

BankIslami

PAKISTAN'S
BEST ISLAMIC
BANK
CERTIFIED BY
EUROMONEY



THE SCOPE

March 2026

Spreading
Awareness

Celebrating
International
Women's Day

Celebrating
Eid Together

Editor's Note

Dear Readers,

This edition brings together stories and perspectives that celebrate connection, learning, and shared experiences.

From Women's Day to Eid celebrations, every piece highlights how moments of engagement, big or small, shape our culture and strengthen our BankIslami family.

As we move forward, these stories remind us that progress isn't just about initiatives. It's about the small, consistent efforts that bring people together, spark ideas, and create an environment where everyone can thrive.

Amnah Athar
Assistant Brand Manager
Marketing





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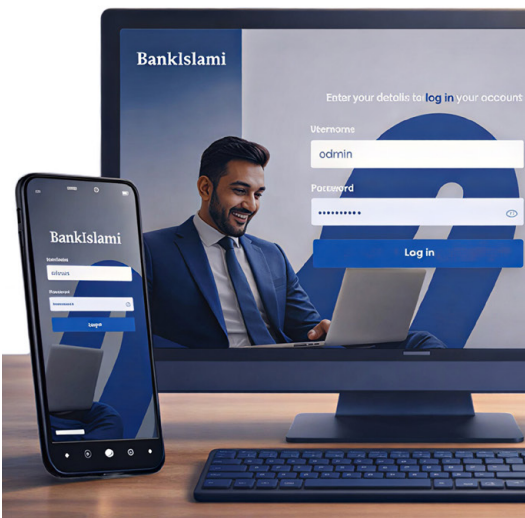


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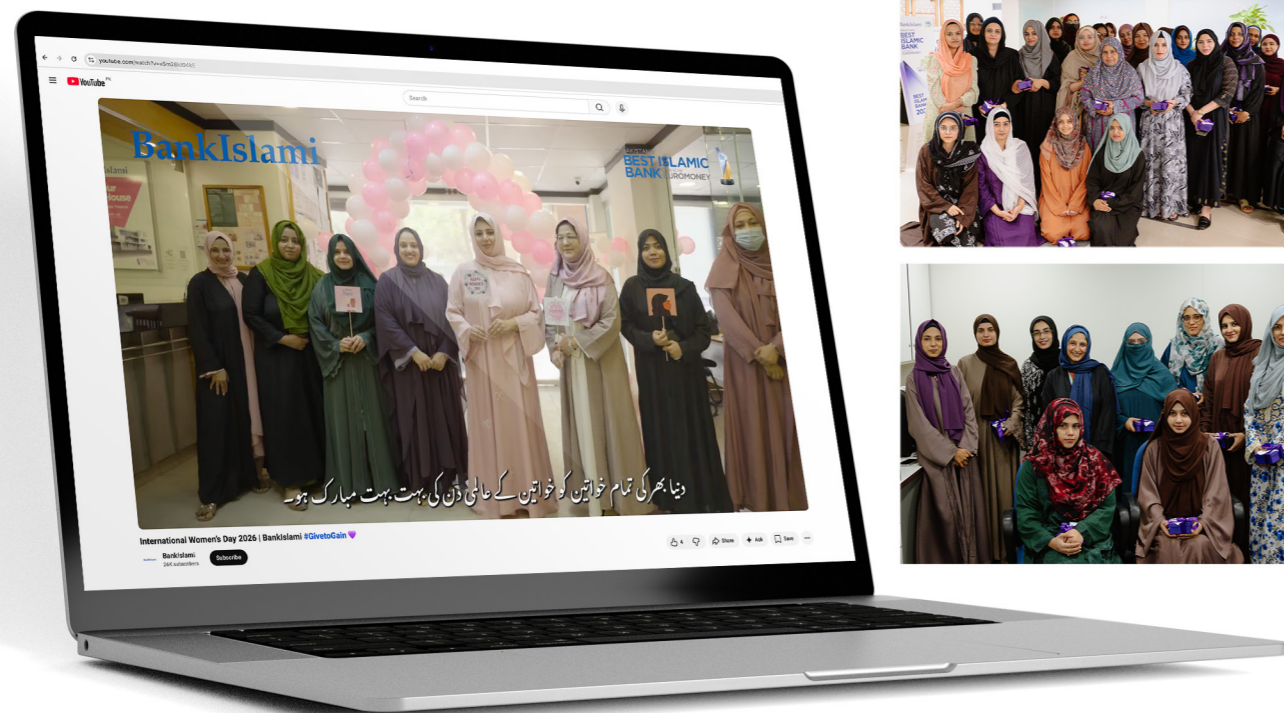
Celebrating the Power of Women at BankIslami

This International Women's Day, we celebrated the incredible women who drive our success every day. Saira Gabol, Group Head HR, visited our all-women-managed branches, where our colleagues shared inspiring messages of empowerment, resilience, and progress for women everywhere.

We believe that when women lead, the future shines brighter. Our latest video captures this spirit—saluting every woman building a foundation for a better tomorrow.

Don't Miss the Message!

If you haven't seen the full tribute yet, click the link below to watch the video:





Celebrating Eid Together

Beyond the daily hustle of banking and numbers, it's the people and the bonds we share that truly define who we are. This Eid, our Dy Chief Executive Officer, Imran H Shaikh, opened his doors to host a warm and relaxed get-together for our management and LSF Team. It was a heartfelt opportunity to step away from our desks and reconnect as a family.

The day was filled with easy conversations, shared laughter, and the kind of genuine connection that only happens when we come together to celebrate our collective journey.



From Khadijah (RA) to Today Women in Trade and Work

In a time where conversations around women and work continue to evolve, Islam offers a perspective that is not only balanced but deeply rooted in dignity, choice, and purpose. It is a perspective that does not emerge from modern discourse, but from a legacy that began over fourteen centuries ago.

At the heart of this legacy stands Khadijah bint Khuwaylid, a symbol of strength, integrity, and ethical enterprise. A successful businesswoman of Makkah, she managed trade caravans, employed others, and built a reputation that was widely respected. Her success was not separate from her faith; rather, it reflected values that Islam would later reinforce: honesty in trade, fairness in dealings, and responsibility in wealth.

Her life is a reminder that economic participation for women is not outside the scope of Shariah. It is, when aligned with Islamic principles, a means of earning halal رزق and contributing positively to society.

This is best captured in the words of the Messenger of Allah (PBUH), who said: **"She believed in me when people disbelieved; she testified to my truth when people called me a liar; and she supported me with her wealth when people deprived me."** (Reported by Ahmad bin Hanbal in *Al-Musnad*, 24908; and by Al-Tabarani in *Al-Mu'jam al-Kabir*, 22)

The Quran lays down a foundational principle that affirms the independence and value of both men and women in their efforts:

"For men is a share of what they have earned, and for women is a share of what they have earned." (*Surah An-Nisa* 4:32)

This verse establishes a powerful concept: recognition of a woman's right to earn, own, and benefit from her income. It reflects a system where her financial identity is preserved, respected, and protected.



Islamic history also reflects the presence of women beyond التجارة. From knowledge and education to social welfare and community support, women have played meaningful roles while remaining grounded in their faith. Their contributions were shaped not by restriction, but by a sense of balance and responsibility.

One of the most empowering aspects of Islamic teachings is the financial autonomy granted to women. A woman's earnings are entirely her own. She is not obligated to spend on the household, yet if she chooses to contribute, it becomes an act of generosity and reward. This distinction highlights the fairness embedded within Shariah, where responsibility is defined with wisdom, not burden.

In today's world, women continue to step into diverse professional roles, leading businesses, contributing to organizations, and supporting their families. In doing so, they are not stepping into something new, but continuing a legacy that began with women like Khadijah bint Khuwaylid.



Energy & Fuel Conservation in Our Workplace



Sana Shakoor

Senior Officer
Trade Finance Department

In today's environment, efficient use of energy and fuel is not only a cost-saving measure but also a responsibility towards sustainability. As a responsible institution, it is important for all staff and units to adopt simple practices that collectively create a meaningful impact.

All electrical appliances within the bank premises must be switched off after 5:30 PM, unless required for essential operations. Lighting should also be managed efficiently, with floor lights maintained at 75%, while corridor and washroom lights should be limited to 50% to avoid unnecessary consumption.

Air conditioning usage must be controlled by keeping indoor AC systems closed during daytime working hours and only operating them after 5:30 PM for staff working beyond office hours.

By following these simple yet effective measures, we can collectively contribute towards reducing operational costs and building a more energy-efficient and environmentally responsible workplace.

Every small step towards saving energy is a step towards a sustainable future.





Spreading Awareness and Guidance

Our Deen Connect platform continues to play an active and meaningful role in promoting awareness about the spiritual significance and practical teachings of Ramzan.

Through a series of thoughtfully organized initiatives, Deen Connect has been dedicated to guiding individuals and addressing their queries related to religious understanding and everyday matters.

We organized an informative Webinar on Zakat, aimed at helping participants understand the principles, obligations, and proper calculation of this important pillar of Islam. In addition, the Paigham-e-Quran Series was conducted to share valuable insights from the Holy Quran, encouraging reflection and strengthening the spiritual connection of participants.

To further support awareness, Deen Connect introduced a series of responses to common questions, providing clear and authentic guidance on frequently asked religious matters.

To ensure continuous support, Deen Connect has also established a Daily Helpline for BankIslami staff, enabling them to seek guidance on their day-to-day queries and concerns related to religious and practical matters.



A Smarter Learning Experience

Our Journey from Moodle to an eLearning Gateway

Learning at the bank has taken a major leap forward towards digitization.

Previously, our platform Moodle served as a basic learning tool, limited to internal access and offering a standard, non-interactive experience. While it supported essential training needs, our learners weren't able to experience flexibility and engagement through the platform.

With our transition to our newly launched Learning Gateway, which is an upgraded platform built on Moodle 4.5; the Learning Gateway goes beyond the traditional e-learning. With mobile accessibility, learners can now learn anytime, anywhere, no longer restricted to just the bank's network.

Introducing gamified learning elements adds a new layer of engagement, making learning more interactive, experiential, rewarding, and impactful.

For end-to-end e-learning design and deployment to upskill your teams, contact Ms. Wajiha Fatima (Ext. 7472) or Mr. Muhammad Shahrukh (Ext 7637).

“While accompanying my mother to a hospital appointment, I received a Learning Gateway notification. With the wait for the appointment I decided to log into LMS via my mobile and complete my eLearning. The experience was so seamless and engaging that I hardly noticed the wait. It truly shows how learning can fit effortlessly into even the busiest moments, truly anytime, anywhere.”

Muhammad Irfan Ahmed— Head of Shariah Compliance





Earth Hour 2026

Lights Off. Purpose On.

During Earth Hour 2026, we stood united with millions around the world under the ambit of our WWF Green Office Pakistan certification in a symbolic act that goes beyond darkness and light. Across our offices, lights were switched off, not merely to conserve energy, but to reaffirm our commitment to a sustainable future and a responsible way of doing business.

Earth Hour serves as a reminder that meaningful change begins with small, conscious actions, when multiplied across an institution, they create lasting impact. Our participation reflects our commitment to the triple bottom line - People, Planet, and Prosperity. For People, we foster awareness and responsibility across our teams. For the Planet, we actively pursue energy efficiency and environmentally conscious practices. For Prosperity, we ensure that sustainability aligns with long-term value creation and responsible growth.

This initiative also aligns with the global vision of the United Nations Sustainable Development Goals (SDGs), reinforcing our role in advancing climate action and sustainable practices. As part of the WWF-Pakistan Green Office Programme, our Head Office continues to lead by example, promoting reduced energy consumption, paper conservation, and responsible resource management.

Preserving Every Drop World Water Day

Water is life. Yet for millions around the world, especially women and girls, access to clean water remains a daily struggle, one that shapes health, dignity, opportunity, and equality.

On World Water Day 2026, we reaffirmed our commitment to sustainability, not just as an environmental responsibility, but as a human one. At BankIslami, our philosophy of Riba-free banking extends beyond financial inclusion. It is rooted in fairness, responsibility, and creating meaningful impact for society. Water, as a fundamental resource, sits at the heart of this commitment. This year's reflection highlights the critical intersection between water, women, and gender equality. In many communities, women bear the primary responsibility of water collection, often at the cost of education, economic participation, and well-being. Ensuring access to safe and sustainable water sources is therefore not just an environmental priority, but a powerful enabler of social equity.

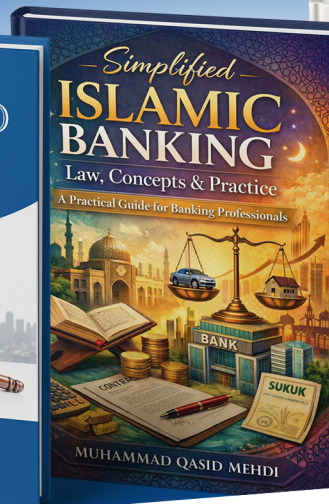
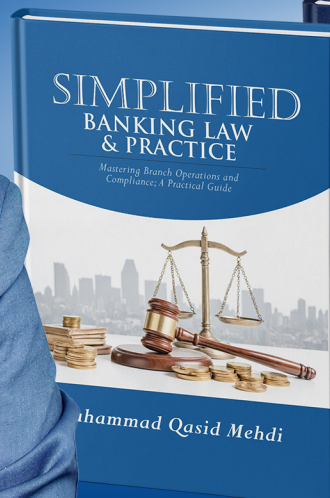
Our approach aligns with the vision of the United Nations Sustainable Development Goals (SDGs), particularly clean water and sanitation, gender equality, and sustainable communities. Through our sustainability initiatives and responsible operations, we aim to contribute towards a future where access to water is a right, not a privilege. As part of our broader environmental commitment, including the WWF-Pakistan Green Office Initiative, we continue to promote responsible water usage, conservation practices, and awareness across our organization.



Sharing Knowledge, Multiplying Growth

A Spotlight on Muhammad Qasid Mehdi

Muhammad Qasid Mehdi, Learning Manager, Banking Operations Consultant's passion for knowledge and developing people reflects not only through his work; he is also an author of multiple books, including "Change Your Mindset, Change Your Life," "Simplified Banking Law & Practice", "Simplified Islamic Banking Law: Concept & Practice."



BankIslami

jingle pay

Revolutionizing Home Remittances

We are proud to announce a landmark partnership with Jingle Pay, the UAE's leading digital financial platform. This alliance introduces Direct Account Credit Home Remittances, offering Overseas Pakistanis a faster, more reliable way to send support back home.

Key Features:

- 24/7 Service: Send funds anytime, anywhere.
- Instant Credits: Real-time processing means no more waiting for funds to arrive.
- Universal Reach: Remittances can be sent to any bank account in Pakistan.
- Digital Ease: Manage everything seamlessly through the Jingle Pay digital platform.

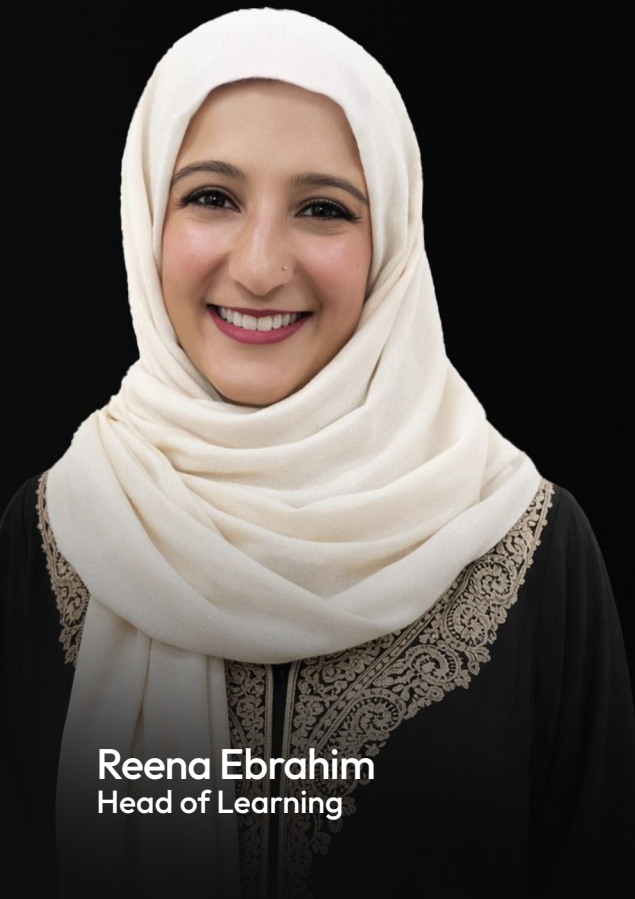


TALKING HEADS

Voices of BankIslami



1. What will truly unlock the next wave of opportunity and inclusion for women in banking from customer trust and financial literacy to product design and system simplicity?
2. What is one metric you would track weekly if your goal was women's trust and financial inclusion, not just sales?
3. What is one skill BankIslami must develop across teams to better empower women customers and employees?



Reena Ebrahim
Head of Learning

1. Honestly, I think it starts with how we show up before a woman even becomes our customer. If we invest in financial literacy the right way, not as a one off workshop but as something woven into her life journey, we stop being just a bank. We become a partner she actually trusts. And when women trust an institution, they bring their families with them. That kind of word of mouth cannot be bought.
2. Completion and reapplication rates from our women focused learning programmes. Not just who attended, but who came back and who actually used what they learned. If a woman joins a financial literacy session and then opens an account, makes her first transaction, or asks a follow up question, that tells me the learning landed. Training that does not change behaviour is just a session on a calendar. I want to see it move people forward.
3. Needs based learning design. Right now we build training programmes and roll them out broadly. What we need to develop is the ability to design learning experiences that are actually shaped around where women are in their financial journey, whether she is a new employee finding her footing or a customer running her first small business. That means our learning teams need to get much better at listening before designing. One size has never really fit all and it definitely does not fit here.

1. The opportunity is sitting right in front of us, in the values alignment that Islamic banking offers. Many women in Pakistan are actively looking for financial solutions that feel right, not just financially but ethically. When we take the time to explain how our products genuinely serve their needs within a Shariah framework, something shifts. They stop seeing banking as a transaction and start seeing it as something that reflects who they are.
2. I would track how many Shariah related queries are coming in from women customers specifically. Not complaints, genuine questions about how a product works, whether it is permissible, how profit sharing is calculated. When women feel confident enough to ask those questions, it tells me they are engaged and they trust us enough to seek clarity. That kind of curiosity is a sign of real inclusion. Silence, on the other hand, usually means we have lost them somewhere along the way.



Muhammad Irfan Ahmed
Head of Shariah Compliance

3. Plain language Shariah communication. Every team that touches a customer needs to be able to explain our products in a way that is clear, honest and grounded in Islamic values without making it feel like a lecture or a legal disclaimer. Women especially want to understand what they are signing up for and why it is right for them. If our people cannot answer that question in a simple, confident way, we lose trust before the relationship even begins. That skill needs to be built across the board, not just in the compliance team.

1. In my view, the real opportunity is in simplifying how we work. Women led businesses, especially at the micro and small enterprise level, are being left out not because they lack potential but because our systems were never designed with them in mind. If we can strip away the unnecessary complexity in our documentation and account opening processes, we unlock an enormous segment that is currently serving itself because we have not made it easy enough to be served.
2. Average turnaround time on account opening and service requests for women customers. Operationally, speed is respect. If a woman walks in or applies online and we take days to respond, we have already communicated something about how much we value her time. Tracking this weekly keeps our teams accountable and it tells us where the process is breaking down, whether that is documentation requirements, approval layers, or branch level delays. Inclusion has to be felt in the experience, not just promised in the messaging.
3. Process empathy. By which I mean the ability to look at an operational workflow and ask honestly: would this work for a woman who is time poor, less formally documented, or navigating banking for the first time? Right now our processes were mostly designed for a specific kind of customer and everyone else has to adapt to fit them. We need our operations and governance teams to develop the habit of testing their own systems against a wider range of real customer experiences. When the process works for the most underserved customer, it usually works better for everyone.



Faisal Mansoor
Head of Governance and Control