

# BankIslami

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



# THE SCOPE

7th Edition



# GDEIB Awards



# SITARON KA JASHAN Gen Z Series

# Editor's Note

Dear BankIslami Family,

This edition is close to my heart because it is about the people who make BankIslami what it is.

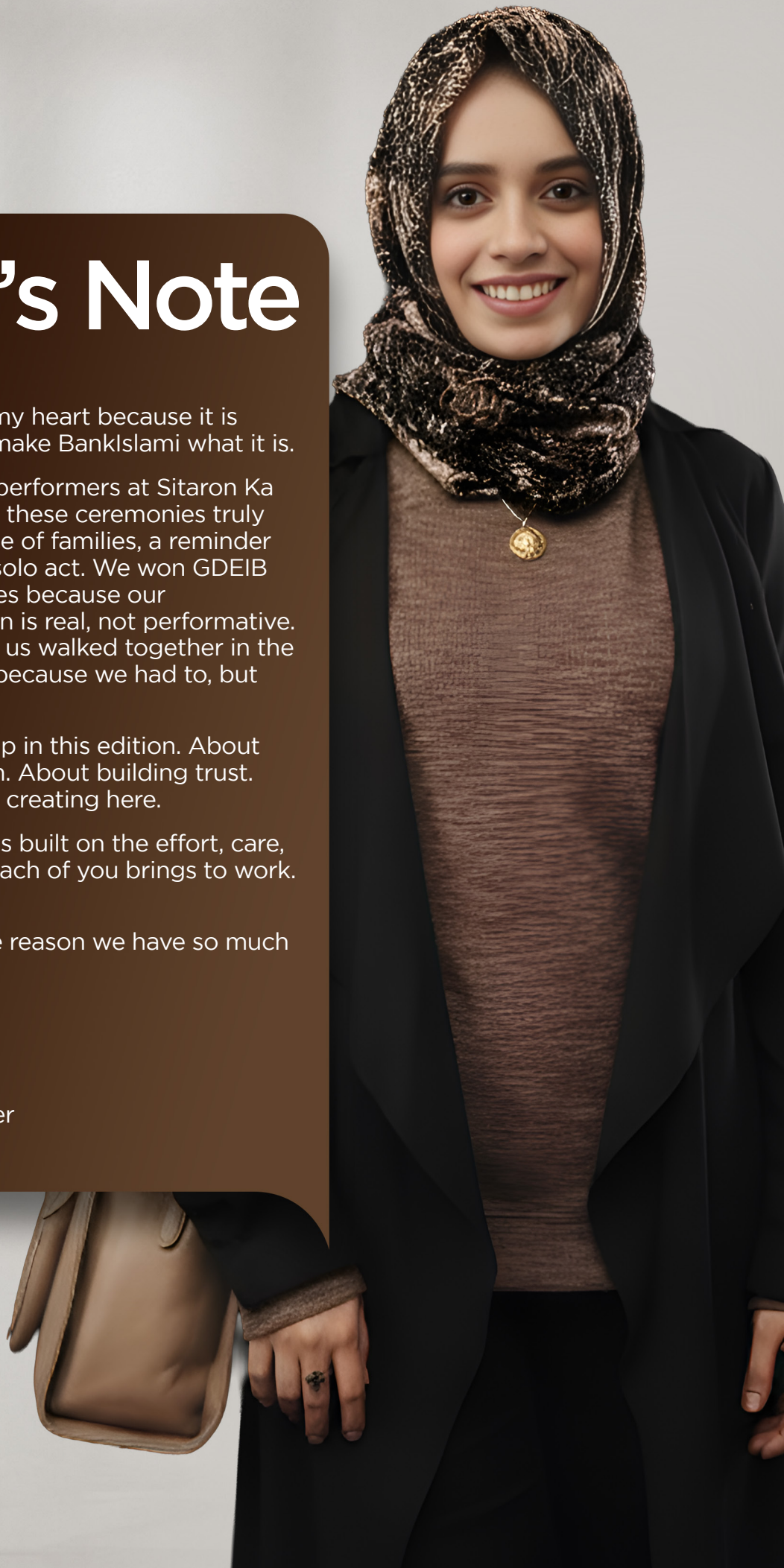
We celebrated our top performers at Sitaron Ka Jashan, and what made these ceremonies truly special was the presence of families, a reminder that success is never a solo act. We won GDEIB Awards in two categories because our commitment to inclusion is real, not performative. And over a thousand of us walked together in the StepUp Challenge, not because we had to, but because we wanted to.

Our leaders also open up in this edition. About what it takes to perform. About building trust. About the culture we're creating here.

Progress at BankIslami is built on the effort, care, and commitment that each of you brings to work. These stories prove it.

Thank you for being the reason we have so much to celebrate.

Amnah Athar  
Assistant Brand Manager  
Marketing





**Celebrating Success  
at BankIslami**

**Recognizing Outstanding  
Performance**



**GDEIB Awards**

**Town halls held in  
Lahore & Karachi**



**Employee Corner**

**Gen Z Series Episode 1**

**Understanding the Significance  
of Zul-Hijjah and the Sacred  
Practice of Qurbani**

**Stepup Challenge**

A Journey of Faith & Unity



Shading for Those  
Who Keep Us Safe

The Business of  
Building People



BankIslami Baithak

Zero Collateral  
Maximum Impact

A Big Milestone Achieved!



Talking Heads

# Celebrating Success at BankIslami

HR Department

Across our branches and cities, we brought leaders and colleagues together to celebrate our shared progress, milestones, and the incredible top performers who made it all happen.

## SITARON KAJASHAN

What made the ceremony truly special was the presence of the families. Recognizing that behind every successful individual is a strong support system, the events celebrated professional achievements and also acknowledged the encouragement and support provided by their families. The atmosphere was filled with joy, gratitude and celebration.



# Recognizing Outstanding Performance across the LSF Department

Liability Sales Force Department

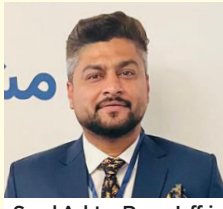
## Topper - March (QTD)



**Ahmad Raza Bhatti**  
RSM  
Region: Lahore Central  
YTD Growth %: 117  
KPIs: CA Avg



**Nadeem Arshad**  
RSM  
Region: Multan  
YTD Growth %: 115  
KPIs: Consumer



**Syed Ashter Raza Jaffri**  
Officiating  
RSM  
Region: South East  
YTD Growth %: 119  
KPIs: Banca



**Muhammad Faraz**  
ASM  
Region: South West  
YTD Growth %: 448  
KPIs: CA Avg



**Sana Ullah**  
ASM  
Region: Peshawar  
YTD Growth %: 241  
KPIs: Consumer



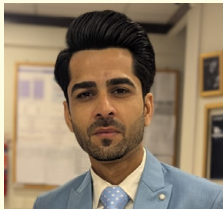
**Tabish Rasheed**  
ASM  
Region: South West  
YTD Growth %: 399  
KPIs: Banca



**Syed Muhammad Ali Akbar Naqvi**  
PBDO  
Region: South West  
YTD Growth %: 7751  
KPIs: CA Avg



**Sharjeel Shafique**  
PBDO  
Region: Lahore East  
YTD Growth %: 1505  
KPIs: Consumer



**Muzaffar Zafar**  
SBDO  
Region: South East  
YTD Growth %: 2778  
KPIs: Banca



**Shumaila Akhtar**  
PBM  
Region: South East  
YTD Growth %: 5978  
KPIs: CA Avg



**Shah Khalid**  
PBM  
Region: Peshawar  
YTD Growth %: 927  
KPIs: Consumer



**Shafique Ahmed**  
PBO  
Region: South West  
YTD Growth %: 2381  
KPIs: Banca

## Topper - 360 Ranking



**Nadeem Arshad**  
RSM  
Region: Multan Region  
Ranking: 1



**Majid Ali**  
RSM  
Region: Lahore East  
Ranking: 2



**Ahmad Raza Bhatti**  
RSM  
Region: Lahore Central  
Ranking: 3



**Agha Rameez Hayat**  
ASM  
Region: Interior Sindh  
Ranking: 1



**Muhammad Faraz**  
ASM  
Region: South West  
Ranking: 2



**Arsalan Abid**  
ASM  
Region: Lahore Central  
Ranking: 3



**Muhammad Bilal Naeem**  
BDO  
Region: Faisalabad Region  
Ranking: 1



**Shahroze**  
BDO  
Region: South West  
Ranking: 2



**Jahanzaib Javeed**  
BDO  
Region: Interior Sindh  
Ranking: 3



**Naseem Bano**  
PBO  
Region: Interior Sindh  
Ranking: 1



**Salman Mehmood**  
BDO  
Region: Faisalabad Region  
Ranking: 2



**Sarwan Singh**  
PBO  
Region: Interior Sindh  
Ranking: 3

## QTD Achievements - LSF



CA Average  
10,757,204,172

NTB  
49,663



Consumer Sales  
3,808,895,237

Banca  
160,680,749

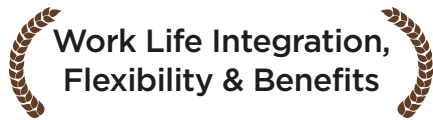


DDC  
56,438

# BankIslami Recognized At The Global Diversity, Equity & Inclusion Benchmark Awards

## HR Department

We secured “Best Practice” recognition in two categories at the Global Diversity, Equity and Inclusion Benchmark Awards, reaffirming our stance of promoting DEI in our workplace.



Being recognized at this platform highlights Our dedication to building an inclusive culture that goes beyond policies and is embedded in our everyday practices.



# Open Floor, Open Doors

## Town halls held in Lahore & Karachi

### HR & Retail Banking

Our recent town halls brought together employees and the management for an open and constructive dialogue. The sessions provided a platform for employees to share their feedback, concerns and suggestions directly with leadership, fostering transparency and engagement across the Bank.

Management actively engaged with the participants, addressing queries and providing clarity on key matters. All concerns shared have been noted and actionable points have been identified for follow-up and resolution.

During the session, Group Head HR, Saira Gabol, also presented key HR initiatives, highlighting ongoing efforts to enhance employee experience and strengthen HR processes.



## When the System Goes Down, We Don't

In today's digital-first banking era, we heavily rely on portals and automated systems to serve our customers. But a critical question arises: Does our service stop when the system goes down?

As part of the SQA team, my role is to ensure our software is robust. However, true Itqan (Excellence) is not just about bug-free code; it is about a "frictionless" customer journey.

Upholding our values means being proactive. If the digital tool is down, our "Operational Standard" should be to capture the request manually, log it immediately, and ensure the customer's TAT (Turnaround Time) starts the moment they reach out to us.

Quality is a mindset. By ensuring that technical glitches never translate into customer inconvenience, we prove that at BankIslami, our values are stronger than any system outage.

## A Note of Gratitude

I've been reflecting on my current journey at BankIslami, and I feel now is the right time to share some heartfelt gratitude. We are all aware of the significant economic challenges facing our country today, which affect every citizen's financial well-being.

Despite these hurdles, I have immense respect for BankIslami for continuing to provide the Parents' Medical Facility to all staff. In a time when many are forced to overlook healthcare needs due to rising costs, this facility ensures our parents never feel helpless. It allows us, as their children, to provide them with the care and dignity they deserve.

It is a rare privilege to work for an organization that treats our families as its own, and it makes me incredibly proud to contribute to the BankIslami mission every day.

JazakAllah.



### Qandeel Fatima

Assistant Manager  
Service Quality Assurance



### Farrukh

Manager - Business Analyst  
Transformation

# Gen Z Series

Episode 1

## From Evolution to Gen Z: Understanding a World That Never Stops Changing

Imagine explaining a smartphone to someone living 200 years ago.

They would probably think it was magic.

Years ago, a scientist named Charles Darwin introduced a theory suggesting that humans developed over time from earlier species. Many people believed and discussed this idea widely.

However, as Muslims, our belief is clear.

We believe that the first human, Prophet Adam (AS), was created directly by Allah. Humans were not once animals, nor did they evolve from monkeys.

Yet one reality cannot be ignored:

Life itself keeps evolving. Not humans from animals... but humans in their habits, lifestyles, technology, and way of living.

One of the clearest examples of this change can be seen in financial systems.

People once used the barter system, exchanging goods instead of money. Later came gold and silver, followed by paper currency. Then came modern banking, where people visited branches and waited in long queues to complete simple transactions. But today, the story is completely different.

This rapid shift from paper-based systems to digital platforms created a completely new generation. A generation that did not slowly adjust to technology, but a generation that was born into it.

This generation is known as Gen Z. They did not experience life without the internet. For them, technology has always been a part of everyday life.

Because of this, their expectations, learning styles, and interactions are different. And this is why understanding Gen Z has become so important, especially for organizations like banks, where customer expectations are changing faster than ever before.

This article is the starting point of that journey.

**Episode 1 of an ongoing series  
stay tuned for more in the next edition.**



**Shahan Mati**  
Head - LSF



# Understanding the Significance of Zul-Hijjah and the Sacred Practice of Qurbani

Mufti Shaikh Noman | Shariah Compliance Department

These days are a unique opportunity for believers to renew their faith, increase worships, and draw closer to Allah. Alongside these blessed days comes the great event of Qurbani, which reflects the spirit of sacrifice, obedience, and devotion. In this article we will understand virtues of Zul-hijjah and Qurbani.

## Virtues of the First Ten Days of Zul-Hijjah

- Good deeds performed in these days are most beloved to Allah (Sahih Bukhari).
- Fasting each day equals the reward of fasting for a whole year ( Jame Tirmzi).
- Worship during the nights equals Laylat al-Qadr ( Jame Tirmzi).
- Fasting on the Day of Arafah expiates sins of the previous and coming year (Sahih Muslim).

## Importance of Qurbani

- A great act of worship practiced by previous nations (Qur'an 22:34).
- A Sunnah of the Prophet ﷺ practiced in whole life in Madinah.
- Each hair of the animal earns reward.
- The act of sacrifice is most beloved to Allah on Eid ul Azha days.

## Who Must Perform Qurbani

A person must:

- Be Muslim
- Be financially sound (Sahib-e-Nisab)
- Be resident (not a traveler)

## Etiquettes of Qurbani

- Maintain sincere intention for Allah.
- Select a healthy, defect-free animal.

## Conditions for Slaughter:

- Slaughterer must be:
- Muslim or from Ahle Kitab (With conditions)
- Must recite the name of Allah.
- Must cut at least 3 of the 4 veins.

## Collective Qurbani

- Up to 7 people can share in a cow or camel.
- Each share must not be less than 1/7th.
- Meat must be distributed by weight among partners.

May Allah grant us the ability to benefit from these blessed days and accept our good deeds and sacrifices. Ameen.



# STEPUP CHALLENGE

## HR Department

Our StepUp Challenge launched with a simple ask: walk more. What came back was something nobody planned for.

**1,008**

Employees Registered

**365**

Community Walkers

**03**

Cities Participated

**04**

Weeks of Step Goals

What started as a World Health Day initiative in April became one of our most energizing employee experiences so far. The challenge ran through April with progressively increasing weekly step goals. The group chats, the friendly rivalries, the colleagues cheering each other across finish lines on a weekend morning — none of that was in the brief. All of it happened anyway.

**100**

Karachi Community Walk

**140**

Lahore Community Walk

**125**

Islamabad Community Walk

The community walks did something a step-counting app alone never could — they got colleagues outside, side by side, away from screens and deadlines. The conversations that happened on those walks, the colleagues who reconnected over a kilometre at sunrise, the managers and their teams moving together as equals: that was never in the brief. All of it happened anyway.



## In-House Health Session

**Dr. Mahwish Zeeshan**

Shared insights on the physical and mental benefits of walking and an active lifestyle

## Fitness Session Lead

**Alap Arsalan Ahmed**

Certified Level 1 fitness trainer — and a BankIslami colleague who stepped up for his peers

## What came back

The testimonials told the same story in different voices: I moved more. I felt better. I reconnected with someone I hadn't spoken to in months. I made time for myself.

That is not a wellness metric. That is a culture shift.

The StepUp Challenge would not have happened without management who did not just endorse it but participated in it. Thank you to our Head of HR for backing the initiative from the start, and to [Full Name, Designation], who led it with extraordinary energy and commitment.

To everyone who registered, walked, competed, or simply laced up because a colleague dared them to — you are why this worked.

The challenge is over. The habit is yours to keep.





# A Journey of Faith & Unity

Mustanir Hussain Wasim | Shariah Department

Hajj is one of the five pillars of Islam, a sacred pilgrimage to Makkah that every Muslim must perform at least once in their lifetime if physically and financially able. It is not only an act of worship but also a profound reminder of equality, humility, and devotion.

**In Qur'an Allah SWT says:**

"Pilgrimage to this House is an obligation by Allah upon whoever is able among the people. (Aal-Imran:97)

"And proclaim the Hajj (the Pilgrimage) among people: they will come to you on foot and upon every lean camel from all deep and distant places." (Al-Hajj 22:27)

The Prophet Muhammad (Peace Be Upon Him) him said: "O people! Hajj has been enjoined upon you, so perform Hajj." (Sahih Muslim, 1218)

Whoever performs Hajj and does not commit any obscenity or wrongdoing will return as pure as the day his mother bore him." (Sahih al-Bukhari, 1521; Sahih Muslim, 1350)

**Spiritual Renewal:** Pilgrims seek forgiveness, purification, and closeness to Allah.

**Unity of Muslims:** Millions gather from across the globe, dressed in simple ihram, symbolizing equality before Allah.

**Rituals of Hajj:** Tawaf around the Kaaba, standing at Arafat, stoning the Jamarat, and sacrifice each act reflects submission and remembrance.

**Economic & Social Impact:** Hajj strengthens bonds among the Muslim Ummah and reminds us of collective responsibility and compassion.



# Shading

for those  
Who Keep Us Safe

## Priority Banking Department

The Priority Banking team has installed umbrellas at security checkpoints across various cities, providing much-needed shade to the security personnel who stand guard under the harsh summer sun to keep us safe.

This small but meaningful gesture is our way of honoring their dedication and resilience. The initiative reflects the true spirit of "Service Beyond Banking" — where care is not just spoken but actively demonstrated.



# The Business of Building People

**Saira Gabol**

Group Head,  
Human Resources



## What Banking Does Not Talk About Enough

We work in a world of numbers. Ratios, rates, returns. The entire language of banking is built around measurement. And I respect that deeply.

But here is what I have learned sitting at the intersection of finance and people: the things that are hardest to measure are often the ones that matter most.

How do you measure trust? How do you put a number on the moment a young employee feels genuinely seen by their manager for the first time? How do you calculate the return on a leader who creates psychological safety in their team?

At BankIslami, we are not just in the business of Islamic banking. We are in the business of trust (Amanah). And trust is entirely a natural human invention. Which means the people who build and protect it must be treated as our most serious investment.

**You cannot pour from an empty vessel. And you cannot build a trusted institution on the backs of people who do not feel trusted themselves.**

## Culture Is Not a Program. It Is a Daily Decision.

Every organisation I have ever seen has a list of values on a wall somewhere. Integrity. Excellence. Respect. Innovation. The words are almost always the same.

But here is the question that separates great organizations from average ones: are those values practiced at 4pm on a Tuesday when nobody important is watching?

Culture is not what you announce. It is what you allow. It is the small decisions made every day by managers, team leaders, and senior executives that either reinforce or contradict everything written on that wall.

And this is where HR has a responsibility that goes beyond hiring and compliance. We are the guardians of the gap. The gap between what an organisation says it is and what it actually is. Closing that gap is not a project with a deadline. It is a continuous, demanding, deeply human act.

At BankIslami, building a culture that is worthy of the people inside it is work I take personally because I believe that how an institution treats its people is a direct reflection of its values. And for an institution grounded in Islamic principles, those values carry even greater weight. Justice. Fairness. Dignity. These are not abstract ideals. They must be lived daily inside the organization.

## What I Ask of Leaders

If you are a leader in this organization or in any organization, you have a responsibility that goes beyond your targets. You have the power to shape how another human being experiences their professional life. For many people, work is where they spend the majority of their waking hours. It is where their confidence grows or shrinks. Where their ambitions are fed or quietly starved.

**Be the kind of leader whose team does not need to perform wellness. Be the kind of leader who creates an environment where people are actually well.**

And finally, have the courage to have the conversations that feel uncomfortable. The conversations about performance that have been avoided for months. The conversations about inclusion that people walk around rather than through.

## The Future I Am Building Toward

I want to close with something personal.

I did not arrive in HR by accident. I came here because I believe, at my core, that organizations have an obligation to the human beings inside them.

When someone joins BankIslami, they are not just bringing their qualifications. They are bringing their time, their energy, their ideas, their trust. That is someone's life. And it deserves to be treated accordingly.

The future I am building toward is one where HR is not the last conversation a leader thinks to have. It is the first. Where talent is developed with the same seriousness we give to financial capital. Where diversity is not a target we post in an annual report but a genuine reflection of how we make decisions, build teams, and design systems.





# BankIslami

## بیٹھک

### About BankIslami Baithak

BankIslami Baithak is an unscripted podcast series that puts our people in front of a mic, beyond banking and boardrooms. The series introduces the team members who drive our teams and carry forward our purpose, shining a light on their stories, their values, and the human side of the institution they help build every day.

### The First Episode

The debut episode brought together two of our most senior leaders for the very first time. President & CEO Rizwan Ata joined Dy Chief Executive Officer Imran H Shaikh for a candid, unfiltered conversation spanning personal journeys, leadership lessons, the Riba-free mission, and the future of Islamic banking in Pakistan.

### What's Next

This series is just getting started. The next episode brings Chief Operations Officer Sohail Sikandar and Head of LSF Shahan Mati into the frame — two leaders whose work touches every corner of this bank, now sharing the stories behind it.

Watch Now



**BankIslami**



بنك دبي الإسلامي  
Dubai Islamic Bank

# Zero Collateral Maximum Impact

We partner with Mastercard International to provide seamless domestic and global connectivity for our debit cardholders. To facilitate these services, Mastercard requires a financial guarantee from a top-tier global bank. Previously, this requirement was met through a bank guarantee from JPMorgan Chase, backed by a cash collateral. To optimize our capital, the Financial Institutions team leveraged its strategic relationship with Dubai Islamic Bank (DIB) to restructure this arrangement. Consequently, DIB Pakistan and DIB Dubai issued two separate Standby Letters of Credit approx. \$1.187M for domestic transactions and \$100,000 for international transactions.

## **Key Highlights:**

The deal requires zero cash collateral, significantly optimizing our USD liquidity by USD 1.2M approx.

This restructuring protects the bank's foreign currency reserves, a critical achievement given the current global geopolitical climate and USD liquidity constraints.



# A **Big** Milestone Achieved!

**PKR 50B+**

Throughput

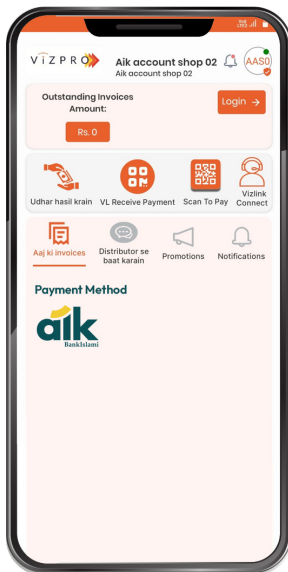
**200K+**

Customers

**4M+**

Transactions

A testament to teamwork,  
leadership, and shared success.



## VizPro Integration

Smarter Merchant Payments

aik by BankIslami partnered with VizPro to enable real-time distributor payments and faster invoice settlements through the VizLink platform. The integration also supports Shariah-compliant merchant financing, helping businesses grow with seamless and purpose-driven digital banking solutions.



# Money Matters

## Redefining the Future of Finance

At the Money Matters Wealth Expo, aik by BankIslami took center stage as Silver Sponsor, reinforcing its commitment to purpose-driven and values-based financial innovation. The event provided a powerful platform to lead conversations around the evolving future of Islamic digital banking and the growing demand for ethical financial solutions.

### Keynote Spotlight

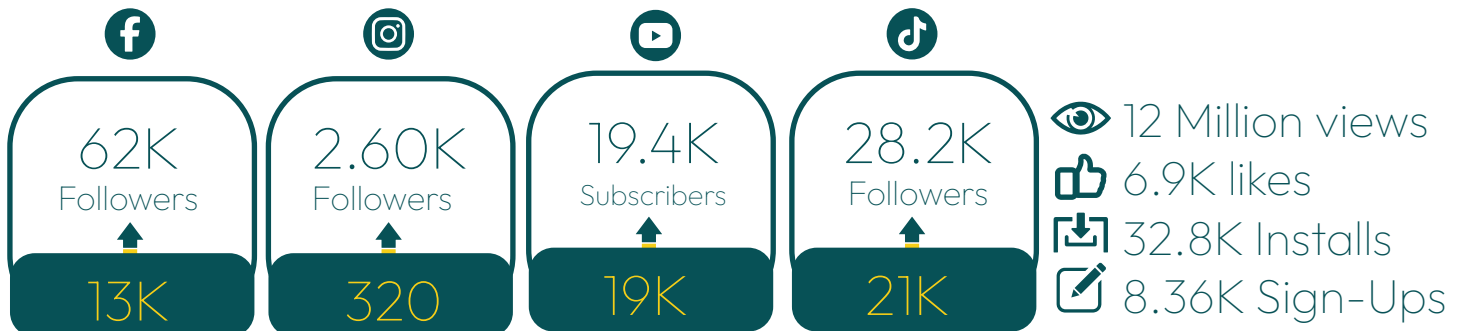
Chief Officer Ashfaque Ahmed delivered an insightful session on "How Digital Islamic Banking is Redefining Finance," highlighting how technology and values can together shape a more inclusive financial future. The aik booth also emerged as a key attraction, offering attendees a firsthand experience of seamless, Riba-free digital banking solutions.

## The Growing Momentum

### A Community of Purpose

The true measure of our recent efforts, from the AI-powered merchant campaigns to our high-profile participation in the Wealth Expo and UNConference, isn't just in the events themselves, but in the community, we are building.

The rising engagement across our platforms confirms that the people of Pakistan are ready for a banking partner that offers more than just utility, one that offers a conscience.



# TALKING HEADS

Voices of BankIslami



1. What are the 3 things it takes to become a high performer?
2. What single habit separates average performance from exceptional performance?
3. If someone wants to stand out early in their career, where should they start?



**Muzzamil Aslam**  
Group Head of  
Operations & Governance

1.
  - Strong process discipline with consistency in execution
  - Taking complete ownership and accountability of responsibilities
  - System-level thinking with the ability to identify and drive the right outcome
2. It's all about the follow-through. Average performers open loops; exceptional performers stay focused on closing them completely. High performance comes from consistently tracking tasks until they are 100% completed with the desired outcome and impact. If a task is not fully closed, the job is still not finished.
3. To stand out early in your career, focus on building strong ownership and deep process understanding rather than just executing tasks. Don't stay limited to your desk or role understand why the process exists, how your work fits into the bigger system, and always ensure complete follow-through until every task is fully closed. When your work becomes consistently accurate, reliable, and requires no re-checking, you build trust and win credibility. Those who proactively solve problems, think beyond their assigned responsibilities, and close every loop with discipline naturally differentiate themselves and ultimately win early in their career.

1. Ownership  
Take full responsibility for outcomes rather than focusing on circumstances or excuses.

High performers treat every challenge as their responsibility to solve.

#### Continuous Learning

Stay curious, seek feedback, and constantly develop new skills. The willingness to learn is often more important than existing expertise.

#### Courageous Execution

Make decisions, take action, and address difficult issues promptly. High performers don't wait for perfect conditions; they act with conviction and accountability.

2. Consistently doing what needs to be done, especially when it's difficult or uncomfortable.  
Exceptional performers don't rely on motivation alone. They maintain discipline, follow through on commitments, and tackle tough conversations, decisions, and tasks that others tend to avoid.



**Sajjad Qureshi**  
Chief Risk Officer

3. Become known for reliability and ownership.  
Early in a career, technical skills matter, but trust matters more. Be the person who:  
Delivers on commitments.  
Communicates proactively.  
Takes initiative without being asked.  
Accepts accountability when things go wrong.  
People remember those they can depend on, and opportunities naturally follow trust.  
A Personal Leadership Perspective

"Skills may get you hired, but ownership, integrity, and the ability to deliver results consistently are what distinguish future leaders from average performers. Focus on building trust, adding value, and developing others along the way."

1. High performance is rarely about talent alone. It is usually the result of discipline, mindset and character. In my experience, three things consistently differentiate top performers:
  - **Ownership Mindset:** Contribute as if the organization is yours. High performers take accountability for outcomes not just tasks. They think like custodians of the organization and focus on solving problems rather than identifying them alone.
  - **Continuous Improvement:** The best professionals never become complacent. They actively observe, understand, seek feedback, learn from mistakes, and constantly upgrade their technical, digital, and interpersonal capabilities. Again link it to the first point, when you own something, you take care of it.
  - **Integrity:** Sustainable success is built on trust. True high performers maintain ethical standards, professionalism, and sound judgment even in challenging situations.
2. I would say the habit of being consistently proactive. Exceptional performers do not wait to be instructed at every step. They anticipate risks, identify opportunities, prepare in advance, and take initiative to create value. In Internal Audit, and in any professional role, proactive thinking transforms an individual from a task executor into a trusted business partner.  
Furthermore, practice root cause analysis. Instead of just documenting what went wrong, ask why the control broke down in the first place. This single habit changes the entire dynamic. It turns you into someone who helps the business fix structural flaws.
3. Start by building a reputation for reliability, professionalism, and learning agility. Early in one's career, people may not remember every technical detail of your work, but they will remember whether you were dependable, respectful, prepared, and willing to learn. Your attitude towards work and taking on responsibilities. Focus on mastering the fundamentals, understanding the organization's values, and developing strong communication and analytical skills. Most importantly, do not chase visibility, chase credibility. Visibility follows naturally when your work consistently reflects quality, integrity and commitment.



**Amir Zaidi**  
Chief Internal Auditor

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**BEST ISLAMIC  
BANK** CERTIFIED BY  
EUROMONEY



# THE SCOPE

7th Edition

SAVING HUMANITY  
FROM RIBA

آئیں انسانیت کو  
سود سے بچائیں