

BankIslami

PAKISTAN'S
**BEST ISLAMIC
BANK**
CERTIFIED BY
EUROMONEY



SCOOP

THE

December 2025

WRAPPED
2025

Shifting from
Conventional to
Islamic Banking
Article by Zulfiqar Lehri

Banking
Beyond Borders

Editor's Note

In this issue, we look back at meaningful moments from December. We've also focused on people-centered sections this month, including practical financial tips, reflections from our colleagues, and thoughtful Shariah insights tied to the sacred month of Rajab.

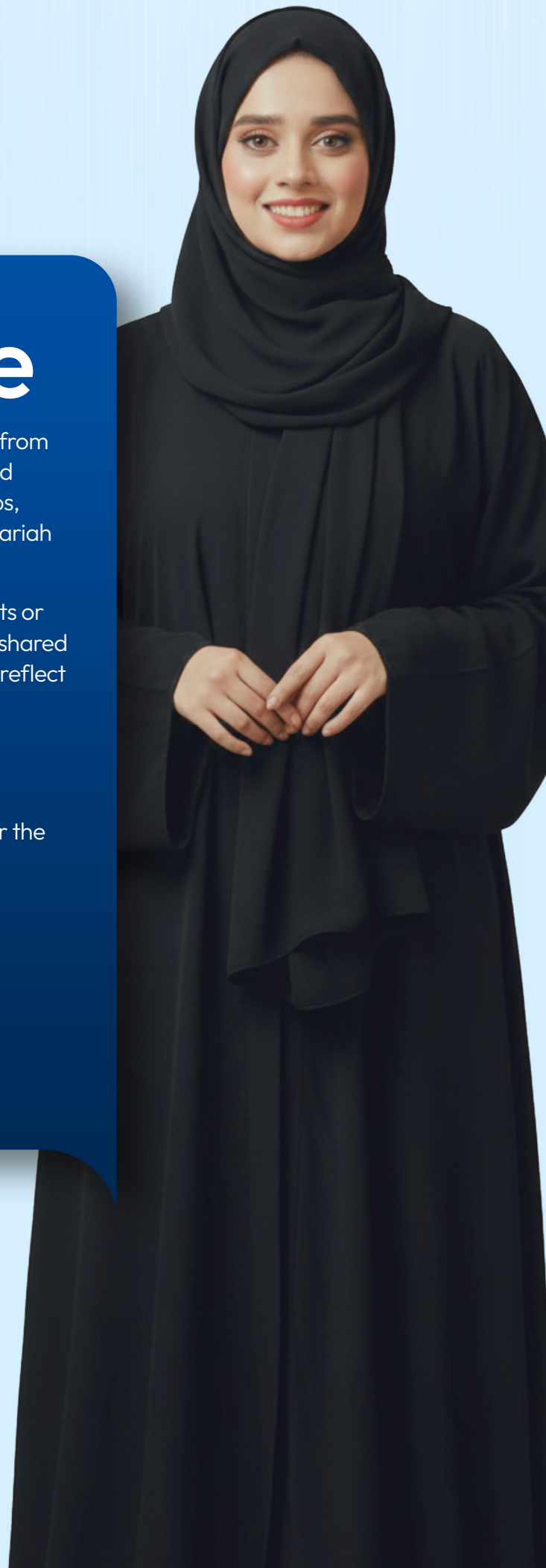
What makes this edition special is not just the events or milestones, but the voices behind them. The ideas shared and the intention to learn and improve all of these reflect the culture we continue to shape at BankIslami.

Thank you for being part of the journey and for contributing in ways both visible and unseen.

Wishing you a calm close to the year and clarity for the year ahead.

Amnah Athar

Assistant Brand Manager
Marketing





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A Year Driven by Purpose

Saving Humanity from Riba:
The purpose that shaped
our work this year



Building the Future of Islamic Banking

We launched Pakistan's first Islamic digital banking experience: aik



180,000 plus users moved to the new app

Auto Finance crossed PKR 13B in nine months



A landmark acquisition, Attitude Tower



WRAPPED 2025

Impact That Earned Recognition

We were honoured with 8 global awards for our mission and marketing efforts



How We Grew Together

Safar e Kaamyabi 2&3 took place where teams aligned for the year ahead



Mil Kar Jeetain, leadership retreat in Nathia Gali to build stronger team alignment



Kicked off BankIslami Unplugged showing the teams behind the award-winning work



Launched our Summer Internship Program, welcoming future talent



Equality That Shows Up

We launched all women managed branch across the nation



Recognised for first position in Banking on Equality by State Bank of Pakistan

Recognized at PWDs Inclusion Awards, four category placements



Inclusion in action, community visit at a local church



Women Entrepreneurship Day

At the Pakistan Women Entrepreneurship Day ceremony organized by the State Bank of Pakistan, we showcase three inspiring women led ventures: Paw Pantry, Desi Care and Sou'l Coffee



During the event, the Governor of SBP and BankIslami's President & CEO visited the stalls and interacted with our team and the women entrepreneurs. The conversations highlighted the passion, resilience, and dedication behind these businesses, along with how BankIslami's Shariah-compliant solutions are supporting their growth and entrepreneurial journey.

The event served as a meaningful platform to celebrate women-led businesses and reinforce the role of ethical, inclusive banking in enabling sustainable entrepreneurship.

Banking Beyond Borders

Dy Chief Executive Officer, Imran H Shaikh, met with Pakistan's Ambassador to France to discuss the growing global relevance of Islamic banking and the rising demand for ethical, Riba free financial solutions.

The discussion focused on how Islamic banking is gaining recognition beyond Muslim markets, particularly in Western economies where interest in ethical, value driven finance is steadily increasing. The conversation also highlighted BankIslami's role in contributing to the growth of Islamic banking in Pakistan and supporting its awareness at an international level.



The Ambassador appreciated BankIslami's efforts in advancing Riba free banking and acknowledged the importance of promoting these principles on global platforms.

This engagement reflects BankIslami's continued commitment to sharing Pakistan's Islamic banking journey with the world and strengthening dialogue around ethical finance beyond borders.

BankIslami Strengthens Saudi–Pakistan Relations Through Strategic Dialogue in Riyadh

BankIslami hosted a reception dinner in Riyadh in honour of Pakistan’s Ambassador to the Kingdom of Saudi Arabia. The evening brought together members of Saudi civil society and the Pakistani diaspora for meaningful conversation and connection.

During the gathering, the Ambassador spoke about the long standing relationship between Pakistan and Saudi Arabia, highlighting the shared values, mutual trust, and strong strategic alignment that continue to shape this partnership. He also appreciated the role of the Pakistani community in strengthening people to people ties and representing Pakistan with dignity.

Imran H Shaikh thanked the participants and stated:

“The Kingdom’s Vision 2030 reflects the far-sighted leadership of the Custodian of the Two Holy Mosques, King Salman bin Abdulaziz Al Saud, and His Royal Highness Prince Mohammed bin Salman bin Abdulaziz Al Saud, Crown Prince and Prime Minister, and serves as a benchmark for other countries.”

He further noted, “BankIslami is committed to advancing the global growth of Islamic banking and delivering meaningful, Shariah-compliant value to communities worldwide.”

The session concluded with stakeholders emphasizing the need to further strengthen ties between Saudi Arabia and Pakistan and create deeper avenues of cooperation.

The dinner reflected BankIslami’s commitment to building bridges through dialogue and staying connected with the communities that support Pakistan’s growth beyond borders.



Shifting^{from} Conventional^{to} Islamic Banking



Zulfiqar Lehri

Group Head
Consumer & Channel Sales

I began my career in conventional banking. It gave me a strong foundation: structure, scale, discipline, and a deep respect for process. I learned how large institutions think, how decisions are weighed, and how responsibility travels through complex systems. Those lessons still shape how I work today.

So when people ask me why I moved into Islamic banking, my answer is simple. It was not about leaving something behind. It was about adding something that felt right.

A small moment that stayed with me

Some years ago, I was in a leadership discussion reviewing a new product. Strong team. Smart people. Well prepared slides. At the end, I asked a simple question:

“How would you explain this to your parents without using banking language?”

There was a pause. Then a bit of laughter. Then silence. That pause told me more than the proposal ever could.

It reminded me that complexity is easy. Clarity is harder.

What appealed to me beyond faith

What drew me to Islamic banking was not ideology. It was discipline and intent.

Islamic banking forces you to be deliberate. You have to understand the underlying transaction. You have to be clear about ownership, risk, and responsibility. You stay closer to real economic activity, whether it is a home, a business, or a trade cycle.

That creates a different mindset. Conversations become more grounded. Internal debates become more thoughtful. And the bar for product design quietly rises.

I also appreciate that Islamic banking does not separate ethics from execution. The question is not only whether something performs financially, but whether it is understandable, fair, and sustainable. As a leader, that matters to me.

A customer moment that reinforced it

I once sat with a customer who was comparing financing options. After walking through the structure, they said something very simple:

“I like this because I understand what the bank is doing and what I am responsible for.”

No long explanation. No persuasion. Just understanding.

That is when it really clicked for me. Trust does not come from clever messaging. It comes from things making sense.

A practical difference I noticed

One thing I noticed early on was how discussions change in the room. In conventional banking, conversations often start with pricing. In Islamic banking, they usually start with structure. What is the asset. What is the trade. How does value move.

That shift changes behavior. It reduces shortcuts. It creates a culture where asking “does this make sense” is just as important as asking “does this perform.”

A small confession: Islamic banking has made me more annoying in meetings. If a product needs five disclaimers before it sounds reasonable, I tend to ask whether the product needs fixing rather than the explanation. This has not made me universally popular. But it has improved outcomes.

Where I stand today

The shift into Islamic banking did not make my work simpler. If anything, it made it more rigorous. But it also made it more satisfying. I still value everything conventional banking taught me. It shaped my judgment and my standards. Islamic banking added another dimension. One that asks for clarity, precision, and honesty in what we build.

For me, that balance matters. And that is why the shift felt natural.



Rajab Reset

A Simple Money Clean Up

Mustanir Hussain Wasim
Shariah Compliance

Rajab is one of the four sacred months mentioned in the Quran. It is a month that invites us to slow down, reflect, and become more careful about what we do and what we carry in our lives.

Many people call Rajab “the month of Allah,” but it is important to know that the popular narration with those exact words is not reliable. Still, Rajab remains a sacred month and a powerful time for a personal reset.

This reset is not only spiritual. It can also be financial. Because money decisions affect the heart, the home, and the peace we carry into our worship. Think of this as a simple Rajab clean up, for your wallet and your intentions.

This is also where banking becomes personal. A contract, a payment plan, a loan like agreement, or even a casual borrowing can either reduce stress or create it. Rajab is a month to choose the path that brings clarity.



The Rajab Reset Idea

Before we ask for growth, we clean what is already in our hands. Before we plan for more, we fix what is already in our routine. Rajab is a good time to check three things:

- 1 What I owe
- 2 What I am committing to
- 3 What I am spending without thinking

5 Do's for a Rajab Money Reset

- 1 Set one clear intention for your money
- 2 Clear small debts first
- 3 Review your active commitments
- 4 Build a small emergency buffer
- 5 Choose Riba free options when you need financing

5 Don'ts to Keep Your Reset Clean

- 1 Delay repayments without a real reason
- 2 Borrow for lifestyle
- 3 Sign anything you do not understand
- 4 Ignore small leaks in spending
- 5 Treat money as separate from faith

A Simple Closing Thought

Rajab is a reminder to come back to the essentials. A cleaner heart, a cleaner routine, and cleaner financial habits. When we reset our money decisions with sincerity, it supports our worship, it improves our relationships, and it brings more peace into daily life.

Personal Finance Tip of the Month



One halal habit that actually makes life easier

This month we asked our colleagues a simple question:

“Share one halal financial habit that has made a difference in your life.”

Here are a few answers that felt real, practical, and easy to try.

01

I pay myself first.

Before I spend on anything, I move a small amount into savings. Even if it is a small number, it keeps me consistent.

Fatimah Rashid | GRC Analyst

02

I avoid buying on installments unless it is truly needed.

If I cannot afford it comfortably, I wait. It saves me from stress and keeps my monthly budget clean.

Bisma Naz | Senior Officer
Wealth Management-Products Department

03

I keep a simple weekly spending limit.

I set a weekly amount for eating out, fuel, and small purchases. When the week ends, I stop spending from that bucket.

Iqra Akram | GTO - Products

04

I keep one emergency fund, no excuses.

I put something aside every month for unexpected needs. It has saved me many times from borrowing.

Syeda Sania Zehra Mosvi
GTO - Products

05

I write down my debts and clear them in order.

I list everything! I owed, even small amounts, and started clearing them one by one. The mental peace is real.

Kainat Zehra | Officer
Wealth Management-Products Department

06

I do a one minute check before I buy.

I ask myself, do I need this or do I just want it right now? That one question has reduced my impulse spending a lot.

Aqib Zuberi | Digital Lead

07

I give regularly, even if it is small.

I keep a small amount for sadaqah every month. It keeps my heart soft and my spending more responsible.

Fatima Shahzad | GTO - Products

08

I keep my banking clean and organized.

I turned off unnecessary subscriptions and auto deductions. I also review my account once a week to stay aware.

Amjad Ali Memon
Product Manager | Digital Banking Group

One Line Challenge

Explain Islamic banking in one line to a child

This month's challenge is simple and fun:

We asked our employees:

"Explain Islamic banking in one line as you would to a child."

Islamic banking means we earn and spend money in a fair way, without interest.

Mahmood
Sr. Officer
Governance & Control

It is banking that follows Allah's rules, so money stays clean and honest.

Anita
Manager
Systems & Procedures
Governance & Control

We help people buy what they need from Shariah compliant goods without charging Riba.

Irtiza
Assistant Manager
Governance & Control

It is banking where we share profit in a halal way and avoid riba.

Afreen
Assistant Manager
Governance & Control

Islamic banking means doing business with money in a way that is fair for everyone.

Danyal
Senior Officer
Governance & Control

Islamic banking means using money in a halal and fair way.

Jawed Shah
Officer Governance & Control

Islamic banking means money should be earned with effort and fairness, not riba.

Farzana Nisar
Assistant Manager
Governance & Control

It is banking that keeps money matters clean, simple, and halal.

Khalid Ali
Manager - Branch Licensing & Power of Attorney
Governance & Control

Islamic Banking is a Halal alternative to Riba Based Banking

Faisal Mansoor Khan
Head - Governance & Control
Governance & Control

New Year Mini Challenge

One Small Resolution + One Thing I Want to Learn

New Year goals sound great... until the first busy week hits. So this time, we are keeping it simple and real.

We asked our BankIslami family to tell us their:

- One realistic resolution for 2026
- One thing they genuinely want to learn this year

Here are some of the responses that made us smile, think, and relate.



Resolution: I will stop delaying small tasks and just finish them.

Learn: How to manage my monthly budget properly.

Muhammad Wahaj Qureshi

Relationship Officer | Employee Banking and Cash Management

Resolution: I will start coming on time, even on Mondays.

Learn: How to use Excel better for daily work.

Shaikh Noman

Manager- Products and Shariah Structuring

Resolution: I will take my lunch break properly, without checking emails.

Learn: How Islamic banking works in real life, in simple terms.

Abdul Wahab

Relationship Officer | Employee Banking and Cash Management

Resolution: I will ask questions when I am confused, instead of staying quiet.

Learn: How to speak confidently in meetings.

Attiq ur Rehman

Agricultural Officer(ARO)

Resolution: I will reply to messages on time, not "after 10 minutes".

Learn: How to write shorter, clearer emails.

Abdul Rehman Javed

Senior Officer | Finance - CFMU

Resolution: I will stop overcommitting and start saying no politely.

Learn: How to manage time without panic.

Abdul Khaliq Abbasi

Area Operations and Compliance Officer

Resolution: I will move more daily, even if it is a short walk.

Learn: How to plan my finances for big goals.

Ahmad Talha

Product Manager Open Banking

Resolution: I will keep my desk and files organized.

Learn: How Islamic banking works in real life, in simple terms.

Adeeb Ullah

Assistant Manager | CAD-Corporate

Resolution: I will stop scrolling before sleeping.

Learn: How to improve my focus.

Afreen Kashif

Asst. Manager Offsite Monitoring
Governance and Control | Operations Division

Resolution: I will start my day with a clear to do list.

Learn: How to stay calm under pressure.

Abdul Rehman Javed

Senior Officer – Finance (CFMU)



2026

490+ Branches, One Tap Away

Finding your nearest BankIslami branch just got simpler.

We have successfully updated 490+ BankIslami branches on Google Maps, making it easier for customers to locate branches, plan visits, and reach us without confusion.

This step is part of our ongoing effort to improve everyday banking experiences by removing small but important barriers. Accurate locations mean fewer wrong turns, less frustration, and faster access to services.

What's next?

Our focus now is on updating every remaining branch and achieving 100% accuracy nationwide, so wherever our customers are, BankIslami is always easy to find. Because sometimes, progress is about getting the basics right and making life a little easier for everyone.



Talking Heads Voices of BankIslami



Kabir Qureshi

Group Head
Distribution & Business Banking



Syed Sohaib Kazmi

Head of
Marketing



Shahan Mati

Head
Liability Sales Force

1. What's one belief about work or leadership you've changed your mind about in the last few years?
2. What's one small daily habit or ritual that quietly keeps you grounded at work?
3. What's a recent moment at the bank when you thought, "Yes... this is exactly why I do what I do"?



Kabir Qureshi
Group Head
Distribution & Business Banking

1. For a long time, I believed a good leader needed to have all the answers. But over the years, I've learned that the real strength of leadership lies in listening, not reacting impulsively. When you give your team the space to speak, suggest, and even challenge you that's when real progress happens. Today, I focus more on enabling my people, not directing them.
2. Every morning before the day begins, I take five minutes to reflect with no immediate access to emails, no meetings, just a moment of silence to remind myself why I'm here and who I'm serving. That invaluable pause helps me stay centered, patient, and present, no matter how hectic the day gets.
3. Recently, I met a customer who told me how our team helped him restructure his finances in a Riba-free way that actually gave him breathing room. The relief in his voice, the gratitude, reminded me that what we do isn't just banking. It's real impact. Moments like that make me proud of the work we do at Bank Islami, every single day.

1. I used to think being a good leader meant having all the answers ready to go. Now I've realized it's actually about asking the right questions and listening, to the people around you. Some of the best ideas come from the most unexpected places, and it's amazing what happens when you create a space where everyone feels heard. Leadership, I've learned, is a team sport, not a solo act.
2. Before diving into emails and meetings, I take a few minutes to set my niyyah—my intention for the day. It's a quiet moment to remind myself that what we do here isn't just business; it's about service and impact. That small pause (and, yes, a strong cup of coffee!) keeps me centred when things get busy.
3. There was a moment during a meeting when someone said, "We're not just offering products, we're offering peace of mind." That hit me deeply. Every campaign, every project we run, is part of something bigger: helping people move away from riba and choose a path that aligns with their faith and values. Seeing how passionately our teams believe in our mission 'Saving humanity from Riba' reminded me why I joined BankIslami in the first place—it's finance with a conscience, and that's something truly special.



Syed Sohaib Kazmi
Head of Marketing



Shahan Mati
Head - Liability Sales Force

1. Earlier, I used to think that being a good leader meant having everything figured out and constantly driving the team forward. But over time, I've learned that leadership is actually much more about letting people grow. When you trust your team, involve them in decisions, and give them room to take ownership, the results are far better. So now, I focus less on directing and more on enabling.
2. Every morning, I dedicate a few minutes to reading and listening to a short podcast. This simple habit helps me start the day focused and centered, provides fresh perspectives, and reminds me to keep learning and growing—both personally and professionally.
3. Recently, during a review discussion, I saw a team member confidently presenting a complex initiative that they once struggled with. Watching their growth—knowing the guidance, trust, and opportunities we provided played a part—made me think, “This is why leadership matters.” Seeing people evolve, succeed, and step into their potential is one of the most fulfilling parts of my role.