open an account with the Bank.

Meezan Bank Partners with UNIDO to Promote Electric Vehicles and Sustainable Finance in Pakistan

Meezan Bank signed a Memorandum of Understanding (MoU) with United Nations Industrial Development Organization (UNIDO) becoming a network partner of the Private Financing Advisory Network (PFAN) in Pakistan. Mr. Talha Hameed - Head of Car Ijarah, signed the agreement in presence of senior officials from both organizations.

This partnership aims to onboard clients from PFAN's e-mobility projects, advancing the adoption of electric vehicles and promoting sustainable finance solutions to support a low-carbon economy. The collaboration includes joint promotional activities, public awareness campaigns, shared research, and capacity-building initiatives. Both organizations will also conduct regular review meetings to assess performance and identify improvement opportunities.

Supported by USAID, the project targets small and medium-sized enterprises (SMEs) in Pakistan's carbon mitigation segments.



Meezan Bank Partners with ZLK Islamic Financial Services for Shariah-Compliant Brokerage Services

Meezan Bank has recently signed an agreement with ZLK Islamic Financial Services (Private) Limited to provide Shariah Technical Services and Support.

Under the agreement, the Bank will assist ZLK in offering Shariah-compliant brokerage services. The Bank will develop a Shariah governance framework, trading guidelines, income purification guidelines, and charity policy for ZLK.

Additionally, Meezan Bank will help ZLK develop an effective IT system to ensure Shariah compliance and provide ongoing consultancy for day-to-day operations. The Bank will also conduct annual Shariah review of ZLK's business operations to ensure adherence to approved policies and guidelines.



Meezan Bank Partners with Hapag-Lloyd Pakistan to Streamline the Payment Processes for Their Customers

Meezan Bank has partnered with Hapag-Lloyd Pakistan to facilitate the remittance of container detention charges. This partnership aims to streamline the payment process for their customers, enhancing convenience and operational efficiency.

Additionally, Meezan Bank plans to provide on-site banking services, ensuring a comprehensive financial support system for Hapag-Lloyd's workforce.



Meezan Bank’s Contribution to Financial Inclusion at Women Financial Empowerment Symposium 2024

Meezan Bank recently took part in Women Financial Empowerment Symposium 2024, organized by Faisalabad Women Chamber of Commerce & Industry in collaboration with the State Bank of Pakistan (SBP), the banking industry, Small and Medium Enterprise Development Authority (SMEDA) and the Federation of Pakistan Chamber of Commerce & Industry (FPCCI).

Distinguished guests including Syed Irfan Ali - Executive Director SBP, Mr. Waqas Kashif Javed Bajwa - Chief Manager SBP Faisalabad and Ms. Rubina Amjad - President of Women Chamber of Commerce, graced the occasion alongside other participants. Syed Irfan Ali commended Meezan Bank for its initiative in introducing the ‘First Women Account’ and praised their efforts in offering Shariah-compliant financing opportunities for women, recognizing their significant role in Pakistan’s economic growth.

Mr. Moazzam Saeed - General Manager Faisalabad, Meezan Bank attended the exhibition with his team, showcasing support for entrepreneurs, including female business owners. Furthermore, the Bank representatives actively encouraged women to explore financing options through Meezan Bank.



Meezan Bank’s Participation in PSO Shaheen Program for Women

Meezan Bank participated in the Pakistan State Oil (PSO) Shaheen Program, held at the PSO Head Office in Karachi, specifically for their female employees. This three-day event was designed to provide training in car driving and bike riding, along with essential skills for personal and professional growth. During the event, the Bank also showcased its women-centric products, including the Meezan Women First Account, as well as Shariah-compliant and affordable financing options such as Meezan House Finance and Meezan Apni Bike.

Launch of The Women Financial Inclusion Campaign

Under the guidance of the State Bank of Pakistan, Meezan Bank’s Product Development Unit launched a three-week internal campaign known as The Women Financial Inclusion Campaign.

Through this initiative Meezan Bank is encouraging inclusivity and financial access among the women of Pakistan and has successfully onboarded over 10,000 new accounts and facilitated more than 20 awareness programs nationwide.





Meezan Bank Service Booths are now Available at K-Electric & Mega Conglomerate (Pvt) Limited

Meezan Bank, has opened new customer service booths at K-Electric & Mega Conglomerate (Pvt) Limited to enhance its service delivery and provide greater convenience to employees of the respective organizations.



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Digital Buzz

Struggling With Emails? Lacking Presentation Ideas?

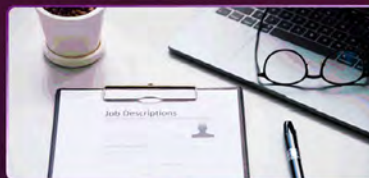
Share your text draft with ChatGPT for clarity and impact.

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Ask ChatGPT:

Come up with email content to pitch Car Ijarah to a corporate client of Meezan Bank.



Ask ChatGPT:

Write the JD of a branch manager in an Islamic Bank.



Ask ChatGPT:

Develop the content for presentation of the morning team huddle to be delivered by the branch manager of an Islamic bank.

Quick Tip

Keep it concise for maximum impact!

Embrace Digital Thinking

Disclaimer: To ensure the security of your information, please do not submit any confidential or sensitive data online.



Meezan Bank Participates in Hindu Council Job Fair & Education Expo

Meezan Bank's proactive role in community engagement and social responsibility, demonstrates its dedication to creating a positive impact beyond the banking sector. Meezan Bank recently participated in the Pakistan Hindu Council's 2nd Annual Job Fair & Education Expo held at Expo Centre, Karachi.

Organized by Dr. Ramesh Kumar Vankwani, the event aimed to connect employers and job seekers, fostering relationships that could lead to employment opportunities.



Meezan Bank Partners with NED Academy to Provide IT Certification

Meezan Bank, in partnership with NED Academy, is offering IT-based training courses to participants from various universities and institutes.

The program offers four courses in Mobile App Development, Database Administration, E-Commerce, and Content Marketing, each lasting three months.

By providing hands-on training, the program aims to enhance graduates' employability so that they can contribute to the country's economic growth. This collaboration shows Meezan Bank's commitment to developing a talented workforce in the sector of Islamic banking and finance.

Meezan Bank & IBA CEIF Launch Meezan Justuju



Meezan Bank, in partnership with IBA CEIF, has launched the Islamic Banking & Finance training program, aimed at helping fresh graduates excel in Islamic finance. This initiative seeks to create a pool of skilled professionals by training graduates from various universities and institutes.

A key component of the Meezan Justuju Program is its emphasis on practical experience. Participants engage in internships and hands-on projects, applying theoretical knowledge in real-world settings. This practical approach enhances their learning and prepares them for careers in Islamic banking and finance.

The program concluded with a graduation ceremony which was held at the Institute of Business Administration (IBA) Karachi. Chairman IBA CEIF (Centre of Excellence in Islamic Finance) and ex-Governor State Bank of Pakistan - Dr. Ishrat Hussain, graced the occasion as the Chief Guest. Founding President & CEO Meezan Bank - Mr. Irfan Siddiqui, Deputy Chief Executive Officer Meezan Bank - Syed Amir Ali, Director IBA CEIF & Group Head Shariah Compliance, Meezan Bank - Mr. Ahmed Ali Siddiqui were also present at the ceremony.



Branch Manager Development Program (BMDP)

Meezan Bank's Branch Manager Development Program focuses on improving role-specific and technical skills by involving senior management from each department and highlighting the importance of different business segments relevant to the Branch Managers' roles.

In the first two quarters of 2024, three sessions of the program were held in Karachi, attended by 93 Branch Managers from all 17 regions.



Meezan Bank Participates in the 3rd UN Conference on Market Practices

Meezan Bank recently participated in the 3rd UN Conference on Market Practices. During this conference group discussions explored the latest industry innovations and consumer behavior trends, highlighting the importance of staying up-to-date with emerging technologies to drive market growth.

Networking was pivotal, enabling the team to forge new connections and cultivate partnerships, expanding their professional network and opening avenues for collaboration and knowledge sharing. Keynote presentations provided practical strategies and thought-provoking perspectives on navigating the evolving market landscape.

Celebrating Financial Literacy Week

Meezan Bank actively participated in Financial Literacy Week by establishing six financial literacy camps in various districts assigned by the State Bank of Pakistan, including Karachi, Gwadar, Haripur, Mansehra, Poonch and Vehari.

Meezan Bank staff were present at each camp to provide practical demonstrations of digital financial transactions to customers.

The customers were also introduced to a variety of digital banking experiences, including digital account opening, guidance on banking apps, electronic funds transfers through Raast, QR code transactions, electronic utility bill payments, Government payment facilitation, digital fraud awareness, and insights into customer rights and responsibilities.



Meezan Bank Partners with Packages Converters Limited for Shariah-compliant Digital Financing

In collaboration with Packages Converters Limited (PCL) and Haball, Meezan Bank recently signed a Memorandum of Understanding (MoU) to offer Shariah-compliant digital financing for its distributors.

The signing ceremony was held at PCL Head Office, Lahore. Under this agreement, Packages Converters Limited will integrate Wisaaq's digital financing platform for its distributors across the nation.

Through this partnership, Meezan Bank aims to support Small and Medium-sized Enterprises (SMEs) in Pakistan. This will improve financial efficiency and strengthen the supply chain, helping the country's economy grow.



Swipe Smart, Save Big:

Enjoy Exclusive Discounts With Meezan Debit Cards



AWARDS

ACHIEVEMENTS

Meezan Bank's Key Training Initiatives

The Learning and Development department at Meezan Bank plays a crucial role in integrating new staff and providing them with essential training. The primary goal is to communicate the Vision, Mission, and Core Values of Meezan Bank to new employees, ensuring they have the skills and knowledge to excel in the banking sector.

During the first two quarters of 2024, several nationwide training sessions were conducted, focusing on Retail Banking, Branch Operations, Call Centre Operations, the Meezanship Program and the Information Technology Department. A significant highlight of the first two quarters was the introduction of the Business Development Officer Batch Program, launched in multiple cities to address the sales force gap and support the Bank's growth.

Program Title	Number of Sessions	Number of Participants
Orientation Learning Program for New Joiners	18	1417
Branch Services Officers Batch Training	6	503
Business Development Officer Batch Training	5	182
Call Centre Officer Batch Training	1	44
Information Technology Batch Training Program	1	12
Meezanship Batch Training Program	1	77
Operations Officers Batch Training	2	58
Personal Banking Officers Batch Training	3	125
Revamped Orientation Learning Program	1	19
	38	2437

Summary of L&D Activities for Q1&2, 2024

At Meezan Bank continuous learning helps develop our staff to deal with the upcoming challenges and elevate the Bank to new heights.

In total, 523 trainings were conducted during the first two quarters of 2024, wherein 16,787 (10,149 Unique) staff were trained on various topics.

Below is the summary of learning activities during the months of January to May 2024.

	TOTAL TRAININGS	INTERNAL TRAININGS	EXTERNAL TRAININGS	E-LEARNINGS (LMS)
# of Programs	523	399	124	12
Total Staff Trained	16,787	16,354	433	65,238
Unique Staff	(10,149)	(9,982)	(404)	(14,210)
Training Duration (Hours)	5,931 Hours	3,785 Hours	2,146 Hours	74,565 Hours
Training Duration (Days)	741 Days	473 Days	268 Days	9,320 Days

In alignment with Meezan Bank's Vision of establishing 'Islamic banking as the banking of first choice...' learning activities during the fourth quarter were on Islamic banking. A total of 103 sessions were conducted, attended by 5,325 staff members across all regions and the Head Office.

Additionally, regulatory trainings, as directed by the State Bank of Pakistan (SBP), were a significant focus during the quarter. A total of 189 sessions were conducted on various topics to create awareness regarding regulatory frameworks and policies. These sessions were attended by 2,298 staff members.

Furthermore, providing role-specific trainings remains a core focus of the Bank. Customized sessions were designed to cater to the learning needs of different job roles.

Subject	# of Sessions	# of Participants
Islamic Banking	103	5,325
Induction	34	2,299
Regulatory	189	3,166
Role Specific	152	5,615
Soft Skills	45	382
Total	523	16,787



Meezan Bank Celebrates Top Performers at Regional Award Ceremonies

Meezan Bank organized a series of award ceremonies which were held in Multan, Sargodha, Faisalabad and Lahore.

Certificates were awarded to recognise top performers from members of Car jarah team and branches in the Central 1 & Central II regions, acknowledging their efforts in achieving sales targets.

The events were attended by Mr. Talha Hameed - Head of Car Ijarah, along with General Managers of Multan and Lahore regions, Regional Managers, Area Managers and Branch Managers.

During the ceremonies, Mr. Talha Hameed praised the hardworking regional sales teams and outlined the management’s Vision and future plans for the Bank.



Meezan Bank Wins Best Retention Strategy Award at Human Resource Pinnacle Awards

Meezan Bank was honored with the award for the Best Retention Strategy at the latest Human Resource Pinnacle Awards. This award highlights Meezan Bank’s commitment to maintaining a motivated and engaged workforce, which is critical to the Bank’s overall success and sustainability.

Meezan Bank Achieves PCI 3DS Certification

Risk Associates, Pakistan’s leading PCI Qualified Security Assessor (QSA), recently certified Meezan Bank with the PCI 3DS standard, making it the first Bank in Pakistan to achieve this milestone.

The certification ceremony was held at Meezan Head Office, Karachi. Mr. Aziz A. Rahim - COO of Risk Associates, presented the certificate to Meezan Bank’s senior management team including Mr. Faiz Ur Rehman - Group Head IT, Syed Fahd Azam - CISO & Head of Information Security, and Syed Iftikhar Ul Haq - Group Head Consumer Finance.

This certification highlights Meezan Bank’s commitment to maintaining a secure banking infrastructure, data protection, and reducing online transaction fraud through compliance with PCI 3DS protocols.



Social Media

Achievements and Milestones

- Crossed **2.5 Million** Likes on Facebook!
- Largest following on Social Media in Pakistan's Banking Industry!
- Meezan Digital Account Opening App Social Media Awareness Campaign has garnered over **34 Million** impressions so far!
- Meezan Easy Remit Social Media campaign has been seen over **49.5 Million** times!
- Released total of **30 videos** as an educational series titled Paigham-e-Ramadan on general Islamic lifestyle, teachings and messages
- Released a video series, in collaboration with various NGOs/organizations, to appeal to Meezan Bank customers to make contributions in the form of Zakat & Donations through Meezan Bank's digital channels i.e. Mobile App, Internet Banking & ATM Network
- Launch of Meezan Exchange Website and Facebook Page
- Over **70 videos** released so far this year!
- 21st largest on Facebook among World's Top 100 Banks*

*Source: Q1 2024 statistics - The Financial Brand



Our Digital Media Footprint*

Facebook Main Page	Facebook Careers	LinkedIn	X	Instagram	Threads	YouTube
Over 2.5 Million fans	Over 55,000 fans	Over 447,800 followers	Over 31,300 followers	Over 126,300 followers	Over 14,800 followers	Over 46,800 subscribers

*As of June 30, 2024

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!

f Facebook: www.facebook.com/MeezanBank/ and www.facebook.com/MeezanBankCareers/

@ Instagram: www.instagram.com/meezanbanklimited/

X Twitter: twitter.com/MeezanBankLtd/

▶ YouTube: www.youtube.com/MeezanBankLtd1/

in LinkedIn: www.linkedin.com/company/meezan-bank-ltd/

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

pages

www.meezanbank.com