

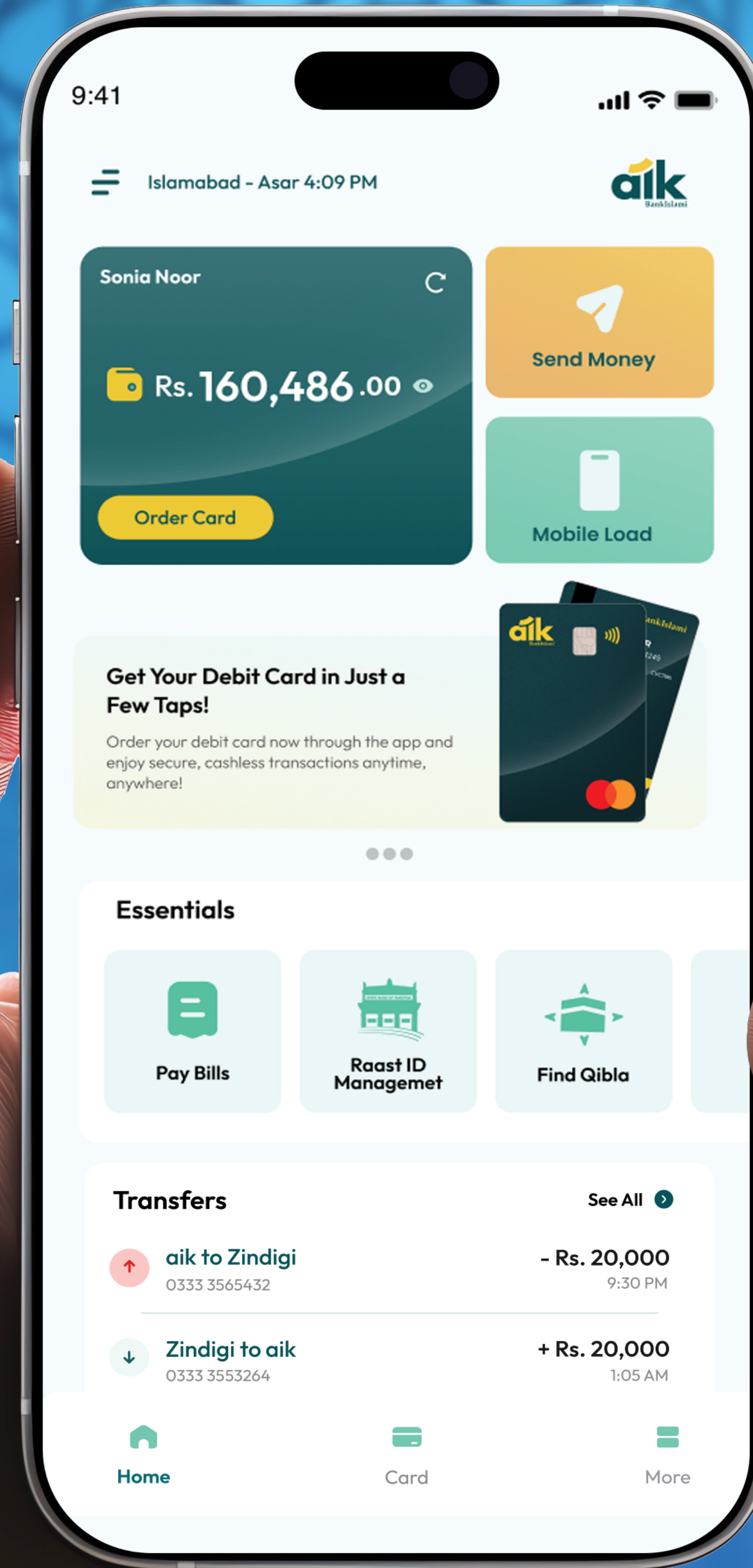
THE SCOPE

TOP STORIES OF QUARTER 01

Launch of
Pakistan ki pehli
Digital Islamic
Banking Experience

aik
BankIslami

Our Biggest-Ever
WOMEN'S
DAY Celebrations



Setting Our Vision At
BankIslami
LEADERSHIP SUMMIT
ALIGN. STRATEGIZE. ACHIEVE.

Kicking-Off



**At The Leadership
Summit**

“

Welcome to the first-ever edition of the BankIslami Newsletter

We're excited to share some big updates with you. This edition features the launch of AIK, our innovative digital banking platform, and the kick-off of the BankIslami Champions League.

We're also celebrating the achievements of the women at BankIslami, sharing the results of our appraisals, and showcasing the key moments from the Khoj Business Summit, where we made significant strides in expanding our business.

Thanks for being part of the journey. Enjoy the read!

”

Editor's Note

This newsletter reflects our collective progress and achievements. Thank you for being an essential part of our journey. We look forward to even greater milestones together. Enjoy the read!

We hope you enjoy this edition and continue the momentum into the next quarter. Share your contributions or feedback with us at marketing@bipl.io.

Sameet Jivani

Brand Manager
BankIslami



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Launches





Pakistan's First Islamic Digital Banking Experience

We have achieved a historic milestone with the launch of aik, Pakistan's first Islamic digital banking experience. aik, meaning "oneness" in Urdu, blends the values of Shariah with the ease of modern technology. Offering online account opening, payments, transfers, and much more, this fully digital solution empowers Gen Z, professionals, and families alike. Designed to be Riba-Free and rooted in purpose, aik is not just a product—it is a movement toward financial inclusivity, accessibility, and ethical banking.

“As Pakistan's first Islamic digital bank, aik reflects our mission of Saving Humanity from Riba in the digital age.”
— Ashfaq Ahmed, Chief Officer.







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– Ashfaque Ahmed, Chief Officer.



CHAMPIONS LEAGUE 2025



BankIslami Champions League: Let the Showdown Begin

We are excited to launch the BankIslami Champions League, a year-long sales competition designed to fire up and inspire our incredible branch banking teams across Pakistan.

This is your average challenge. It is a wrestling-themed showdown where every team steps into the ring ready to compete, perform, and push through with grit and determination. It is about raising the bar, embracing the hustle, and celebrating every hard-earned win together.

With real-time performance updates and exciting team challenges, the league keeps the energy high and the competition fierce. And for our top performers, special trophies brought in from Dubai await because true champions deserve to shine.

More than just a competition, the BankIslami Champions League is about pride, teamwork, and stepping up when it counts. The ring is set. Are you ready to rumble?



South

The Gladiators

The South Gladiators do not talk, we take. Every month, every round, we have shown who is the boss. North and Central can keep chasing. We have got the belt, and we are not planning on letting it go. Step into the ring if you are ready... just do not tap out too early!



1st

105%



TBD
South



2nd

97%



Shahzad Ahmed Khan
North

Shahzad Ahmed Khan


BBH – North
The Titans

Second place stings — but not for long. The Titans play the long game. South might be ahead right now, but they are feeling the pressure. We are closing in, and they know it. We have got the strength, the skill, and the next move. Hope they enjoyed the spotlight of the ring — we are walking in next.

Aasim Salim

BBH – Central I
The Warriors

The Warriors do not need noise — we have got consistency, and that is more dangerous than hype. Sitting at third means two teams are in the way. That is fine. We will take them down, one at a time. Let us see who is still standing when this season ends.




3rd

96%




Aasim Salim
Central-I



4th

86%



Shoaib Rizwani
Central-II

Shoaib Rizwani

BBH – Central 2
The Conquerors

We have seen the rankings and whose ahead... that is all fuel. The Conquerors are not here to clap from the sidelines. We are in this fight, and we are not backing off. Let the top three enjoy their moment. They will not see us coming as take the ring and conquer the Champions League!

BankIslami

PERFORMANCE DASHBOARD

CHAMPIONS LEAGUE MARCH'25



BBHs Ranking



1st

105%



TBD
South



2nd

97%



Shahzad Ahmed Khan
North



3rd

96%



Aasim Salim
Central-I



4th

86%



Shoaib Rizwani
Central-II

GMs Ranking



1st

112%



Syed M Ali Zaidi
South West



2nd

106%



Faisal Dhedhi
South East



3rd

104%



Syed Jahanzaib
Lahore Central



4th

99%



Adnan Gul Abbasi
Rawalpindi North



5th

97%



Madieh Khawar
Lahore East

AMs Ranking

Rank	AM Name	Area	Achieved %
1	Mudassir Meher	Korangi Area, KHI	124%
2	Zaheer Ahmed	DHA Area, KHI	123%
3	Raja Mubashar Hasan	Gulberg Area, ISB	117%
4	Javed Ansari	Saddar Area, KHI	116%
5	Iqbal Mawani	Clifton Area, KHI	115%

BMs Ranking

Rank	BM Name	Branch Name	Achieved %
1	Jahanzaib Arshad	Korangi, KHI	163%
2	Haitham Shabbir Awan	Gulberg Green, ISB	160%
3	Ghazanfar Abbas	Pindi Bhattian, Faisalabad	157%
4	Amir Ali Syed	I.I Chundrigar Branch, KHI	149%
5	Javed Ali	Dera Murad Jamali, BL	148%

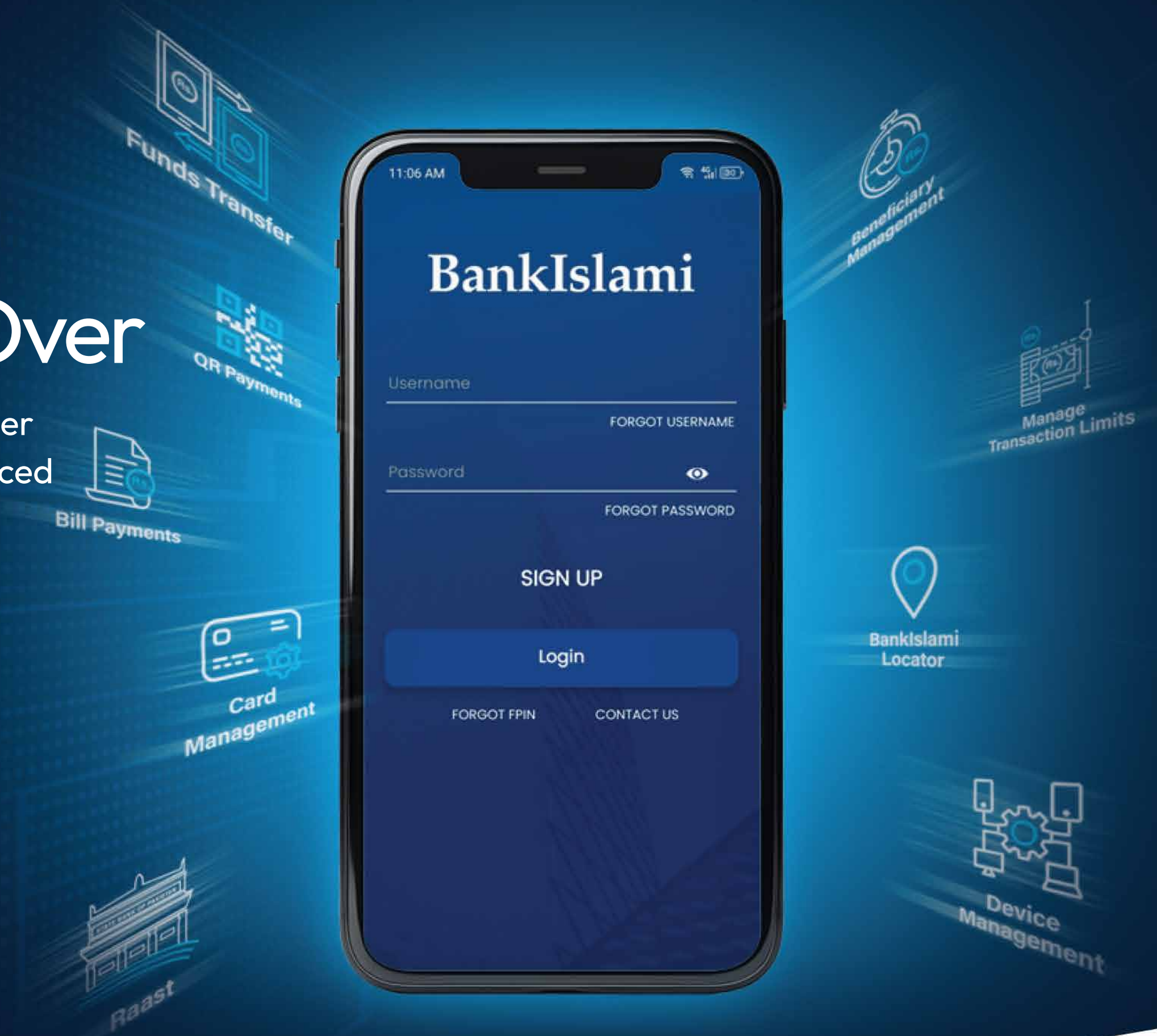
Faster, Smarter, Safer The New App is Winning Users Over

Our redesigned mobile app offers faster load times, intuitive navigation, enhanced security, and has already migrated **180,000+** users to a smoother experience.

Fast. Feature-Packed.
For Everyone.



[Download Now.](#)



WhatsApp Your Way to a Bank Account

In a major stride toward digital convenience, we have launched our first-ever WhatsApp-based account opening journey, tailored especially for the fast-paced Gen Z audience. Customers can now open an account in just a few minutes via WhatsApp, instantly download the BankIslami Mobile App, and activate a virtual Debit Card to start transacting right away.

This frictionless, end-to-end journey reflects our ongoing commitment to innovation and accessibility—making banking as easy as sending a message.



Cheque Encashment Made Instant

We are excited to announce **Pakistan's first-ever Cheque Encashment Facility through Cash & Cheque Deposit Machines (CCDM).**

BankIslami customers can now instantly encash cheques at **Cash & Cheque Deposit Machines terminals**, giving our customers the convenience of avoiding branch visits during banking hours.



Inclusion & Impact



LAUNCH OF OUR FIRST ALL WOMEN MANAGED BRANCH

On International Women's Day, we successfully launched our first fully women-managed branch at Khayaban-e-Ittehad, Karachi. This milestone reflects our strong commitment to inclusivity and equitable opportunity, empowering women in leadership roles and advancing financial inclusion for all.



BankIslami

بینک اسلامی

کھیاں ایٹہاد سہا ویو برانچ



Championing Inclusion This Women's Day

Women's Day Celebration

Company-wide gifting to over 1100 female employees.



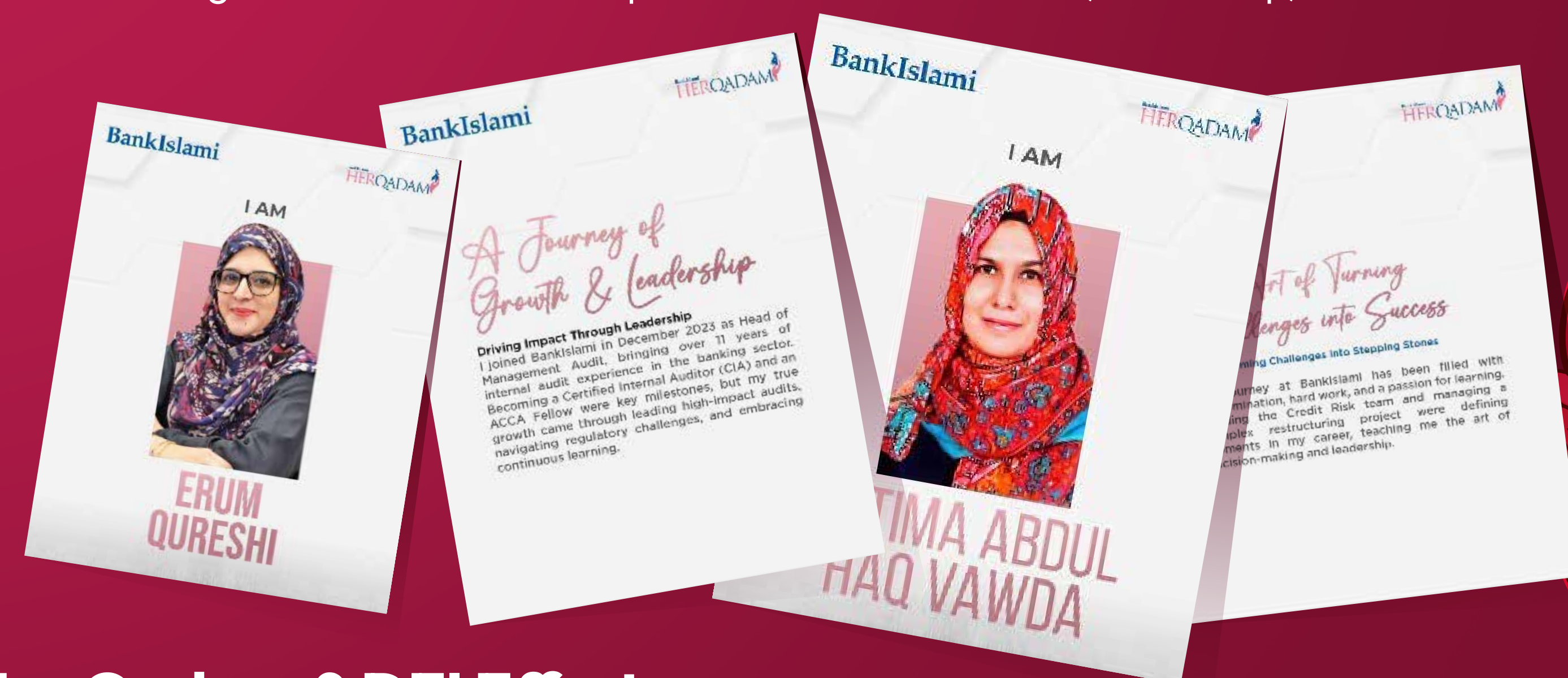
Mashal Savings Account

We further launched the Mashal Savings Account on International Women's Day, offering competitive profit rates, debit card benefits, and free Takaful coverage for nine major women-related critical illnesses—advancing our vision of financial inclusion for women.



Inspiring Stories of Women Employees

In a first ever initiative by our HR and Marcomm teams, we are spotlighting the journeys of our female colleagues who continue to inspire us with their resilience, leadership, and contributions.



Her Qadam & DEI Efforts

Growth and Development Opportunities

We provided various developmental opportunities to 20 female employees across different functions.

Pinktober with ConnectHear

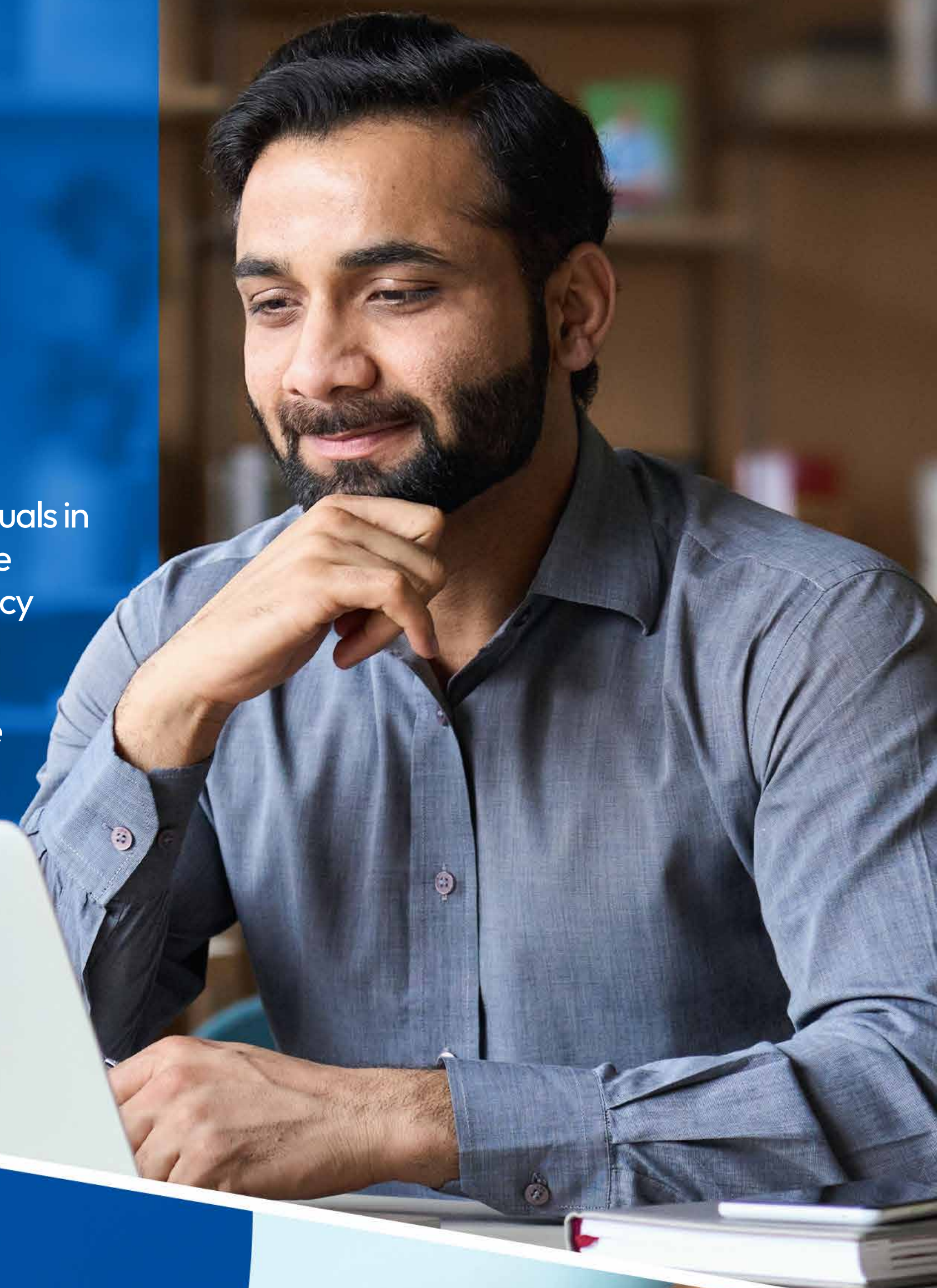
As part of our commitment to social responsibility, we hosted a Pinktober session in collaboration with ConnectHear, providing awareness on breast cancer risks and treatments to over 70 specially-abled females. The session was very well received in the industry and among the PWD community.



Listening to Pakistan

Insights to Strengthen Financial Literacy

We conducted an e-survey among 66 individuals in Karachi, Lahore, and Islamabad to assess the effectiveness of the National Financial Literacy Program training. Participants included housewives, students, daily wage earners, and salaried professionals—yielding valuable data to improve future literacy programs.



Gender Sensitization Training

(ADB – WFX Collaboration)

In partnership with the Asian Development Bank's Women's Finance Exchange (gWFX), we conducted four focus groups and five structured interviews to inform a customized Gender Sensitivity Training Program. The initiative aims to foster inclusive service delivery for retail women customers and WMSMEs, supported by a Train-the-Trainer model and Shariah-aligned e-learning modules.



Charity Fund Contribution

PKR 1.6 million disbursed from the charity fund to two NGOs focused on education, health, and community development.



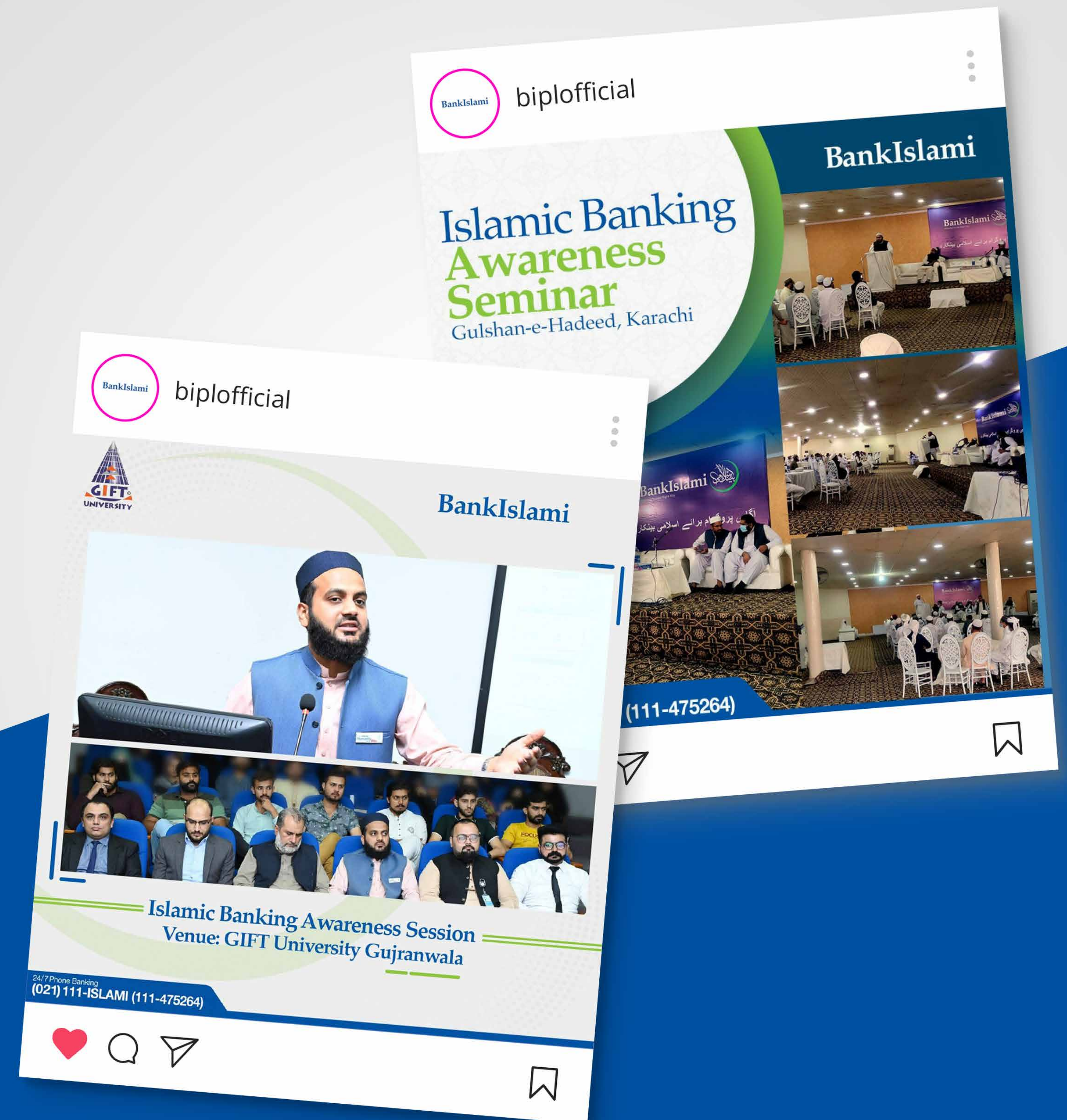
Taking Financial Awareness to the Heart of Pakistan

As a committed partner of the State Bank of Pakistan for the National Financial Literacy Program, we held **24 classroom sessions** and **5 street theatres** across 8 cities, reaching **950+ participants** with essential knowledge on savings, budgeting, and Islamic banking principles.



Islamic Banking Awareness Sessions

Public engagement efforts continued across Attock, Karachi, Nowshera, Lahore, and Hyderabad, spreading knowledge about Shariah-compliant banking practices and principles.



Culture & Connection



Leadership Summit at Khoj Resort

Khoj was a focused three-day leadership retreat where our top management came together to align on strategic goals, explore new ways of working, and strengthen collaboration. Khoj reaffirmed our shared commitment to leading with clarity, innovation, and integrity—anchored in our drive to **Align, Strategize & Achieve**



Game On: Pakistan's First Cricket-Themed Branch Goes Live

The launch of Pakistan's first cricket-themed branch at Gulistan-e-Johar featured renowned players and immersive fan experiences.



Awards & Recognition

Best Domestic Trade Finance Bank Asian Banking & Finance Awards 2024

We won the prestigious 'Pakistan Domestic Trade Finance Bank of the Year 2024' award at the Asian Banking & Finance (ABF) Awards for acting as Mandated Lead Advisor and Arranger for the Syndicate Guarantee transaction of PR 1 billion for a private sector Gas Distribution Company to facilitate Pakistan's first B2B transaction in the gas sector.



Best Islamic Trustee Islamic Finance News Awards Best Banks Poll 2024

Our Company was honored as the Best Islamic Trustee in the Islamic Finance News Awards Best Banks Poll 2024, a recognition of our excellence in Shariah-compliant fiduciary services.

Water Deal of the Year 2024 Triple A Sustainable Infrastructure Awards

We won the prestigious 'Water Deal of the Year 2024' award at the Triple-A Sustainable Infrastructure Awards. BankIslami acted as one of the Mandated Lead Advisors and Arrangers for the Islamic Project Finance Facility of PKR 51.50 billion for Enertech Water (Private) Limited, one of the largest financing facilities for industrial water supply project in Thar, Sindh under public-private partnership (PPP) mode.



Learning & Development

Islamic Banking Awareness & Training

We conducted 2 Ramadan Reflections awareness sessions with 200+ participants, a Basic Islamic Banking session, and delivered Islamic banking training to JS Bank's leadership. These initiatives reinforce our commitment to financial literacy and industry collaboration.



CEO Engagement with Women Staff

In an inspiring session, 26 women employees had the chance to share their experiences with our CEO. He expressed his heartfelt appreciation for the HerQadam initiative and recognized the remarkable dedication of our female staff in successfully balancing their professional and personal lives. This conversation underscores our commitment to empowering to our women and fostering an inclusive environment.

Hiring Milestones



770 new hires
(474 permanent)



154 internal elevations



59 GTO hires
(18 females)



12 job fairs across top institutions, including **LUMS, NUST, IBA, SZABIST**, and others

Appraisals & Promotions

2024 was a year of meaningful progress as the bank strengthened its foundation, expanded its reach, and delivered impressive results. In Q1 2025, our Company appraised **6,334 employees**, announcing one of the **highest average salary increases** in the market and in the bank's history.

Over **400 colleagues** received promotions, and the bank also introduced a **refined grading structure** to support career progression and ensure market-aligned rewards.

Several key HR initiatives and revisions in allowances were also implemented in Q1 2025. We extend our gratitude to the Management for their visionary leadership and steadfast commitment to employee empowerment, career development, and a culture of recognition.

Exciting Rewards & Salary Enhancements at BankIslami



Performance Bonus:
Employees can earn bonuses up to 3.75 times based on the Performance Bonus Multiplier Grid.



Salary Increments:
Eligible employees received Merit Increments, with up to 25% based on their performance rating.



Revised Salary Structure:
We have simplified the salary structure to improve tax efficiency and increase take-home pay.



Guaranteed Minimum Increment:
Employees with a 'Meets Expectations' rating will receive a guaranteed PKR 7,500 increment, with updated salary levels to remain competitive.

Business & Innovation



iMAL R14 Core Banking Upgrade

iMAL R14 upgrade marked a major technological milestone. Enhancing modules like Customer Services Management and Trade Finance, the upgrade boosts processing speed, integrates with external platforms like RAAST, and strengthens our position for sustainable growth.



Wholesale and Investment Banking Growth, Innovation, Delivery

Onboarded **15 new**
corporate clients



Opened **2600**
EB accounts



Financed Ghani Group via
distributor financing



Closed Sukuk deals worth
PKR 4.3 billion



Signed **151 MoUs**
for API integration and
digital cash management



Powering Progress with Purpose

Q1 Trade Finance Services (TFS) Highlights

We are proud to share key achievements in our **Q1 2025 financing initiatives**, marking significant progress in supporting **SMEs, agriculture, and Shariah-compliant solutions**:

- 21+** SME Financing Transactions for New-to-Bank (NTB) clients
- 09+** Agri Financing Transactions
- 19+** Running Musharakah Transactions
- 11+** Renewals of Running Musharakah Financing

Khoj Convention Wealth Milestone

At the Khoj Convention, our Wealth Management team exceeded expectations by achieving 195% of their target. We also marked a milestone at the Gilgit-Baltistan Convention, where we hosted a Certificate Distribution Ceremony, celebrating achievements and strengthening key relationships.



CA Deposit Campaign Quarter 1 2025

Our Q1 campaign delivered exceptional results, raising approximately PKR **26 billion** in average deposits and PKR **20 billion** in absolute deposit growth.



Powering Growth in Card Processing

The Consumer and Cross Sales team has also been a driving force behind the impressive expansion of our card processing services.

The strategic efforts have yielded significant results:
Card applications processed grew by

17.5%

compared to the same period last year, reaching a total of

48,072

in the first quarter of 2025



ATM Transaction Record & Eid Uptime

We achieved an all-time high of **100,000+ daily ATM withdrawals**

in March and recorded near **100% uptime**

across ATMs and digital channels during Eid, ensuring uninterrupted banking access.

REACHING NEW HEIGHTS!
BANKISLAMI MAKES HISTORY WITH

2 Million+

ATM TRANSACTIONS IN MARCH

Decibel Launch

We are excited to announce the launch of Decibel, a powerful new tool designed to streamline our HR solutions. With the increasing need for efficient management and improved communication, Decibel provides a better platform to handle employee engagement, performance tracking, and feedback management. This tool will help us drive more effective HR strategies, enhance collaboration, and ensure a seamless experience for both management and staff.



SWAPS Pilot Launch

Successfully piloted the Synchronized Withholding Administration and Payment System (SWAPS), a significant regulatory initiative with national impact. The achievement was lauded by Federal Board of Revenue, Pakistan Revenue Automation (Private) Limited, and the State Bank of Pakistan, reinforcing our commitment to strategic compliance and innovation.



EFU Wealth Management Product Launches

Introduced two powerful Takaful-based offerings in partnership with EFU: the **Takaful Accelerated Savings Plan** and the **Takaful Spiritual Journey Plan**. These Shariah-compliant solutions cater to long-term savings and spiritually aligned financial goals.

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Grow Your Savings, Protect Your Loved Ones - The Takaful Way!

EFU TAKAFUL ACCELERATED SAVINGS PLAN

Financial Protection	Eligibility Age	Investment Proportion
Secure your family's future	18 to 65 Years Old	Year 1: 60%
High Investment Growth Maximized returns with allocation of up to 100%	Term: 10 to 25 Years	Year 2: 90% Year 3 -10: 105%
Takaful Accidental Death & Disability Plus Extra protection in case of accidents		
Flexible Coverage Coverage amount varies with age for tailored protection		
Takaful Accidental Death Benefit Ensures financial security for loved ones		
Minimum Contribution PKR 30,000/- Annually Contribution Payment for 10 Years in Advance		

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Peaceful Hajj & Umrah, now with financial protection!

EFU TAKAFUL SPIRITUAL JOURNEY PLAN

Hajj-e-Badal Benefit	Minimum Contribution
Fulfilling religious obligations	PKR 50,000/- Annually (Flexible payment modes available)
Kafalat Benefit Continued financial support for dependents	Gradual Investment Growth Increasing allocation over time, starting at 60% from Year 1 and reaching up to 100% by Year 10.
Waiver of Contribution Premium waiver in case of disability	Term 10-25 Years
Takaful Life Care Enhanced Benefit Pilgrimage Bonuses at 15th, 20th & 25th policy years	
Accidental Death Benefit Ensuring your family's financial security	

RAAST OTC Enablement

BIPL now facilitates peer-to-peer money transfers via RAAST at all branches, improving financial access for offline users.

Google Workspace Migration

With over 1400 users on boarded, Google Workspace has streamlined collaboration, productivity, and security across the organization

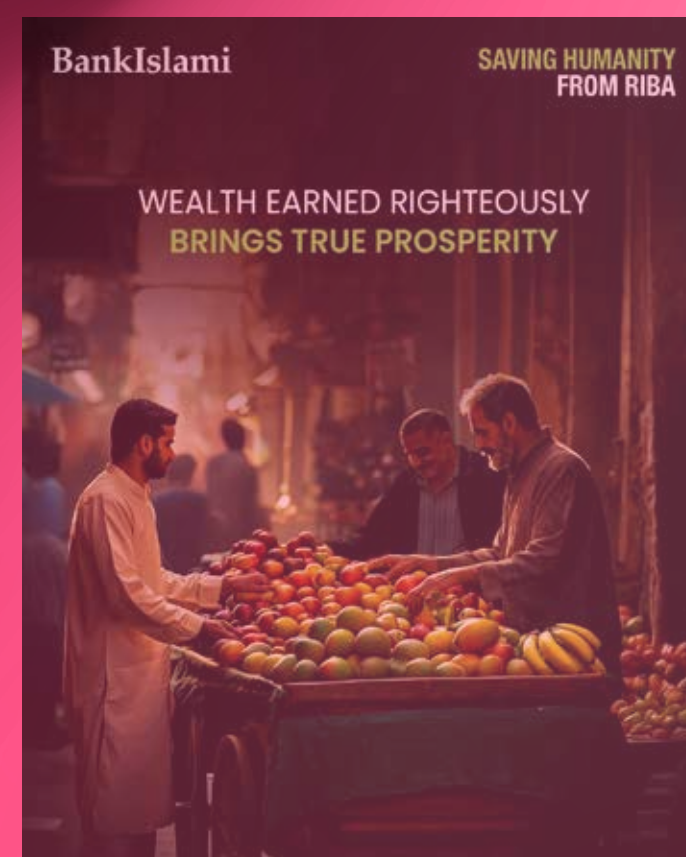
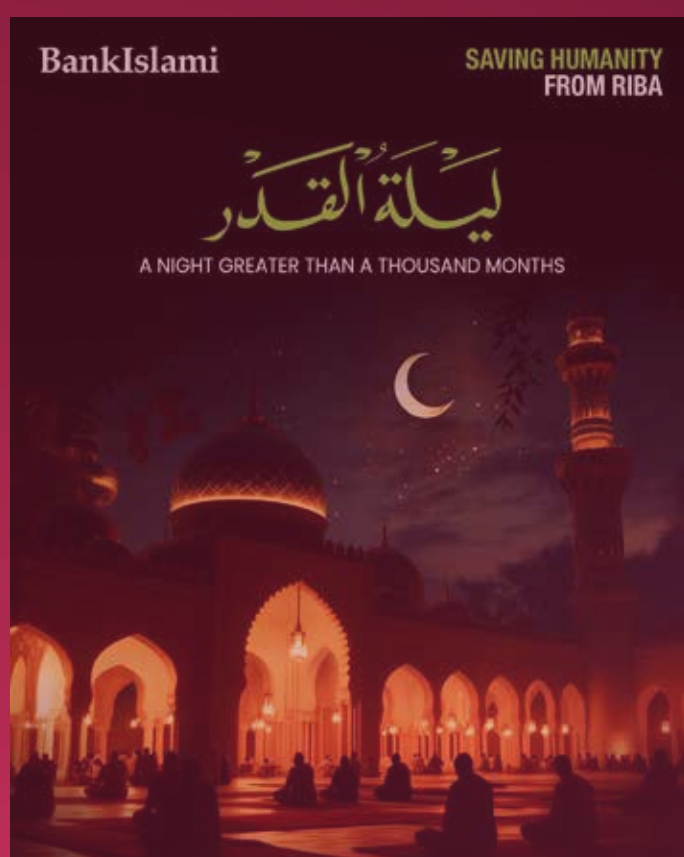


Islamic Secured Personal Finance

Our latest launch in Shariah-compliant financing takes empowerment to the next level. With the **Islamic Secured Personal Finance** offering, we give customers the flexibility to secure financing against vehicles while now also including **solar energy solutions**. This innovative product opens new doors for customers looking to invest responsibly and sustainably — all within the framework of Islamic banking.

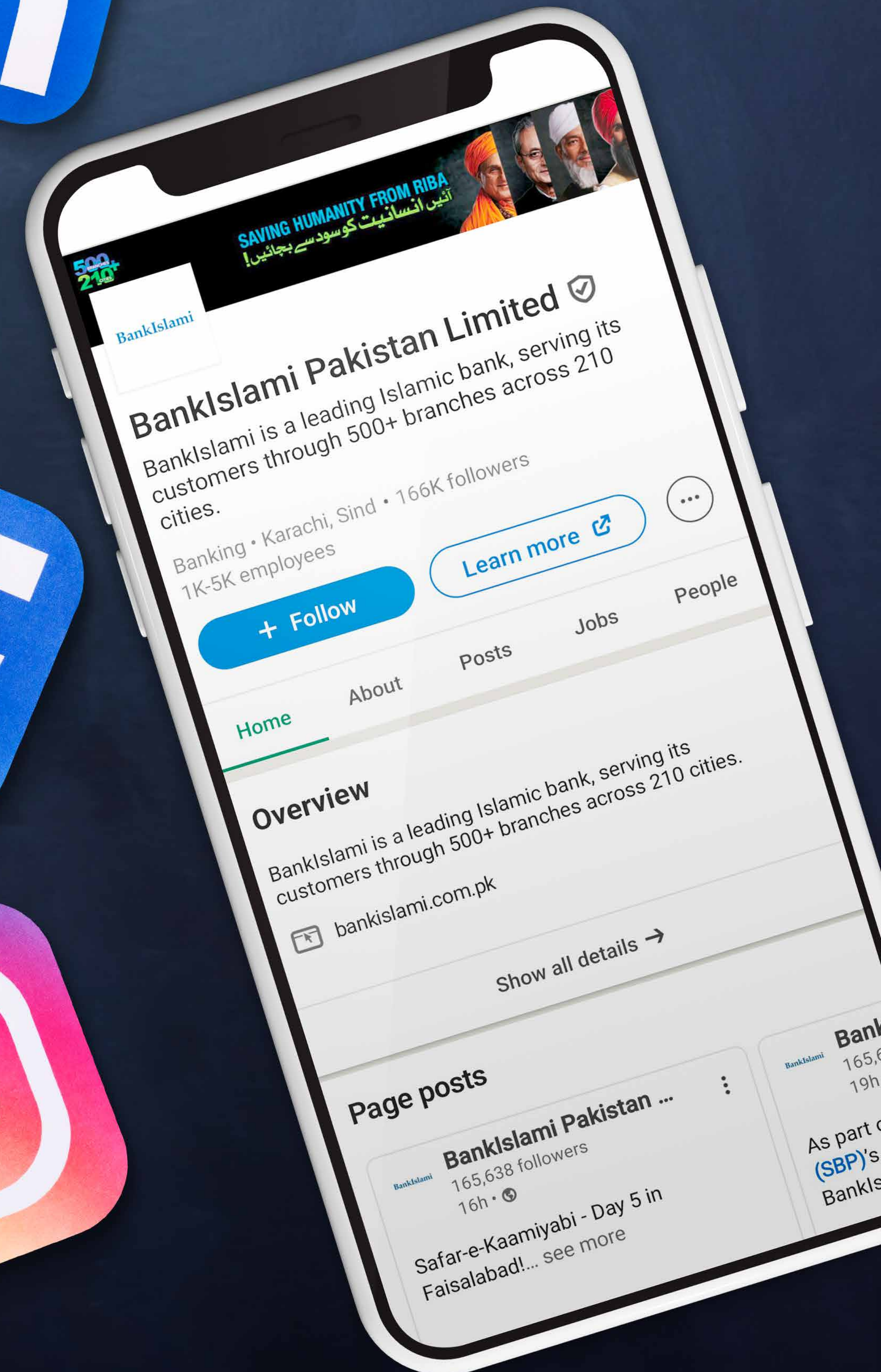
Whether it is switching to solar or driving your dream car, this offering is designed to make aspirations affordable, ethical, and within reach.

Marketing Initiatives



Our BankIslami Family Crosses Over 1 Million

Crossing 1 million followers on Meta platforms marks a major milestone in expanding our digital journey.



Startup Pakistan x Champions Trophy Campaign

Our collaboration with Startup Pakistan resulted in **478 branded posts**, **500M+ reach**, and **1.6M+ engagements** during the cricket season.





Inclusivity Campaign 2.0

We embraced **Ramadan** as a meaningful opportunity to reflect on and promote the core values of Islam. Through heartfelt, relatable storytelling, our campaign resonated deeply with audiences, showcasing the human side of the season.

The campaign's impact was truly encouraging, with:



Reach:
10 Mn+

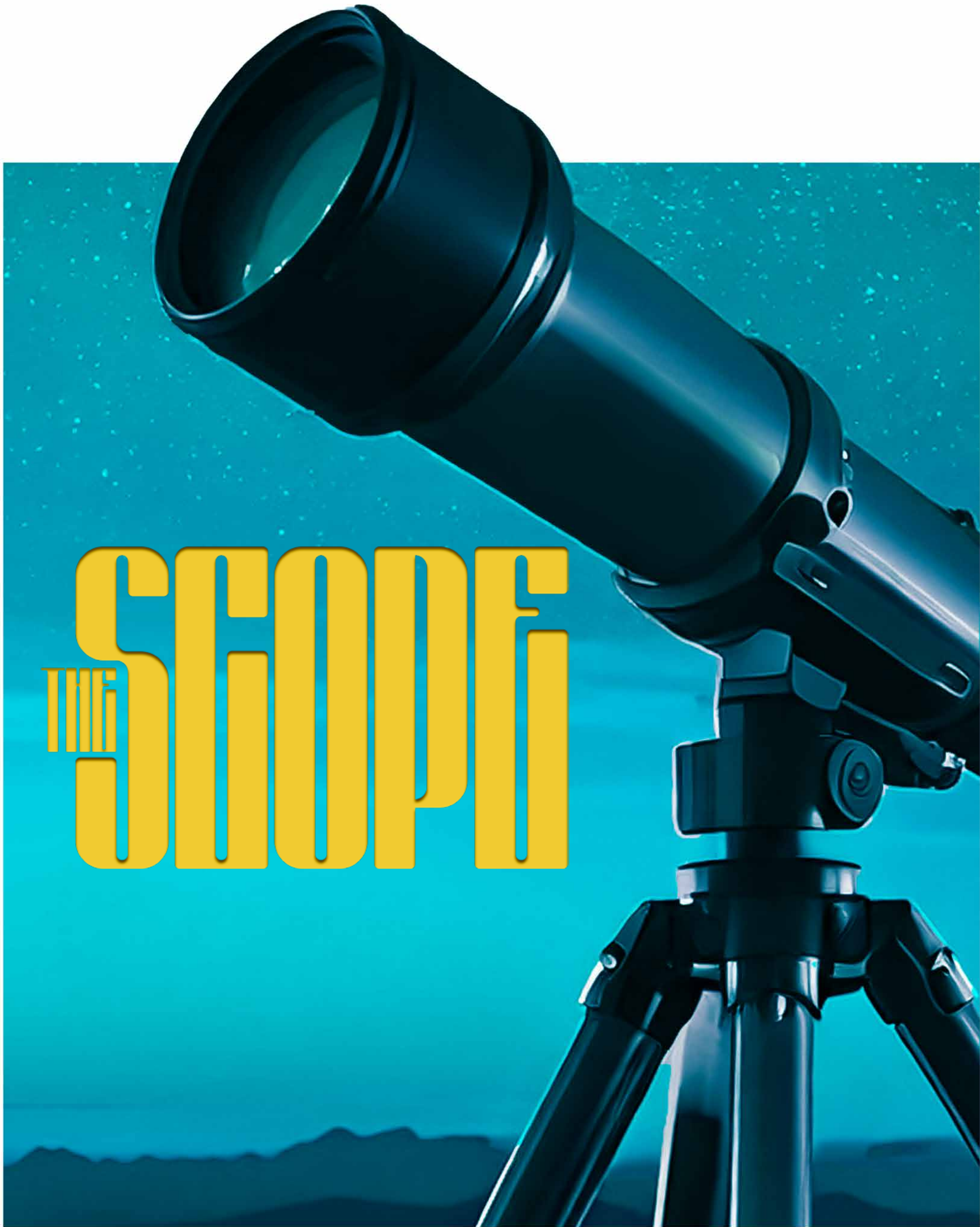


Engagements:
41K+



Views:
4.4 Mn+

These results highlight the strong connection we have built with our community, and we look forward to continuing this journey of shared values and meaningful engagement.



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