

BankIslami

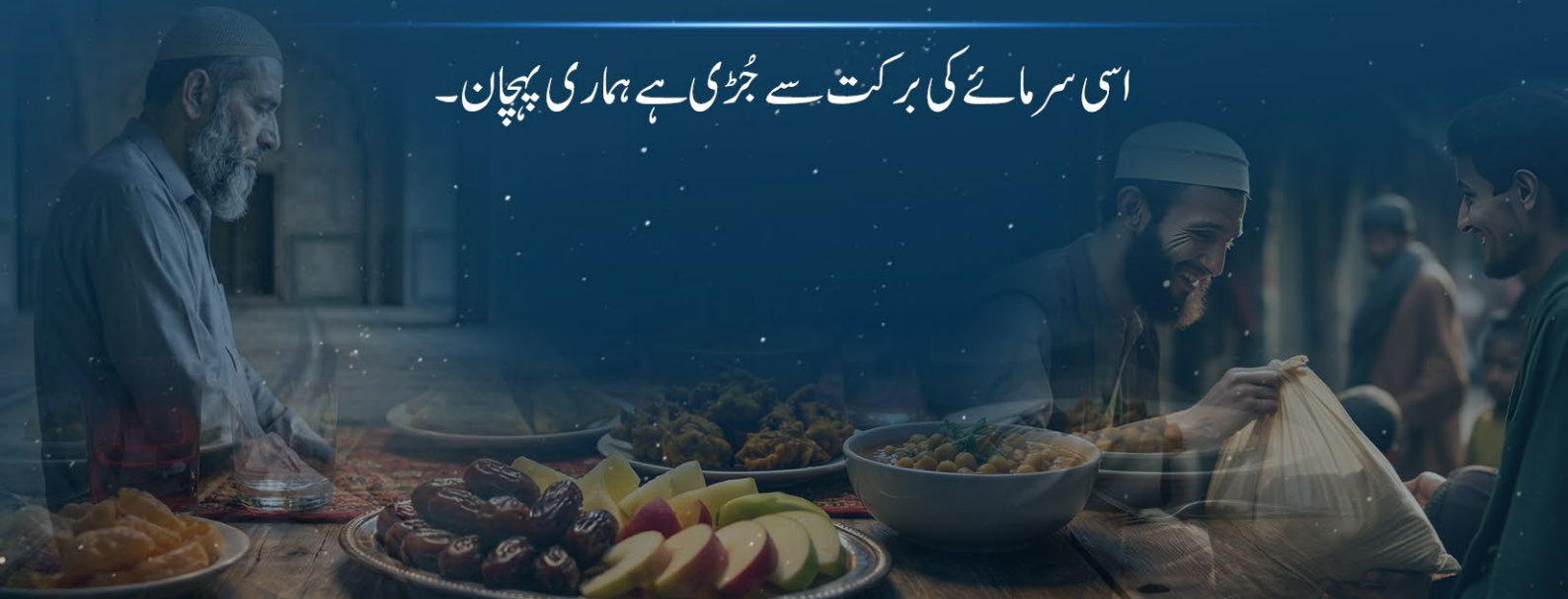
PAKISTAN'S  
BEST ISLAMIC  
BANK CERTIFIED BY  
EUROMONEY



# THE SCOPE

HAI  
RAMIZAN

اسی سرمائے کی برکت سے جڑی ہے ہماری پہچان۔



# Editor's Note

Dear Readers,

Ramzan brings perspective. It asks us to slow down, reflect, and realign our intentions.

In this issue, that same spirit runs through our stories. From Sarmaya Hai Ramzan and our Shariah insights on Zakat and fair treatment, to responsible financing, digital progress with aik, and meaningful partnerships, each piece reflects the purpose guiding our work.

I hope that as you turn these pages, you feel the intention behind our efforts and the strength of the culture we are building together.

Amnah Athar  
Assistant Brand Manager,  
Marketing





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# Sarmaya Hai Ramzan: Spreading Our Mission Across Every Touchpoint

## Ramzan Calendar: Connecting Across 13 Regions

The calendar was designed to help our teams and customers stay aligned with the timings for sehri and iftar.



# HAI RAMZAN

اسی سرمائے کی برکت سے جڑی ہے ہماری پہچان۔



## Deen Connect: Bringing Knowledge to Life

We used this platform to share Ramzan-focused content.



## Paigham-e-Quran: Spreading Islamic Awareness

This featured concise and meaningful summaries of the Holy Quran, presented by our Senior Shariah Scholar, Mufti Shaikh Noman. These summaries were shared across our social media platforms, providing our audience with daily insights into the spiritual and ethical teachings of Islam during Ramzan.

## Mashal Zakat Session: Purify Your Wealth with Clarity

The Mashal Zakat Session was designed to help women understand the importance of zakat and how to calculate it correctly. The session focused on ensuring that everyone's obligations were met with precision and peace of mind, allowing our customers to fulfil this essential pillar of Islam without uncertainty.



# Zakat in Islam:

## Importance, Calculation, and Proper Distribution (Shariah Perspective)

Mustanir Hussain Wasim | Shariah Department

### Importance of Zakat in Islam

Zakat is a means of both spiritual and material purification. Allah Almighty says:

”حُدِّ مِنْ أَمْوَالِهِمْ صَدَقَةٌ تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا“

“Take charity (Zakat) from their wealth in order to purify them and cleanse them by it.”  
(At-Tawbah 9:103)

This verse indicates that Zakat purifies the heart from greed and selfishness and purifies wealth from unlawful influences. The Prophet Peace be Upon Him also warned against withholding Zakat, emphasizing that it is a serious sin.

”مَا مِنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ لَا يُؤَدِّي مِنْهَا حَقَّهَا إِلَّا إِذَا كَانَ يَوْمَ الْقِيَامَةِ صُفِّحَتْ لَهُ صَفَائِحُ مِنْ نَارٍ...“

“Whoever possesses gold or silver and does not pay its due, on the Day of Judgment, plates of fire will be heated for him...” (Sahih Muslim)

### Who Must Pay Zakat?

According to Islamic jurisprudence (Fiqh), Zakat becomes obligatory when certain conditions are fulfilled. These include:

- The person must be a Muslim.
- The person must possess wealth above the minimum threshold known as Nisab.
- The wealth must remain in the person's possession for one lunar year (Hawl al Hawl), except in certain categories such as agricultural produce.
- The wealth must be surplus beyond basic necessities (Hajaat Asliyah), such as a house, clothing, and essentials living requirements.



- The person must have complete ownership and control over the wealth.
- If these conditions exist, Zakat becomes obligatory and cannot be delayed without a valid reason.

## Nisab: Minimum Threshold for Zakat

Nisab refers to the minimum amount of wealth that makes Zakat compulsory. It is derived from gold and silver measurements:

- Nisab of gold: approximately 87.48 grams
- Nisab of silver: approximately 612.36 grams

In modern times, most scholars recommend using the silver Nisab because it benefits the poor and increases the number of Zakat payers.

## Zakatable Wealth

**Shariah has clearly outlined the types of wealth on which Zakat must be paid. These include:**

- Cash money (bank accounts, savings, and currency)
- Gold and silver (including jewelry according to the Hanafi school)
- Business inventory and trade goods
- Investments and profits if they are zakatable in nature
- Receivables and loans owed to the person (strong debts)

**However, certain assets are not subject to Zakat, such as:**

- Personal residence (house used for living)
- Personal vehicles used for transportation
- Household furniture and personal items
- Clothing and daily-use items
- Tools of a profession (used for earning)

Thus, Zakat is due only on wealth that has growth potential or is held for savings or trade.

## Method of Zakat Calculation

The calculation of Zakat is straightforward and based on a fixed rate. The general method is:

Total Zakatable Assets – Immediate Liabilities or Debts Payable = Net Zakatable Wealth  
Zakat is then calculated at:

2.5 percent (one fortieth, 1/40)

For example, if a person's net zakatable wealth is 1,000,000 PKR, then:

Zakat = 2.5 percent of 1,000,000 = 25,000 PKR

This formula applies to most forms of zakatable wealth such as cash, gold, business stock, and savings.



## Zakat on Business and Trade

- Zakat on business is obligatory on the total value of trade goods, including stock and inventory. The business owner must calculate the market selling value of all inventory at the time Zakat becomes due. Cash, profits, and receivables are then added, while business liabilities that must be paid immediately may be deducted. After determining the net amount, Zakat is paid at 2.5 percent.
- This is extremely important because many people mistakenly pay Zakat only on cash savings while ignoring business inventory, which leads to incomplete payment of Zakat.

## Time of Payment

- Zakat becomes obligatory after the completion of one lunar year. A Muslim should keep a fixed Zakat date every year for ease.
- It is permissible to pay Zakat in advance (تعجيل الزكاة جائز), particularly when there is an urgent need among the poor.
- However, delaying Zakat without a valid excuse after it becomes obligatory is sinful.

## Shariah Rules of Disbursement

### a) Ownership Transfer (تمليك)

Zakat is valid only when it is given in a way that the receiver becomes the owner. Therefore, Zakat cannot be spent directly on public welfare projects such as building mosques, roads, or hospitals unless ownership is transferred to eligible individuals.

### b) Who Cannot Receive Zakat

- Parents and grandparents (upward lineage)
- Children and grandchildren (downward lineage)
- One's spouse

### c) Who Can Receive Zakat

- Poor siblings, relatives, and cousins
- Poor uncles and aunts
- Poor in-laws
- Poor neighbours and community members

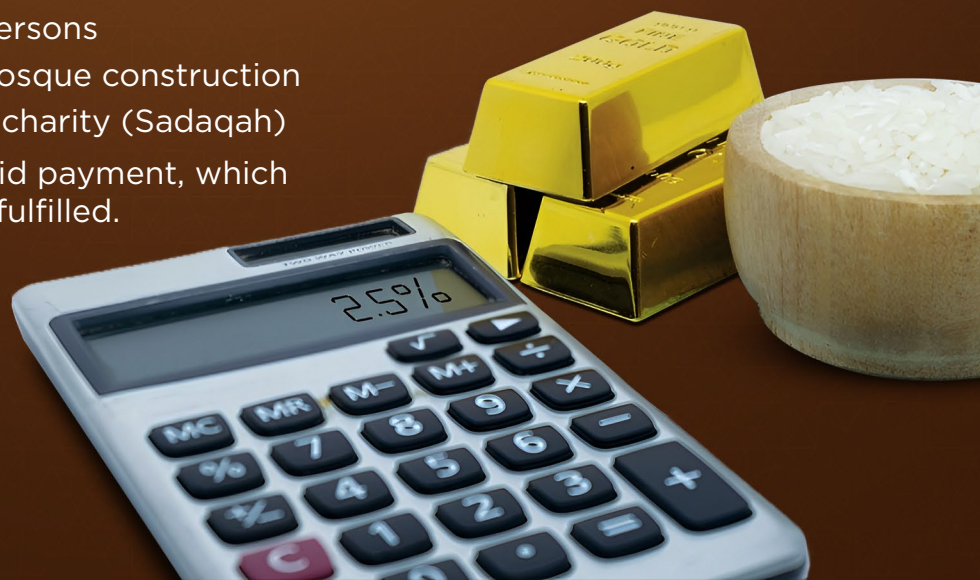
In fact, giving Zakat to deserving relatives is more rewarding because it combines charity and maintaining family ties (صلة رحمى).

## Common Mistakes Regarding Zakat

Many Muslims make mistakes in Zakat due to a lack of awareness. Common errors include:

- Paying Zakat without proper calculation
- Paying only in Ramzan without ensuring the completion of the Zakat year
- Ignoring business inventory or gold jewelry
- Giving Zakat to non eligible persons
- Spending Zakat directly on mosque construction
- Confusing Zakat with general charity (Sadaqah)

These mistakes may lead to invalid payment, which means the obligation remains unfulfilled.



How Can Everyone Help Make

# Customer Service Better at BankIslami?

When we speak about customer service in banking, the conversation usually begins at the branch counter. We picture a relationship manager greeting a customer, a teller processing a transaction, or a call center agent resolving a complaint. When something goes wrong, we often assume the failure happened there.

But as we look toward 2026, we must recognize a different perspective: Most service failures do not begin at the counter. They begin long before the customer ever walks in or even taps their screen. If we are serious about our mission of "Saving Humanity from Riba," we must reframe how we think about service entirely.



**Muhammad Ayub**  
Head Service Quality & CX

## Amanah:

### Trust Is an Operational Standard

In Islamic finance, trust, Amanah, is not just a word. It is a fiduciary responsibility and a moral obligation. When a customer chooses BankIslami, they are choosing alignment with their values and placing confidence in our integrity.

If a customer must submit the same document multiple times, or if they experience a delayed OTP (One Time Password) that causes their session to expire, that is not just an inconvenience. It is friction that erodes trust. Our value of Ihsan (Excellence) must translate into First-Time-Right processing. Excellence means intentionality and asking, how can we do this better, even when no one is watching.

# The Real Experience Happens Before the First Interaction

By the time a customer enters our branch, downloads the BankIslami Mobile App, or downloads aik, Pakistan's first fully digital Islamic banking experience, their journey has already been shaped.

It is shaped by:

- **Accessibility:** How intuitive our digital onboarding journey feels.
- **Clarity:** How easy it is to understand our product features via a Key Fact Statement (KFS).
- **Stability:** How reliably our systems, now powered by the upgraded iMAL R14 core banking system, process their needs.

If these foundations are weak, the branch becomes a "repair center" instead of a "relationship center." To prevent this, we must align with the State Bank of Pakistan's Business Conduct and Fair Treatment of Consumers (BC&FRC) framework, which mandates fairness at every stage of the product lifecycle.



## A Unified Shift in Mindset

Service excellence does not belong to one department; it is a collective Amanah. Every internal decision has an external consequence:

- **If you work in Credit:** Your turnaround time is justice (Adl). Streamlining approvals (targeting up to an 80 percent acceleration) is customer service.
- **If you work in Operations:** Your process clarity and document accuracy are customer service.
- **If you work in Digital Banking or IT:** System stability and 99.9 percent uptime for the BankIslami Mobile App platform are customer service.
- **If you work in HR:** Cultivating a culture where Fair Treatment of Consumers (FTC) is part of performance appraisals is customer service.

The question is not whether you interact with customers. The question is whether your work makes it easier or harder for someone else to serve them. We are moving toward a model of internal Operational Level Agreements (OLAs) where we treat each other with the same excellence we promise our clients.

## Raising the Bar

Customers today are not comparing us only with other banks. They are comparing us with every smooth experience they have, from ordering food to booking a ride. If we want to remain the most trusted Islamic bank, our service must feel simple, reliable, and human.

Service excellence in Islamic banking is about more than outperforming competitors; it is about honoring the trust placed in our hands. That Amanah belongs to all of us. Let us commit to Ihsan in everything we do, ensuring that BankIslami remains the first choice for Shariah compliant excellence.

# Strength in Our People



**Afshan Jabeen**  
Customer  
Service Officer

## A Fresh Start and Renewed Purpose

Since joining BankIslami in June 2023, my journey has been one of growth, resilience, and faith in fairness. After facing a tough personal challenge, I made the difficult decision to step away from my role. After a transparent and thorough review, I was officially reinstated on December 16, 2024. That moment meant more than returning to work — it meant being given the chance to return with dignity, confidence, and hope.

In my role, I now serve with a deeper dedication, especially in helping build customer trust. I'm honored to be part of a team that truly believes in its people and supports them through challenges. I look forward to continuing this journey with commitment and gratitude.

## Full-Circle Journey from Trainee to Governance Guardian

I started at BankIslami in 2008 as a Trainee Officer, with little experience but a strong desire to learn. Over the years, I've grown through various roles, from Customer Services Officer to Manager, each one teaching me valuable lessons in responsibility, leadership, and compliance.

One of my most defining moments was managing an Ex-KASB branch during the 2015 acquisition—an experience that shaped my professional journey. After gaining more experience at Meezan Bank, I returned to BankIslami in 2025, bringing new insights and a renewed sense of purpose. Now, in Governance & Control, I focus on driving initiatives like the CSM Scorecard UAT and Digital Voucher Archival, helping BankIslami embrace predictive governance and digital controls.



**Muhammad Adil Ali**  
Manager,  
Governance & Control



**Sana Shakoor**  
Senior Officer,  
Trade Finance

## Embracing Digital Transformation

Banking is undergoing one of its most significant changes, transitioning from paper-based systems to digital platforms. In my role in Trade Finance, I've seen firsthand how automation has streamlined tasks, reducing human error and boosting efficiency.

Data-driven decisions are now more accessible, allowing teams to track performance and respond to trends with real-time visibility. This transformation has improved not just internal operations but also customer experience, making transactions faster and more convenient.

The digital shift in banking is transforming how we work and engage with customers. Embracing innovation and continuous learning enables us to build smarter processes that enhance customer experiences.

## A Major Milestone Towards Pakistan's Digital Economy

aik has enabled fully digital, cashless payments across all touchpoints at Islamabad International Airport in collaboration with State Bank of Pakistan and Pakistan Airports Authority.

This milestone reflects aik's commitment to accelerating Pakistan's journey towards a seamless digital economy.



## aik Bohat Hai! Employee Activity

As a refresher of our launch campaign, aik Bohat Hai, this internal activity brought the campaign philosophy into workplace culture. Team members shared what "aik" means to them.



## Beyond Banking Deen aur Dunya, aik Kay Sath

aik brings to you aik Deen, an in-app feature designed to integrate spiritual essentials within the digital banking experience.

-  Azaan Alerts
-  Digital Quran
-  Qibla Direction
-  Daily Quotes
-  Digital Tasbeeh
-  Islamic Calendar
-  Zakat Payments

By embedding these features within the app, aik moves beyond transactions to become a trusted companion for managing Deen and Dunya on one unified platform.

# Building Bonds Beyond Work

## Padel Activity

To encourage collaboration and well-being, aik hosted an internal padel activity that brought teams together in an energetic and engaging environment.



## Purpose, This Ramadan

# بینگنگ پاک تودل صاف

This Ramadan, aik reinforced that financial choices reflect personal values through a 360° campaign centered on Shariah-compliant digital banking. From seamless Zakat transfers and digital Eidi to ethical merchant solutions, faith and technology came together in meaningful ways. The campaign also marked aik's first-ever fully **AI-powered** campaign, setting a new creative benchmark for the brand.



# Behind the Branding of the Banca Takaful Convention



**Umair Hassan**  
Brand Manager, Marketing



Marketing is often seen as about flashy visuals or catchy taglines, but the real magic happens when you can tell a story that resonates deeply with the people you're trying to connect with. For the BancaTakaful Convention 2026 at Malam Jabba, we knew we had a special opportunity to not just create a stunning event, but to honor our team and the incredible success they had achieved.

## Step 1: Building the Theme Line “Jab Jazba Jeet Ho”

“Jab Jazba Jeet Ho” was designed to reflect the spirit of our people. It was a theme that spoke directly to those who made the impossible possible, who defied limits and achieved record-breaking sales.

This theme was a call to action and an acknowledgement of every individual who had contributed to this massive achievement. This was a celebration of our people who, just like action heroes in a movie, had overcome great obstacles and reached new heights.

## Step 2: Crafting the Visuals A Cinematic Action Story

While Malam Jabba's snowy mountains inspired the overall feel, the visuals were cinematic and larger than life, designed to reflect the epic nature of the achievements. This was about transforming our team into larger than life heroes, action figures who could overcome any challenge with ease.

### Larger than life visuals

We envisioned figures bigger than mountains, emphasizing how our people had achieved something that transcended the obstacles in their path.

## Cinematic style

The look and feel were intentionally cinematic, almost like an action movie. We showed exaggerated figures cutting through snow, leaving a trail of fire behind, symbolizing that the courage of our people ignited change.

## AI Integration

We used AI generated visuals to depict our teams in snow gear, reinforcing the theme of action and resilience. These visuals made each attendee feel like they were part of a greater narrative.

## Step 3: Event Design Bringing the Story to Life

### Hall Design

We took inspiration from winter sports, action movie visuals, and dynamic compositions. Every part of the venue was purposefully curated to keep the focus on our people's strength.

### Giveaways

From premium snow gear to personalized items, each giveaway was designed to embody the victory our people had achieved.

Special mention goes to Syed Sohaib Kazmi, Shahmir, Jameel Bhai from Marketing, and Zulfiqar Lehri, Sameel Noman, Moiz Ullah Khan, Usama Naseem and Shahrukh from Banca, whose on ground coordination and attention to detail ensured that the experience matched the vision. They transformed ideas on paper into a seamless, immersive experience that aligned perfectly with our theme.

## Step 4: Measuring Success Creating a Shared Memory

The feedback we received confirmed that we had achieved something special. Our people left feeling empowered, knowing they were the reason BankIslami had reached new heights. This event was also touted as the best event of its kind in the history of BankIslami.



The image features a large background illustration of a woman in a brown hijab carrying a child on her back. To the right, there is a portrait of Anita Naveed, a woman wearing a black hijab and glasses. The title 'Balancing Professional Success & Motherhood' is written in large white text over the top right portion of the image.

# Balancing Professional Success & Motherhood

**Anita Naveed**  
Manager of Systems &  
Procedures in Governance & Control.

Being a professional woman carries responsibility. Being a mother demands unwavering commitment. Doing both every day requires strength, discipline, and courage.

As a working mother, I have learned that behind every calm professional exterior is a story of quiet sacrifice and resilience. For many of us, the day begins at home, managing responsibilities, preparing children for school, and ensuring everything runs smoothly. By the time we reach work, one shift is already complete, yet we arrive focused and ready to deliver.

The challenges are real. Deadlines clash with family needs. Meetings overlap with school commitments. Targets must be met after sleepless nights. And often, there is a silent question: are we giving enough to both work and family?

Motherhood teaches lessons no training can. It builds true time management, patience under pressure, problem solving, and emotional strength. These qualities shape stronger leaders and better team members.

What truly empowers working mothers is support. At BankIslami, a culture of understanding and trust allows women to manage their responsibilities with confidence. Feeling valued as both professionals and individuals makes all the difference.

Being a working mother has taught me that balance is not about perfection. It is about intention and resilience. And as more women continue to rise while carrying both professional and personal responsibilities with grace, I believe BankIslami will only grow stronger and more inspiring.

# Strengthening Strategic Partnerships

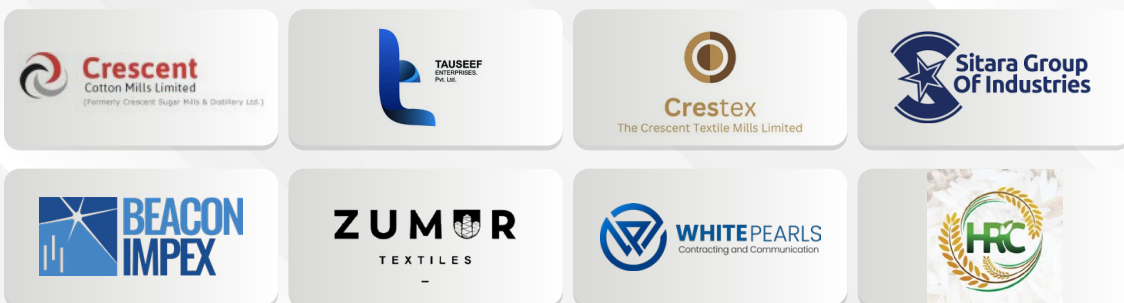
## Leadership Outreach in Faisalabad & Lahore

As part of our continued efforts to deepen relationships and drive meaningful business engagement, we took a proactive step by organizing a series of high level visits to selected large corporate clients in Faisalabad and Lahore. Our Dy Chief Executive Officer, Imran H Shaikh, along with Syed Ali Hasham, Haris Munawar, and Adnan Ahmad, traveled to these cities to meet with senior leadership, CEOs, sponsor directors, and finance teams of prominent business groups.

These face to face meetings gave us an invaluable opportunity to listen to our clients, understand their current challenges and objectives, and offer solutions tailored to their needs. By doing so, we reinforced our presence as a partner who is not only reactive to business needs but also proactive in providing opportunities that help clients thrive in an ever evolving market.



### Key Meetings and Insights In Faisalabad



### In Lahore:



# Supporting the 39th Ramzan Cricket Festival at Karachi Gymkhana

We strengthened our community engagement once again by partnering with Karachi Gymkhana for the 39th Ramzan Cricket Festival 2026. Zulfiqar Lehri represented BankIslami at the official press conference, reiterating our commitment to support local sporting events and contribute to community development.

This partnership reflects our vision of building long-lasting relationships and creating shared communal experiences through high-impact events. Special thanks to Zulfiqar Lehri for his leadership in making this partnership a success.



# A Winning Weekend

## BankIslami x Gulmohar Golf Club

We partnered with Gulmohar Golf Club for the Golf Tournament 2026, held from 13-15 February. This event allowed us to connect with both clients and the broader community through a high-energy, engaging experience.

Our on-site presence reinforced our brand's commitment to active community engagement, and we extend our special thanks to Sajjad Qureshi and Aziz Ullah for their invaluable support in making this event a success.



# EMPOWERING WOMEN ENTREPRENEURS

## A Step Toward Inclusive Financial Progress

In a significant step toward promoting financial inclusion, BankIslami participated in a 2-day consultative workshop on the Women Entrepreneurs Finance (WE-Finance) Code initiative in Islamabad. Ayesha Ashraf Jangda and Zara Tariq represented BankIslami, collaborating with the State Bank of Pakistan (SBP) and Asian Development Bank (ADB) to discuss gender-intelligent product innovation.

Being a signatory of the WE-Finance Code, we are committed to improving access to finance for women entrepreneurs, empowering them to grow their businesses and contribute to the economy. This partnership with SBP and ADB is another step toward empowering women and promoting inclusive growth.





# Launch of Our ORM System

## Saad Ahmed

Manager - Operational Risk Management (ORM)  
ERM Department

Our new Operational Risk Management System (ORMS) is now up and running, marking a significant step in improving how we manage risks across the bank. Developed in-house, this system allows us to more effectively identify, monitor, and respond to operational risks, helping to safeguard our operations.

With benefits like improved decision-making, simplified processes, and better alignment with regulations, ORMS enhances our ability to manage risk proactively. The system will continue to strengthen our internal controls, offering us greater protection and supporting better business decisions across the bank.



# Strengthening Responsible Financing

Our Commitment to Environmental and Social Risk Management (ESRM)

## Sameeullah

Manager - Environmental Risk  
Enterprise Risk Management

At BankIslami, we continue to enhance our Environmental and Social Risk Management (ESRM) framework, which is in line with SBP guidelines. This framework applies to our non consumer portfolios, including Corporate, Commercial, SME, Trade, and Agriculture sectors, ensuring that we manage both environmental and social risks alongside financial factors.

By consistently integrating ESRM into our workflow, we not only protect our assets but also ensure that we contribute to a sustainable future. This ongoing effort reflects our strong belief in long term, responsible financing.



# TALKING HEADS

Voices of BankIslami



1. If we could remove one friction point to immediately enhance our Bank's brand, what would you choose? And why?
2. What is the #1 misconception undermining trust in Islamic banking, and how do we correct it?
3. What is one skill BankIslami needs to instill in every employee to become the most trusted bank in the country?



**Fareeha Faisal**

Head HR  
Relationship Management

1. A brand is not built in campaigns; it is built in everyday interactions. When a customer walks into any branch or connects digitally, they should feel the same clarity, professionalism, and respect. Consistency builds credibility — and credibility strengthens brand trust far more than speed alone.
2. The biggest misconception is that Islamic banking is limited in scope — that it is restrictive rather than empowering.

In reality, Islamic finance is built on fairness, transparency, and shared responsibility. To correct this, we must invest more in awareness — internally and externally. When our own teams deeply understand the principles, they communicate with confidence. Trust grows when clarity replaces assumption.

3. The most important skill is ethical confidence — the ability to stand behind what we offer with conviction and clarity.

When employees fully understand both the technical and ethical foundation of our products, they communicate with authenticity. Trust is not created by policies; it is created by people who believe in what they represent.

If every employee speaks with clarity, empathy, and integrity, trust will follow naturally.

1. If I had to remove one friction point immediately, it would be uncertainty in turnaround time — whether it's account opening, financing approval, or service resolution. Customers today are not just comparing banks; they are comparing experiences.

When a customer does not know how long something will take, trust begins to weaken. Speed matters, but clarity matters even more. If we can make our processes predictable, transparent, and consistently delivered across all branches and channels, our brand will automatically feel stronger, more reliable, and more modern.



**Sameel Noman**  
Head of Products

2. The biggest misconception is that Islamic banking is simply conventional banking with different terminology. That perception quietly undermines trust.

We correct it not through defensive explanations, but through education and transparency. We must clearly demonstrate how risk-sharing, asset-backed structures, and Shariah governance create a fundamentally different financial philosophy. When customers understand the “why” behind the structure, trust naturally follows.

3. The one skill we must instill across every role is ownership.

Ownership means not passing responsibility to another department. It means seeing every customer interaction as a reflection of the entire Bank. When employees think beyond their job description and act as custodians of trust, service transforms.

1. From a wholesale banking perspective, I would remove complexity in corporate engagement and decision cycles.

Large clients value clarity, structured timelines, and decisive execution. When approvals or structuring take longer than expected, it signals uncertainty. If we streamline internal coordination and empower faster, well-governed decisions, our brand will be seen as not only ethical — but efficient and institutionally strong.

2. The biggest misconception at the institutional level is that Islamic banking cannot match the sophistication of conventional financial structures.

This is incorrect. Islamic finance offers equally robust, and often more disciplined, structures grounded in real economic activity. We correct this by demonstrating technical depth — through well-structured Sukuk, asset-backed financing, and risk-sharing models that compete at par in complexity and scale. Competence builds credibility.

3. The skill we must embed across the organization is commercial intelligence with ethical discipline.

Trust at a national level requires more than good intentions. It requires understanding markets, risks, regulatory expectations, and customer realities — while staying firmly within Shariah principles.



**Muhammad Haris Munawar**  
Group Head  
Wholesale Banking