

National Bank of Pakistan's Newsletter

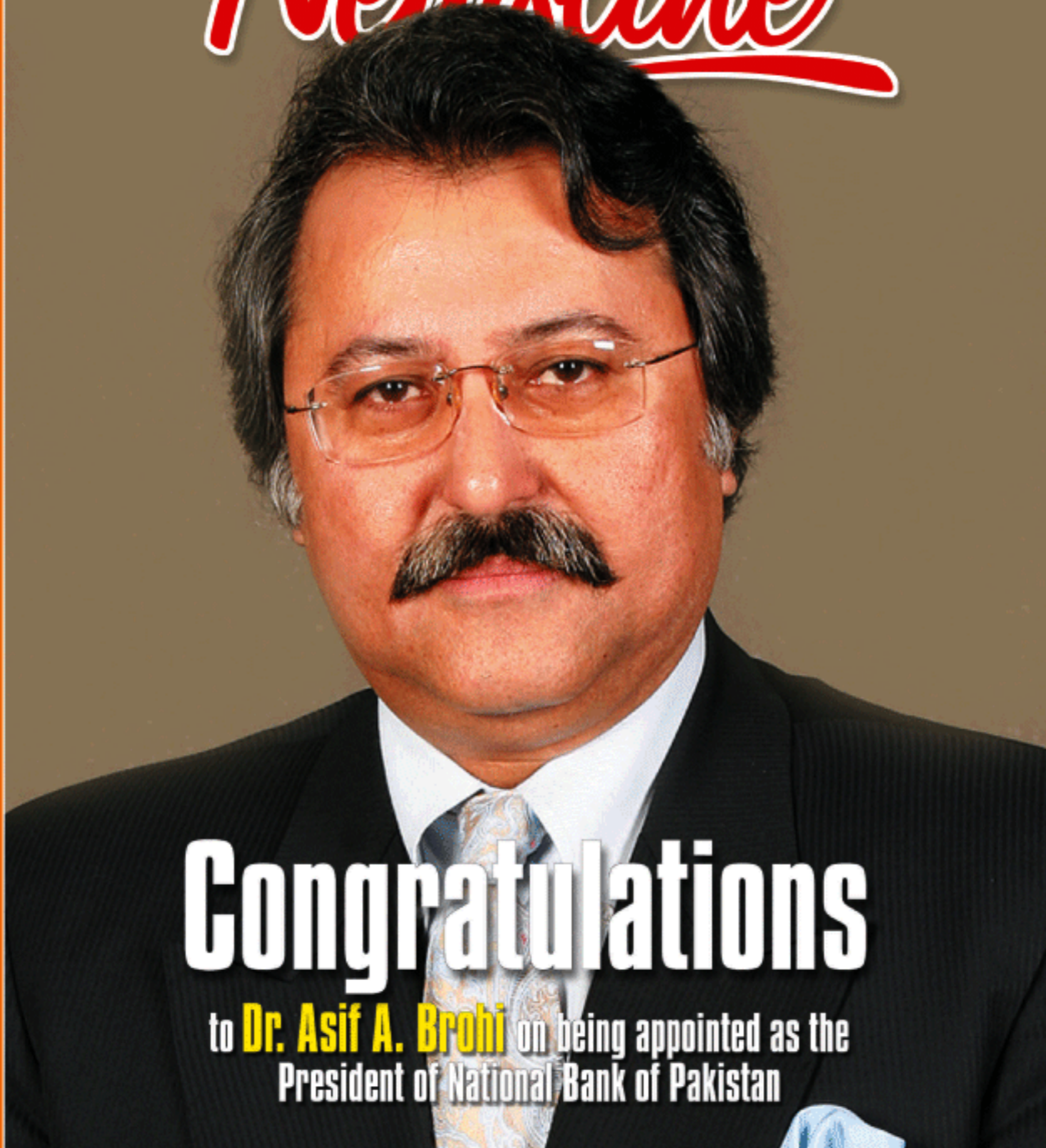
January/February 2013



NBP

Newsline

since 2006



Congratulations

to **Dr. Asif A. Brohi** on being appointed as the
President of National Bank of Pakistan

Welcome 2013!

Pakistan enters 2013 with a great deal of uncertainty. In Pakistan it will be the year of election and political mayhem. Others argue that Pakistan will regain its balance and is now in a position to slog through to 2014 – with pride and harmony.

It is a mixed bag that awaits Pakistan in 2013, but the country will continue to move along with all its problems in the hope that things will get better in the coming years.

On the other hand, the banking environment for the coming year contains equal parts of resolution of past challenges and introduction of new ones. The State Bank of Pakistan (SBP) has announced that it will develop rules defining the roles and responsibilities of all those involved in the Shariah compliance process of Islamic banks, including scholars. The new plan will set the strategic direction for the Islamic banking industry. This would define the strategies and action plans to move the industry to the next level of growth.

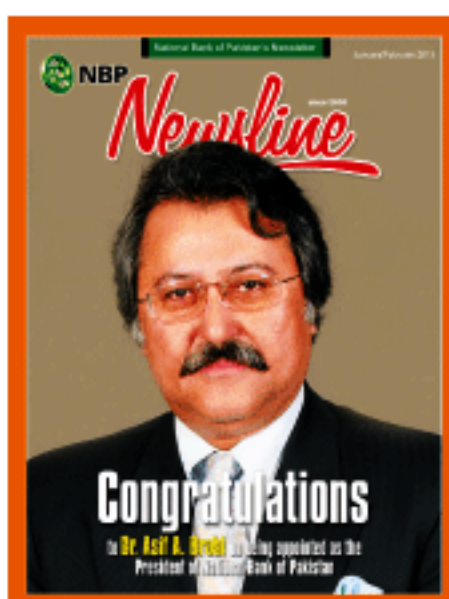
However, a mishmash of fierce competition from local commercial banks has resulted in falling interest rates, and the on-going wave of consolidation in the banking sector globally is likely to lead to a further dwindling in the number of foreign banks operating in Pakistan. According to reports, they are having tough time competing and attracting business. So they're slowly and gradually becoming sidelined. In the current monetary environment, however, where interest rates are on the decline, sources say many of these smaller banks with poor financial are likely to plan to wrap up operations within the next two years. But for those who stay are not expecting a pretty picture.

In short, 2013 will be a testing year for Pakistan, as it will have to deal with the economy going into meltdown, also will have to decide its long term foreign policy as that is in scraps at present. Happiness in Pakistan will prevail in the future (*InshaAllah*) but only a little belief, effort and patience are required.

Patron
Dr. Asif A. Brohi
President

Editor-in-Chief
Moizuddin Khan
EVP/Divisional Head, T&MDD
Training and Organisation Development Group

Editor
Asra Adnan



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change of address.

A handwritten signature in black ink, which appears to read 'Asra Adnan'. The signature is fluid and cursive, with a long horizontal stroke at the end.

The opinion expressed in the Editor's Note do not necessarily
reflect the views of the National Bank of Pakistan

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NBP Newslines is published bimonthly to keep our employees and others updated about the latest activities of the **National Bank of Pakistan**

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Contributions to **NBP Newslines**, may be sent to 6th floor, Tower-B, FTC, Karachi.

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Celebration in full swing!

**The Government of Pakistan
has appointed Dr. Asif A. Brohi
as President/CEO of
National Bank of Pakistan**

Appointment of Dr. Asif A. Brohi as President of National Bank of Pakistan has been warmly welcomed not only by the employees but also by the investors.

At Karachi Stock Exchange share price of the NBP increased by Rs. 3.00 within three days of the change in guards. The share price closed at Rs. 51.50 on January 24, the last working day of the week from Rs. 48.50 on January 18, 2013. Investors' confidence is restored because they feel that a permanent employee has been made President of the Bank after a very long time, a move that is likely to yield positive change.

Dr. Brohi has been associated with NBP for almost three decades. He has very good understanding of working as he has been associated with various important functions of the Bank during his tenure. He has been on the Board of Directors on behalf of the Bank of more than eight companies belonging to various sectors. He enjoys good repute and strong relations with all the stakeholders including unions, federations and customers. This will pave way for any prevailing and future issues and at the same time help in achieving Bank's vision.

Dr. Brohi, is an MBA from Northrop, California and Doctorate in Public Administration. He joined NBP in 1984 and his last portfolio was Chief Operating Officer and Head of Commercial and Retail Banking Group. He has rich experience in all spheres of banking. He has headed Bank's Operations Group, Strategic Planning Group, Information Technology Group, Culture Change Program Group and Training.

Dr. Brohi has been part of this long journey that made NBP the first ever commercial bank of Pakistan to cross the 'One Trillion Rupee' benchmark, with more than 16,500 employees and 1,283 branch network across Pakistan and 23 overseas branches and representative offices in four countries. The Bank also handles treasury transactions for the Government of Pakistan (GoP) as an agent to the State Bank of Pakistan.

Another milestone worth mentioning here is that NBP is the leader in agriculture credit financing. It lent over Rs. 45, 789 million (106% of the target) among nearly 241,296 farmers as on 30th June 2012. Out of 1,283 domestic online branches, 875 are involved in catering to the needs of farmers. While NBP offers complete range of commercial banking services, one key area is lending to farmers. During this period, non-performing loans of NBP was about 7.6 per cent as compared to the sector average of 15 per cent in agricultural.

It is noted that investors' confidence has been restored because they feel that a permanent employee has been made president of the bank after a very long time. This move will result in positive changes as Brohi has been associated with NBP for almost three decades. He has very good understanding of working of the bank as he has been associated with various important functions of the bank during his tenure.

Due to the positive sentiment among employees on the recent change, it will be easy for the new management to effectively implement its future business strategy. ♦





Serving the Nation through Remittances

Khalid Bin Shaheen, SEVP/Group Chief, Global Home Remittances Management Group, can be easily termed as destiny's man; he is blessed with good looks, talent and a strong career to boost. Making his niche in the banking industry was incredibly an arduous task but maintaining the same passion and enthusiasm to serve the nation is simply commendable. He is the man solely responsible for establishing Home Remittances Group from the scratch and in couple of years taking it to new heights of success.

Khalid Bin Shaheen shares his experiences and future plans with NBP Newsline and talks about his sole mission to serve the nation.

Q. In today's competitive market why do you think that you were nominated to serve this national cause?

Well, my performance at HBL had been a true catalyst in my career growth. While at HBL I established remittance setup and

launched popular products such as Fast Cash and Fast Transfer. I even took initiatives to establish contacts with high officials of overseas banks such as Al-Rajhi Bank, Bank Al-Bilad), and even visited labor camps personally which resulted in remarkable increase in HBL's remittances volumes which reached close to

USD 2 billion from just below USD 200 M in 2001. The government took notice of my untiring efforts and achievements and accordingly entrusted me with the responsibility of establishing home remittances business at NBP with an objective to pursue the national cause.

Q. So how did you get started?

The Establishment of Global Home Remittances Management Group in June 2009 was purely a government initiative. The launch was strictly to play as the leader in Pakistan Remittance Initiative (PRI) which is a joint venture of Ministry of Finance, Ministry of Overseas Pakistanis and SBP.

Q. In such a short span of time you and your team have successfully inducted technology at market standards, how did you manage to achieve this?

(Smiling) Absolutely. At National Bank of Pakistan we have deployed the most extensive resources in the remittances business while establishing an independent Group. We have played a major and pivotal role in implementing PRI systems and worked in collaboration with PRI and State Bank of Pakistan. In just over two years` time NBP has increased its global coverage and outreach by 300%. The business has increased to over 150,000 remittance transactions per month as compared to just 1, 900 transactions per month a couple of years back. NBP has adopted cutting edge technology to enhance service delivery and introduced many value added services to remittance customers such as, SMS confirmation and dedicated customer facilitation centers exclusively for home remittance.

Q. Is your expertise in home remittance only?

Well, I am a result oriented banking professional with over thirty years of broad and diversified experience in International Banking, Home Remittances and Retail Banking. I have served in all areas of banking from grass root to top management positions with extensive field experience as Chief Manger/Manager of branches across Pakistan as well at international locations including the Middle East.

Q. How do you plan to divert those customers who are involved in hundi/hawala business?

People involved in this business do not provide competitive exchange rates for their fast services. Our remittance mechanism is on charge free mode with competitive exchange rates, which is the biggest incentive for both remitter and beneficiary and now we are also at par in terms of speedy cash payments. Moreover, we are advertising our products by visiting labor camps and by other marketing activities so that everyone should know what nation`s bank is doing.

Q. Are you the key responsible person designated by SBP/PRI to work for the national cause on behalf of all banks?

Yes, I am very passionate about promoting this national cause. I am the representative of Pakistani banking sector on mandate of PRI to inform/educate all stakeholders in Pakistan and in major remitting countries to boost not only NBP`s home remittances but overall home remittances of Pakistan.

Q. There is this common belief that the remittances coming to Pakistan are basically black money converted to white. What is your take on this?

Honestly, I am not of the opinion that remittances are purely black money, may be



Honestly, I am not of the opinion that the remittances are purely black money, may be to some extent if sent through some other ways. But if it is done through banking channels; the scrutiny on transactions are so tight that only home remittance customers are obliged. Negative list filtration and other modes of check and balances are incorporated in the payment system to filter this kind of transactions. Moreover, the workers who are residing abroad send money to their loved ones regularly to cater the needs of their families.

to some extent if sent through some other ways. But if it is done through banking channels; the scrutiny on transactions are so tight that only home remittance customers are obliged. Negative list filtration and other modes of check and balances are incorporated in the payment system to filter this kind of transactions. Moreover, the workers who are residing abroad send money to their loved ones regularly to cater the needs of their families.

Q. PRI and you definitely deserve the credit for surplus increase in remittances to Pakistan. Do you agree?

(Humbly) No, I think there are many other factors such as team effort under my leadership, PRI policies, improved systems, etc.

Q. What are the total yearly remittances that come to Pakistan through commercial banks? What is NBP's share in this regard?

Currently home remittances volume of Pakistan through formal channels is around US\$ 13.9 billion Jan-Dec 2012. NBP share is 10% of the volume coming from formal channels around the world.

Q. What are the services extended to home remittance customers by NBP?

At present home remittances customers are offered two products. NBP Foree Cash which is cash over the counter service at all 1277 branches and NBP Foree Transfer which is account credit facilities at all NBP branches and to other banks also.

Q. What facilities do we offer to the overseas Pakistanis?

NBP has the fastest growing overseas correspondent base for home remittances. In a very short span of time NBP has made alliances with almost all leading financial institutions/money service business by providing remittance services and facilitating overseas Pakistanis across the globe. At the time of establishment NBP had six arrangements but today it has reached to 29 arrangements to facilitate overseas Pakistanis and to encourage them to use legal channels for sending their hard earned money to their loved ones at home.

Q. What future holds for Home Remittances in the coming years? Do you foresee a decline or rise in this respect?

Pakistan is one of the 10 leading countries witnessing high inflows of remittances sent by its overseas workers from different countries. Government is taking strict measures to curtail hawala/hundi business by encouraging banks and legal channels to intervene by providing home remittance free and speedy services to the customers. Also as per recent Government of Pakistan estimates the number of skilled, semi-skilled and unskilled workforce going abroad every year will reach around 700,000 in 2012. Consequently, workers` remittances will increase in coming years.

According to the latest data released by the State Bank, Overseas Pakistani workers remitted \$7.117 billion in the first half (July-December) of the current fiscal year 2012-13, a growth of 12.51% or \$791.36 million as compared to \$6.325 billion received during the same time last year.◆

Happiness at **YOUR** doorstep

Global Home Remittances Management Group is playing a significant role in contributing to the economic growth, livelihood and prosperity of Pakistanis all around the world.

Khadija Bibi anxiously stared at her main door, waiting for her younger son to bring money from the Bank that her elder son had transferred for Eid expense and the marriage of her younger daughter from Saudi Arabia, where he worked. She was fretful because she had never experienced this money transaction before. But all her worries vade off when her son came home humming with the exact amount. There was no limit to her joy.

Khadija Bibi is not just one client of NBP but there are millions who experience this security and happiness throughout the year.

NBP is playing a significant role in accelerating the growth of home remittances to Pakistan through its efficient and trusted services. Global Home Remittances Management Group is working round the clock to develop innovative ideas into service features that allow payout of remittances even faster resulting in greater customer satisfaction.

A number of renowned international exchange houses and money transfer companies from across the world, including the Middle East, Europe, Asia-Pacific and America, have been using our services with utmost trust and pride.



According to State Bank Pakistan workers' remittances are current transfers for family maintenance by migrants who are employed and residents in new economies. Money is sent by migrants in foreign currency and paid in Pak rupees. Interestingly, the impact of remittance transfers on the economies of developing nations is only beginning to be discovered. Remittance Transfers have existed for centuries, but have only attracted the attention of economists and international financial institutions during the past two decades. Remittances constitute one of the largest and constant sources of foreign exchange earnings for developing countries including Pakistan. The flow of workers' remittances to developing countries has grown steadily over the past three decades.

The developmental impact of remittances is widespread as it affects various sectors of the economy and helps improve living standards; these are non-debt creating inflows and help in developing the financial sector in recipient countries. Remittances also improve household welfare by uplifting recipient families out of poverty and elevate them out of their miseries.

People are wary after what they have seen happened to customers of Khanani and Khalia and the fear has played its part in increasing the remittances. Annual remittances from non-resident Pakistanis have set a record as crackdown against illegal hundi transfers push people to use the formal banking channel. Banking channels should be made more smooth and attractive. One change that could make a difference is that overseas Pakistanis remitting foreign exchange should get money in Pakistan at cheaper rates. This will prompt a large number of people to use banks as conduits to transfer money and this would result in a considerable increase in foreign exchange reserves.

NBP since long has been encouraging people to send money through proper and legal channels i.e. banks. Remittances have been the most stable

NBP established Global Home Remittances Management Group in June 2009 under the leadership of Khalid Bin Shaheen who is a seasoned banker with in-depth knowledge of the dynamics of home remittance business through his extensive local as well as international experience

source of foreign exchange proved remarkably resilient in the face of global economic downturn. Efforts are being made to reduce the cost and time for sending remittances, including removing barriers and impediments in the remittance market.

Global Home Remittances Management Group was established in 2009 in the light of various meetings chaired by Minister of Finance-Government of Pakistan and attended by SBP authorized Pakistan Remittances Initiative (PRI).

In a major strategic move, NBP created a separate independent group named as Global Home Remittances Management Group with its reporting directly to the President-NBP to focus on inward home remittances business. This move was made in view of the national cause to facilitate overseas Pakistanis especially in the backdrop of the changing global environment where the economies of the world all over witnessed financial crisis, stringent regulations on money transfers and sky rocketing

commodities prices with oil reaching its highest ever price. This situation also impacted the Pakistani economy as well and all efforts were made by the Government of Pakistan to mobilize Pakistani communities across the globe to support their country by sending money home to their loved ones through legal/formal channels. NBP being the 'Nation's Bank' showed the strongest commitment and established a high powered group to pursue the national cause. NBP established Global Home Remittances Management Group in June 2009 under the leadership of Khalid Bin Shaheen who is a seasoned banker with in-depth knowledge of the dynamics of home remittance business through his extensive local as well as international experience. He brings with him an extensive experience in Risk Management, International Banking and Home Remittances. He was the Head of Home Remittance in Habib Bank and then later in 2002 he was transferred to Dubai as Director Home Remittances for GCC countries. He stayed there for six years and increased Remittances portfolio significantly. Khalid aims to create similar history at NBP as well.

Nevertheless, the Group faced many deviations and challenges during the early days of its establishment. The initial hiccups were in the shape of non-existent automation in Home Remittance transactions procedures. Non seriousness and less focus of staff especially the branch staff on remittance business. Processing/delivery time of transactions was disappointedly (in most cases) between 3 to 15 days. Other shortcomings were negligible overseas correspondent base and poor image of Pakistan in handling of Home Remittances with international correspondents. Even there was hardly any focus on marketing activities to attract customers. Other major disadvantage was the dissatisfactory low quality of customer service at branch level. But slowly and gradually the service changed for the better and today there is no looking. ♦

Four Pillars of GHRMG

Teamwork is important because it allows goals to be reached in an efficient and timely method. Teamwork combines many different skills from many people allowing achievements to be made that could not be made alone. Similarly the GHRMG's achievements are not possible without hardworking and focused team members who have made the journey of success effective and productive. Here are the profiles of our dynamic Wing Heads who have greatly contributed in smooth functioning of the Group.



Farooq Ahmed Soomro, SVP/Wing Head

- Home Remittances Marketing and Development Wing
- GHRMG Administration & Coordination Department
- Western Union
- Customer Service Department

Farooq Ahmed Soomro is the Head of Marketing and Development Wing at GHRMG. He joined NBP in 2005 and has worked in C&RBG and Operations Group before joining GHRMG team. He is a seasoned banker with over 17 years of experience in the financial sector and with regulators having exposure of entire spectrum of banking business. Soomro holds an MBA degree from IBA, Karachi and a Bachelor's Degree in Engineering from NED, Karachi. Prior to joining NBP he served over a decade at SBP and UBL.

Tahir Hasan, SVP/Wing Head

- NBP Remittances Generating Unit owned or managed such as NEC Exchange and NBP Exchange
- Service Quality Assurance Department
- Home Remittances Processing Department

Tahir Hasan joined NBP in 2011 as SVP/Wing Head, GHRMG Operations. He has over 32 years of diversified experience in the field of Banking and Finance including Treasury, Cash Management, Investment Banking, Credit/Risk Management, International Banking, Resource Mobilization and has excelled in strategic planning and business management as well. Prior to his joining NBP he was working in the capacity of CEO of an Investment Bank. Also worked in Banque Indosuez for 15 years at various senior positions. He has also been on the Board of various listed companies from time to time. He is a Masters in Business Administration and also holds professional qualifications such as Diploma Associate Institute of Bankers, Pakistan, etc.



Ahmad Naseem, VP/Wing Head

- Home Remittances Business Management & Special Assignment Wing
- Product Development & Management Unit
- GHRMG Marketing Unit

Ahmad Naseem is the Head of Business Management & Special Assignment Wing at GHRMG. He joined NBP in 2010 and has been a key member of GHRMG team in the establishment of Home Remittances Business at NBP. He is a professional with over 17 years of experience in financial/corporate sector. Ahmad holds an MBA degree with majors in Finance from IBA, Karachi. Prior to joining NBP, he was the Head of International Banking, Financial Institutions Division at HBL.





Shahbaz Ahmed Khan, AVP/Wing Head

- FI (Remittances) Business Wing
- FI Desk – KSA
- FI Desk – GCC
- FI Desk – North America
- FI Desk – Europe

He is Masters in Business Administration and has 12 years banking experience including Bank Al Falah, Mashreq Bank Dubai and Habib Bank Ltd. At his last job at HBL he was FI Relationship Manager Home Remittances. At NBP he is the Head of FI Remittance Business Wing. FI Remittances Business Wing is responsible for establishing and managing Home Remittances arrangements with renowned Banks, Exchange Houses & MSBs all over the world. The wing liaison with NBP ITD for system development and plays an active role in branch training & facilitation. In 2009 NBP had only 7 arrangements including Western Union and now it has 30 leading correspondent partners which covers almost maximum outreach in every part of the world. Our correspondent network/outreach includes world`s largest Islamic Bank 'Al Rajhi Bank, Saudi Arabia and largest MSBs in the world like Ria Financial Services & Xpress Money which is the second largest MSB in world after Western Union. There are a number of remittance arrangements in pipeline with the aim to become the number one Bank in the country in terms of Correspondence Base network. The objective of broaden correspondent base is to maximize the outreach of NBP and provide ease/convenient to senders across the globe.



Khalid Bin Shaheen, SEVP/Group Chief, GHRMG, on a recent visit to UK where NBP service was appreciated by high officials of Western Union. Western Union business for Pakistan has dropped by over 50% in the recent years but National Bank of Pakistan was and still is the leading Bank processing Western Union Transactions. This has only been achieved by the relentless efforts put in by the NBP team and the guidance of the Group Chief, GHRMG.



Expansion Plan

Looking at the positive response from customers all around the world GHRMG is planning to develop its range of products and services in 2013

NBP Remittance Card
NBP Foree Remittance Card will be launching soon. Through NBP Foree Remittance Card, customers would have round the clock facility to withdraw their remittances from any of 1-link ATM Pakistan.

NBP Foree Call Transfer
With the upcoming acquisition of Inter Bank Fund Transfer (IBFT) services, GHRMG plans to develop and launch a new product with the proposed name of 'NBP Foree Call Transfer.' With this product, beneficiaries of Cash Over Counter Payments (CoC) available at all banks under arrangement with an international money transfer service providers such as Western Union, Xpress Money, Ria Financial etc can call NBP for instant execution and credit/transfer to any IBFT member

bank account of their home remittance transactions.

Branchless Banking Payment Services
GHRMG plans to enter into agency agreement with local telecoms and MSBs such as NBP Exchange Co. for payment of home remittances through their network which has flexible and extended working hours.

Launch of FERM Module at all NBP Overseas Branches
Launch of FERM (Remittance Collection Module) NBP e-Remittance access to be provided to overseas branches to enhance the business volume.

Expansion in Overseas Correspondent Base
Expansion of correspondent base through arrangements with institutions around the globe.



Thank You Papa



We take pride in our achievements

GHRMG always had definite goals to facilitate the national cause and to be the market leader in Home Remittances Business. Over a period of time it has improved its services by making it faster, convenient, reliable and sustaining to customers' needs. At the same time successfully aligned GHR's products and services with the latest technology. Here is a summary of some of GHRMG's achievements...

Achievements

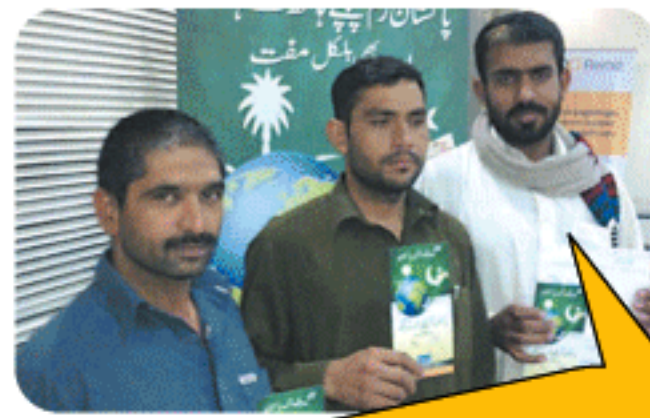
- Established a high powered exclusive Global Home Remittances Management Group under an experienced banker of level SEVP/Group Chief.
- Completely revamped NBP's remittances processing setup and also made structural changes in the setup for efficient management of the Group.
- Brought a comprehensive cultural change in the working of the staff by providing extensive trainings and introducing coherent incentive schemes for employee motivation.
- Reduced processing/delivery time of transactions to minutes (in most cases) as against 3 to 15 days previously.
- SBP/PRI declared NBP # 1 Bank in PRI Payment System.
- NBP received the "Max Factor of the Year-2011/12" award from Xpress Money Services Limited which is the third largest money transfer service provider in the world.
- NBP mobilized the highest ever home remittances in its 63 years history by posting a growth of over 300% in free of charge remittance business since 2009 with a year on year growth of over 93%.
- NBP introduced state-of the art 'NBP Foree Cash' which is a product for cash payments of home remittances over the counter for non-NBP account holders and has become the Bank of choice for receiving over the counter payments of Home Remittances and resultantly secured the leading position in making highest number of cash payments to beneficiaries.
- NBP has the fastest growing overseas correspondent base for home remittances with 28 tie ups. In just two years time NBP has made alliances with more than 24 leading Financial Institutions/Money Service Business providing remittance services for facilitation of overseas Pakistanis across the globe.
- At present, NBP is in process of finalizing new home remittances arrangements with over 20 leading international financial institutions/money service business. Finalization of these relationships is expected to increase NBP's remittance business considerably.
- Revamped NBP's image with regards to handling of Home Remittances with our international correspondents, resultantly some of the dormant relationships have been reactivated and big international players are now eager to do business with NBP.
- Home Remittances Service is available at all NBP's domestic network of over 1280 branches with improved service quality at branch level.
- Established the first dedicated, extensive and efficient compliant handling system to address grievances of remitters/beneficiaries.





Farhad Khan & LAI Muhammad

Before NBP we were facing problems regarding the transfer of money to our respective families but now we are very happy and satisfied with NBP's efficient services.



Muhammad Naveed

NBP is constantly striving towards enhancing the process quality and providing prompt service to its customers.



Ikhtlaq Khan

NBP staff is professional, their attitude is good and the environment at branches is very friendly.

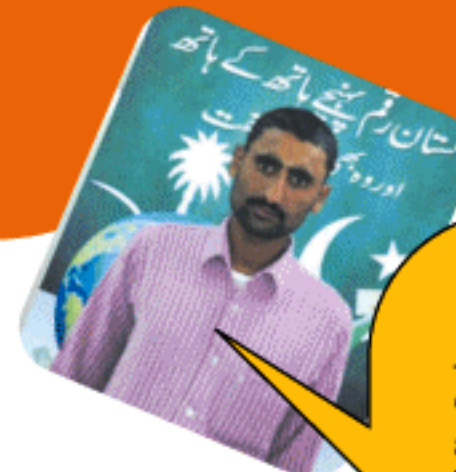
What our customers have to say?

Customer feedback is an excellent way to know if people are content with our products and services and at the same time keep our business going in a positive direction. Here is an authentic feedback of our valuable customers...



Basharat Ali

Public confidence is increasing day by day and NBP Foreecash is getting popular due to timely payments. The continued impressive growth in workers' remittances is the result of their improved services and products.



Muhammad Abid

As compared to the service we experienced before, now NBP is alot better and different. Service is becoming popular and I have few complaints.



Dr. Muhammad Ashraf

Customers are appreciating that they are getting money on the same day without paying extra charges. Efficiency is what has made us NBP's loyal customers.



Fazal Subhan

We as customers really appreciate NBP service and dedication. Moreover, maximum availability of NBP branches in small town/cities with online network is further motivating Pakistanis to use NBP Foreecash



Muhammad Hanif

We can rely on NBP's services. The services being offered are unique and are fast becoming popular among Pakistani community.



Muhammad Ismail

Since NBP is a Government Bank, I am proud to use NBP Foreecash services.



Farewell & Welcome

NBP bid farewell to dynamic Shahid Anwar Khan and welcomed Ashraf Mahmood Wathra, a versatile banker as the new SEVP/Group Chief, Credit Management Group



Credit Management Group organized a party to honor outgoing Group Chief, CMG, Shahid Anwar Khan and new Group Chief, Ashraf Mahmood Wathra at a local restaurant. Staff members, senior executives of CMG and GM (Credit) belonging to Karachi regions were also present.

During the function CMG's staff members paid rich tributes to Shahid Anwar Khan and said that he was a mentor, a visionary, a fatherly figure and a thorough professional. They praised him saying he is a living encyclopedia who was always there to guide and assist everyone in best possible manner. Shahid Anwar Khan in his address thanked CMG's staff for organizing the event, he recalled good times spent in CMG and advised everyone present there to work with utmost dedication and commitment. He expressed hope that NBP will continue to grow and prosper. He exhorted the audience to adopt an unbiased approach

to work focusing on what is said rather than who has said it.

He joined NBP in 1983 and worked on various assignments in Pakistan and Hong Kong. He has attended various courses and workshops within Pakistan as well as abroad. He is MBA in Finance from USA, DAIBP and BF in Textile.

As a member of the senior management, he was a part of many important management committees of NBP including Credit Committee, Operations Committee, ALCO, etc. Besides First Credit and Investment Bank Ltd, he is director on Board of a number of companies including Pakistan Refinery Ltd, National Bank Modaraba Management Co. Ltd, NBP Exchange Company Ltd, National Fullerton Assets Management Co and National Agriculture Ltd.

On the other hand, Ashraf Mahmood Wathra was warmly welcomed by CMG staff.

He is a seasoned and a versatile banker with more than 34 years of banking experience. He had exposure to many aspects of banking operations including credit management, corporate banking, investment banking and branch management and that his professionalism is well recognized in the industry. It was shared that those who have worked with him remember him as a leader, a guide and a world class banker. CMG staff expressed hope that under his capable leadership CMG will capture new heights of professional excellence.

Ashraf Mahmood Wathra praised Shahid Anwar Khan for his commitment towards NBP and expressed his desire to form a productive team in future.

CMG staff also presented gifts and bouquets to Shahid Anwar Khan and Mahmood Ashraf Wathra. ♦

Premises

We have shifted from PECHS to FTC!

Training and Organisation Development Group has recently shifted from PECHS to FTC. The training hub which has been renovated under the supervision of Logistic & Engineering Division provides high quality office space, classrooms and IT Labs. The layout and the design of the office reflect a forward-looking ambience where learning and setting are in seamless accord. Here is a glimpse of the 6th floor at FTC...

Divisional Head's Chamber



JNMDC Director's Chamber



Staff College Karachi Director's Chamber



Staff



Group's Administration Incharge



NBP Newslines Office



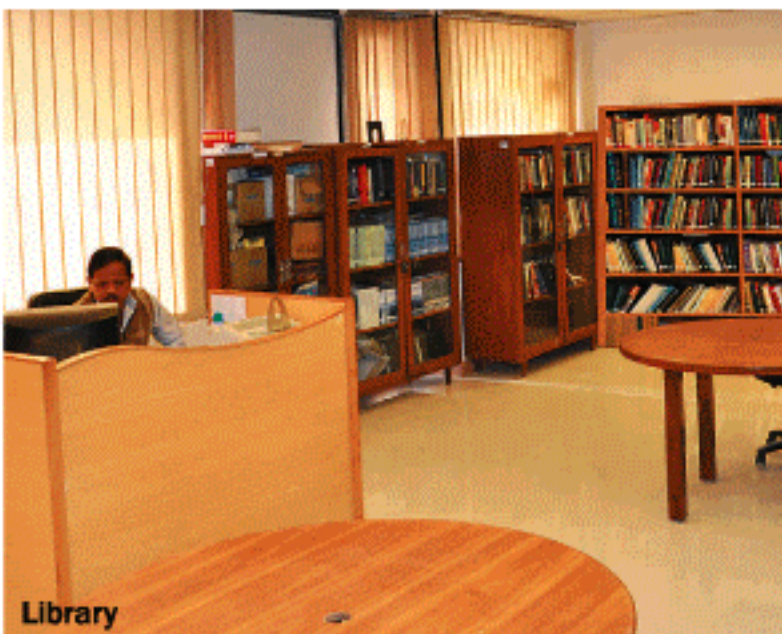
Corridor leading to office rooms



IT Lab



JNMDC Classroom



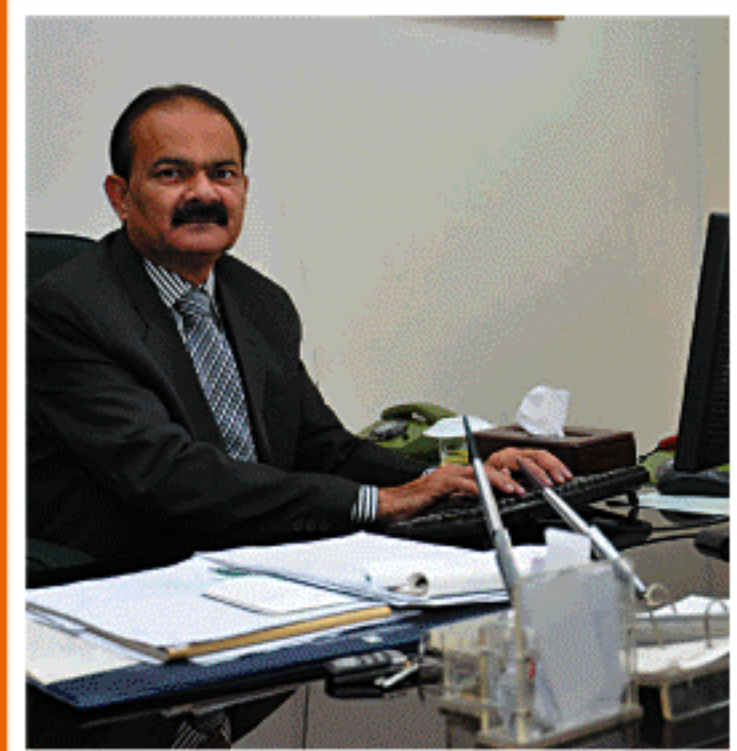
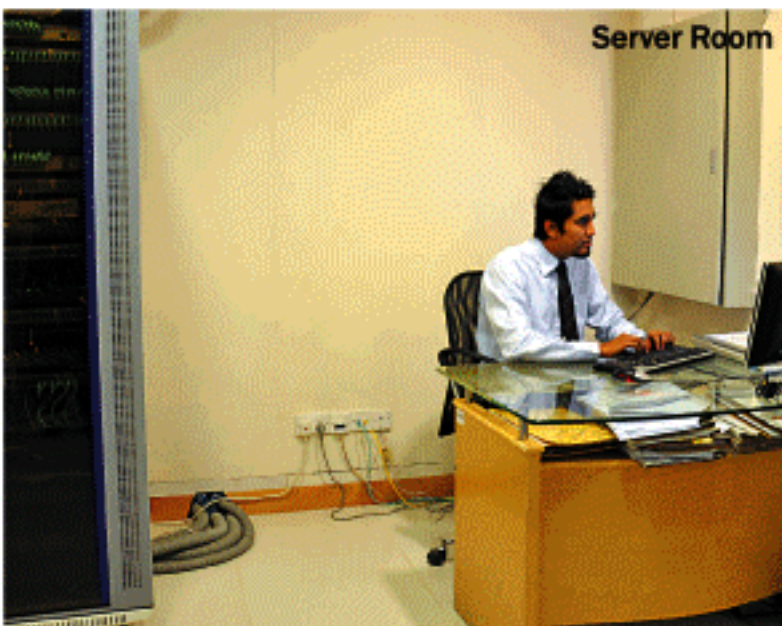
Library

The Training Center can comfortably accommodate around 20 students per class, which is outfitted with the latest audio/visual equipment. The Center is designed with sufficient space so that required hands-on exercises can be conducted on-site. Training Centre has professional trainers who are experienced and knowledgeable in their areas of specialties. The Training Center is located at the foot of the commercial hub and is easily accessible from all areas.

This impressive floor features executives' chambers and rooms which are suitably designed for any professional office. Space is profuse and is appropriate for the intended requirement for a Training Centre. The office workplace is divided into different departments. As you enter there is a huge workstation which is occupied by the Division, JNMDC, Staff College Karachi and NBP Newslines staff. Like any other multinational Bank there is a reception area, conference room, two dining halls, small kitchen and a huge library.

There are two workstations, one near Division's chamber and the other adjacent to Staff College Wing. Workstations have basic equipments, furniture and amenities to function properly. The staff has customized their workspace to make it a place they want to come back to every day. Contributing to this feel-good atmosphere is accomplished through the use of calming colors in the office setup, which invokes a feeling of professionalism and harmony. ♦

Server Room



Acknowledgment

The Training & Organisation Development Group would like to thank Mr. Malik Naushad, Logistics & Engineering Division, for his untiring efforts and support during the shifting of T&ODG to its new premises.

Program



Are you ready to shine?

Today's young bankers are the leaders of the next generation of bankers. Just to cope up with the full life-stream of a banker one should sketch out a plan and learn the art of survival techniques from the very start of ones career. A platform where the banking experience for the young bankers is laid for a steady and stable career growth in the future. NBP being a leader in the banking industry structured a Winter Internship Program for all those young budding bankers who are looking for a support for an excellent start. NBP welcomes driven, progressive and self-directed individuals to apply for internship assignments requiring further research and assistance. The Internship Program is a project-oriented learning opportunity for graduate candidates which offer widely-varied assignments year to year depending on business needs. It's the ideal introduction to a career with NBP. An opportunity to realize your true potential and polish your skills needed for this ever changing banking industry.

Our Internship Program offers an opportunity to apply what students have learnt over the course of academic years to real life business projects. During the course of this internship, students will gain first-hand knowledge of how the bank works, interact with our management and identify the skills needed to develop and grow. The program is designed to help students identify the future course of career or give a meaningful insight into the field that students have already chosen for themselves.

How do get started?

Students of Marketing/Sales, Finance/Audit/Banking, Human Resource Management, Information Technology/Enterprise Resource Planning, Logistic/Engineering and Health & Safety can confidently apply. The duration of the course is eight weeks. Eligibility criteria is that the applicant must be a fresh graduate or in second last year of four years Bachelor/Master Program and not more than 25 years of age. Upto 100 interns per year will be accommodated and only students of HEC recognized educational institutes will be entertained and after successful completion, an internship certificate will be issued.

Coordinators

Regional Coordinators:

- Samar Abbas Jaffri, SVP, Karachi
- Mujahid Abbas Khan, VP/GM HR, Lahore
- Masood Yasin, VP/GM HR, Islamabad
- Imtiaz-ul-Haq, VP/GM HR, Peshawar

Head Office:

- Rohma Khan, OG-II/MTO, PAW
- Ali Daud ur Rehman, IDW
- Ehtisham-ul-Haq, SL&WW

The first Internship Program commenced in December/January 2012-13 as experimental implementation of the policy. A team has been formed for the execution of internship program and Regional Coordinators from Lahore, Peshawar, Karachi and Islamabad regions are assigned to coordinate with those regions where HEC recognized institutes do not exist. All GM HRs will be responsible for day to day activities of the internees working in their regions.

As an intern, you will be offered hands-on-learning experience by contributing relevant projects and building professional network. So what are you waiting for? Get your act together and apply before it's too late. ♦

NBP interns share their experiences

Internship can offer exciting experiences in which students can grow and gain new knowledge and learn useful skills. Internship opportunities enable potential employees to use what they've learned, expand their knowledge and benefit from on-the-job experience. It is a great way to explore career choices that lie ahead of you, so here is what they share with NBP Newsline...



'During my internship at NBP I got to learn about various activities of Liabilities Unit at C&RBG. I studied numerous products and learned about product development. My experience was smooth and gratifying as the staff at the Bank is very friendly and cooperative.'

Sumayya Fazal, University of Karachi



'Since NBP is the leading commercial bank, there couldn't have been a better opportunity than this. I really liked the working environment here since all the employees are very encouraging and cooperative. The Bank really takes good care of its employees and there is continuous enhancement of bank policies in order to keep each and every employee satisfied.'

Leena Aftab, SZABIST

'It was a fulfilling experience at NBP Staff College Karachi, as it has good working environment and excellent learning opportunity. I was given some rewarding assignments and exposure which will help me in future.'

Sonam Gauba, SZABIST



'It was a great experience to work with NBP. The learning canvas of NBP is really broad and opened up our minds. The various assignments that I worked on enhanced my skills and help me develop a more professional attitude towards work. The platform has given me confidence and I am a lot more focused towards my goals.'

Rida Zaidi, SKAM'S



'NBP is a platform for students who are looking for motivating and professional work environment. NBP has transformed technology wise by leaps and bounds. The Training Centre is moving from manual learning to online learning.'

Fatima Khan, Jinnah University for Women

'Overall my experience in NBP is satisfying. I always wanted to work in an organization which has challenging environment and task. I have learned many things throughout my internship period and I hope that it will help in my future endeavours.'

Kamran Amin, Szabist





NBP Fire Safety Training



When employees are faced with extraordinary situation like fire, anything can happen. But with proper training and education, they can equip themselves in these unexpected situations.



The goals of firefighting are personal safety, saving victims' lives, saving property, and protecting the environment. The skills required for safe operations should be regularly practiced. The actions of employees if there is a fire are likely to be crucial to their safety and that of other people at the premises. All employees should receive basic fire safety induction training and attend refresher sessions at pre-determined intervals. The management needs to ensure that all employees are told about the Fire Emergency Plan and are shown the escape routes. The training should take account of the findings of the fire risk assessment and be easily understood by all those attending. It should include the role that employees will be expected to carry out if a fire occurs. This may vary in large premises with some employees being appointed as fire wardens or being given some other particular role for which additional training will be required.

In 2010 for the first time NBP held a two-day workshop for its employees on 'Fire Safety and Emergency Exit.' Professional trainers of Network for Human and Social Development Islamabad trained around 120 NBP employees and issued certificates.

In 2012 Nehal Jafri, Wing Head, Security and Safety, got the plan for Building Emergency Exit approved. When SOP was approved he appointed wardens for Head office floors and held lectures and practiced fire drill and fire safety. The session was attended by senior executives and through demonstration basic fire prevention measures were discussed. They were briefed on the importance of fire doors, appropriate use of firefighting equipment and emergency exits. To ensure that employees know what they have to do to safeguard themselves and others on the premises.◆



A Visit to the President

Moeen-ud-Din, SVP/Regional Head, Mirpur, AK called on Sardar Muhammad Yaqoob Khan, President of the State of Azad Jammu & Kashmir, at Kashmir House, Islamabad. The Regional Head apprised him of the services being offered by NBP and its role in economic development of Azad Jammu & Kashmir.



NBP inaugurates help desk at Tahweel Al Rajhi (Saudi Arabia)

Recently NBP inaugurated helpdesk at Tahweel Al Rajhi - Al Khobar Centre, Eastern Region, Saudi Arabia for Home Remittance Customers. Khalid Bin Shaheen, SEVP/Group Chief-NBP and chairman NBP Exchange Company Limited inaugurated the helpdesk along with senior official of Al-Rajhi Bank and Tahweel Al-Rajhi.



Mushtaq Ahmed Shaikh, Regional Head, Larkana, Ali Nawaz Buledi, Manager, Warrah and Abdul Latif Solangi, GM Operations, Larkana distributed eatables into the affectees at Warrah District Kamber - Shahdadkot.



MEDIA MEETS NBP

On 136th Birth Anniversary of our founder Muhammad Ali Jinnah, National Bank of Pakistan paid tribute to Quaid-e-Azam `s untiring efforts in the creation of Pakistan. During a media briefing Divisional Head, Corporate Communication Division and Adnan Adil Hussain, SVP/Divisional Head, Consumer & Retail Banking Division, Commercial & Retail Banking Group, apprised the media about NBP `s recent achievements and initiatives. NBP `s performance during the past 5 years has stood out. There is an enhancements in NBP advance salary, Cash & Gold scheme, agricultural products and NBP products business in general. NBP Advance Salary is a single largest personal loan product in the industry with a market share of nearly 52%. It was launched in 2003 as 'Advance Salary personal loan ` finance facility and was designed to target public sector employees who were already NBP `s account holders. The product was an instant success to date. NBP since then has disbursed more than PKR 210 Billion and more than 1.6 million government employees have been benefited from this scheme. Despite these huge volumes, the infection is only around 2%. The income range of 70% of more than our advance salary borrowers is about Rs. 20,000. NBP is enhancing its services to the income strata that can seek Rs. 1,000,000/ (Rupees One Million Only). 'Agriculture is yet another area where NBP demonstrates its national commitment and resolve ` Adnan informed. 'NBP leads its counterparts by a huge margin and outreaches approximately more than 250,000 farmers in the nook and corner of the country. NBP stands

second in catering agri-needs after ZTBL. Out of agricultural sector approximate financing need of Rs. 750 Billion. NBP is equally active in catering to Housing Finance through its product Saibaan. NBP SAIBAAN, a house financing product, yet managed to hold its feet from slipping and just took its share of around 10% in NPL. Nevertheless, the consumer team is on the drawing board, calibrating a strategy for the product and 'mind it, NBP Saibaan is the product having lowest mark-up rate and unmatched product features that a borrower requires, ` Adnan announced.

'NBP is also an active player in commercial and SME lending. In SME sector, share of NBP financing out all banks (around 44) in Pakistan is around 10 %. Pledge is not every body `s business. It requires skills and systems. NBP being the senior most competitors in the said skill has the system to cater the needs of traders and millers pan-Pakistan. With its sprawling network of branches across the national landscape, NBP is poised to outreach the most disadvantaged and left over strata of population and provide them essential financial services. ` He cited several instances where NBP was the only financial institution available for general public. NBP caters to more than 2.1 million out of 3 million pensioners through its 1,290 plus branches network. NBP is also catering around 300,000 EOBI pensioners in addition to 2.1 million other pensioners. NBP has approximately 1.8 Million salary accounts of government employees, employees of public sector institutions, provincial governments and local bodies, etc.



'Proficient Banker'

In pursuance of the vision of our President for long-term development of Human Resource as outlined in President, Training & Management Development Division, embarked upon a strategy to materialize the vision into a reality. A deeper contemplation to this effect paved the way to understanding of increasing the scope of trainings & bringing all the segments of employees in training fold & designing programs which will cover major aspects of training required for certain positions. In line with this strategy, a mandatory five-day program of "Proficient Banker" for all officers of the field (OG-III to OG-I), working at the Branches & Regional offices, was designed. After successful sessions of four batches of Proficient Banker in June, July, September and October 2012, sixth batch of proficient banker was held at all four Staff Colleges.

The objectives of this program were outlined at outset by Moizuddin Khan, EVP/Divisional Head, T&ODG. The program aims to equip officers with essential knowledge and skills for effectively handling branch affairs and improve customer satisfaction. Give them information on NBP retail products. Provide tools for effectively handling branch portfolio management; inter branch reconciliation, branch returns, financial statement analysis, credit management, cash management etc. At the same time improve teamwork, communication skills and problem solving techniques and train them on basics of IT skills.

Participants were officers from all regional offices a good blend of experience i.e. senior/seasoned officers having experience of more than 20 years. Participants shared their experiences, knowledge and expertise with each other which will eventually be beneficial for their career growth and personal development.

After attending this program there will be an appreciation of Bank's services and operations, based on SPM and inbuilt internal controls. They will develop an understanding of Bank's Assets and Liabilities Products. They would gauge an insight for CRM and Customer Service at NBP. An understanding of work flow of various General Banking Operations and an ability to perform efficiently in various capacities in General Banking. Give them an overview of Credit Management and IT Skills. An awareness of concept of Teamwork, Motivation, Problem Solving Skills & Communication Skills.



NBP Awarded for elevating the Nation

Pakistan President Asif Ali Zardari awarded Ex-President NBP, Qamar Hussain 'Gold Medal on Corporate Social Responsibility' during the 36th FPCCI Export Trophy Awards at Governor Sindh House. This award is a top slot award and is given on the basis of overall NBP contributions and donations for charitable, social, educational and public welfare purposes. NBP for the last 63 years has been committed to the social upliftment and development of the society. It has been working towards improving the quality of life of the communities it operates in. NBP strongly believes that no success in material terms is worthwhile unless it serves the interest of the nation. Its primary purpose of a business is to improve the quality of life of the people. It takes into account every single person in its sphere of development and ensures that its socio-economic initiatives touch the lives of all stakeholders in a positive way. Therefore, in and around the operational areas of NBP, whether it is a functioning facility or a project in the implementation stage, the emphasis is on all-round growth. This encompasses initiatives in income generation, education, healthcare, water, electricity and all other basic services. NBP's policy encompasses initiatives to conserve, sustain and renew the environment, to encourage sustainable socio-economic development of the community and to improve the quality of life of the people living in the areas in which it operates. In all their programs, the organisations seek to engage the ultimate beneficiaries of an initiative right from the conceptualization and planning stage to the implementation, the Bank playing the role of a catalyst eliciting positive change.

Asif Ali Zardari awarded Ex-President NBP, Qamar Hussain 'Gold Medal on Corporate Social Responsibility' during the 36th FPCCI Export Trophy Awards at Governor Sindh House. This award is a top slot award and is given on the basis of overall NBP contributions and donations for charitable, social, educational and public welfare purposes. NBP's mainly contributes in health, education, community development, disaster relief, women emancipation, infrastructure development, environment, water purification and sanitation, special children, sports and culture. This award is the highest in the jurisdiction Corporate Social Responsibility of the Federation of Pakistan Chambers of Commerce and Industry.

The event was attended by Makhdoom Amin Fahim, Federal Minister for Commerce, Dr. Ishrat ul Ebad Khan, Governor Sindh, Syed Qaim Ali Shah, Chief Minister Sindh, Dr. Asif A. Brohi, President NBP, Syed Ibn-e Hassan, Divisional Head Corporate Communication and other senior executives of National Bank of Pakistan and other federal and provincial ministers, top bureaucrats, foreign diplomats, members of Federation of Pakistan Chambers of Commerce & Industry and other social elite.



New Building

Inauguration ceremony of construction of new building of NBP Regional Office and District Courts Branch, Bahawalpur was performed by Muhammad Sharif, SVP/Regional Head, Bahawalpur.



Job Expo

The Youth Affairs Department, Government of Sindh, in collaboration with The Capacity Builder organised Job Fair 2012 (under the Career Counseling for Youth Project) at the Expo Center Karachi. The Job Fair brought together students with interest in various disciplines; Engineering, Banking and Commerce, Information Technology, Education, Arts & Humanities and various other fields. A very diverse youth attendance was witnessed at the event mostly those who would be soon entering their fields as interns and/or employees. It provided them with an opportunity to survey a large number of job applicants and facilitate them to network with other employers. NBP also had a stall at the Fair for students interested in apply for a job.

Notable Changes!

Training

Nausherwan Adil, SEVP/Group Chief, Operations, has been designated as the new Group Chief, Training & Organisation Development Group.

Operations

Khalid Mahmood, Executive Vice President, will look after the affairs of the Operations Group.

Corporate & Investment

In order to cater to top corporate customers and to effectively manage the existing customer base, it has been decided to split the Corporate & Investment Banking Group into following two independent Divisions to be headed by the following executives; Syed Irtiza Kazmi, Corporate Banking Division (South)

This Division will comprise of existing

- Corporate Banking Centre, Karachi
- Corporate Coordination Wing
- Investment Banking Wing
- Private Energy Wing, Assets Rehabilitation Wing
- Corporate Branch, Karachi

Khadim Hussain, EVP, Corporate Banking Division (North)

This Division will comprise of existing

- Corporate Banking Centre, Islamabad
- Corporate Banking Centre, Lahore
- Corporate Banking Centre, Faisalabad
- Corporate Banking Centre, Multan

Nadeem Anwar Ilyas, SEVP & Group Chief, Corporate & Investment Banking Group (C&IBG) with a vast experience in credit and recoveries will head the Small & Medium Assets Recovery Group.

Commercial & Retail

The existing Commercial & Retail Group has been split into the following independent Divisions to be headed by the executives;

- Shaharyar Qaiserani**, EVP, Agriculture Business Division
- Pervaiz Taj Bhatti**, SVP, SME & Commercial Banking Division
- Adnan Adil Hussain**, SVP, Consumer & Retail Banking Division
- Farooq Hassan**, SVP, Business Development Division

Logistics & Engineering

Logistics Support & Engineering Group has been converted into a Division. The Division will be looked after by Javed Haider, SVP.



Medical Camp

A Medical Camp was organized at NBP, 4th Floor Regional Office, Hyderabad. Dr. Abdul Rab Shaikh, Consultant Interventional Cardiologist Hyderabad checked everyone. The General Manager HR, RMT Members, Department Incharge and Staff of Hyderabad Region also took part in the medical camp.

End of the day Regional Management Team gave away shields to the doctor and his team.



A study worth reading!



Mahwish Saeed, OG-I/Member Directing Staff, Staff College Karachi, MSC in Organisational Industrial Psychology, has nine years of practical experience at various organisations. She recently presented her research work on Relationship between Perceived Training Opportunities, Work Motivation and Organizational Citizenship Behaviour at the Institute of Business Management.

The objective of this study was to examine the relationship between perceived training opportunities, work motivation and organizational citizenship behavior. Based on review of the literature, the following hypothesis were proposed for the study: there is a positive relationship between perceived training opportunity and work motivation; organizational citizenship behavior will influence work motivation of employees; and perceived training opportunities increase organizational citizenship behavior of employees. The sample comprised of 37 male participants from a Government Bank. Three questionnaire were administered i.e. Perceived Training Opportunities scale, Organizational Citizenship Behavior by Kuwass, 2008 and work Motivation Scale (Gange, M. Forest, J. Gilbert, M.H. Aube, C., Morin & Malorani A, 2010). The outcome indicated positive relationship between perceived training opportunities with work motivation. Furthermore, results revealed that organizational citizenship behavior did not affect work motivation; and perceived training opportunities had no influence on organizational citizenship behavior.

The basic aim behind this study was to find out the alternative relationship between perceived training opportunities, work motivation and organizational citizenship

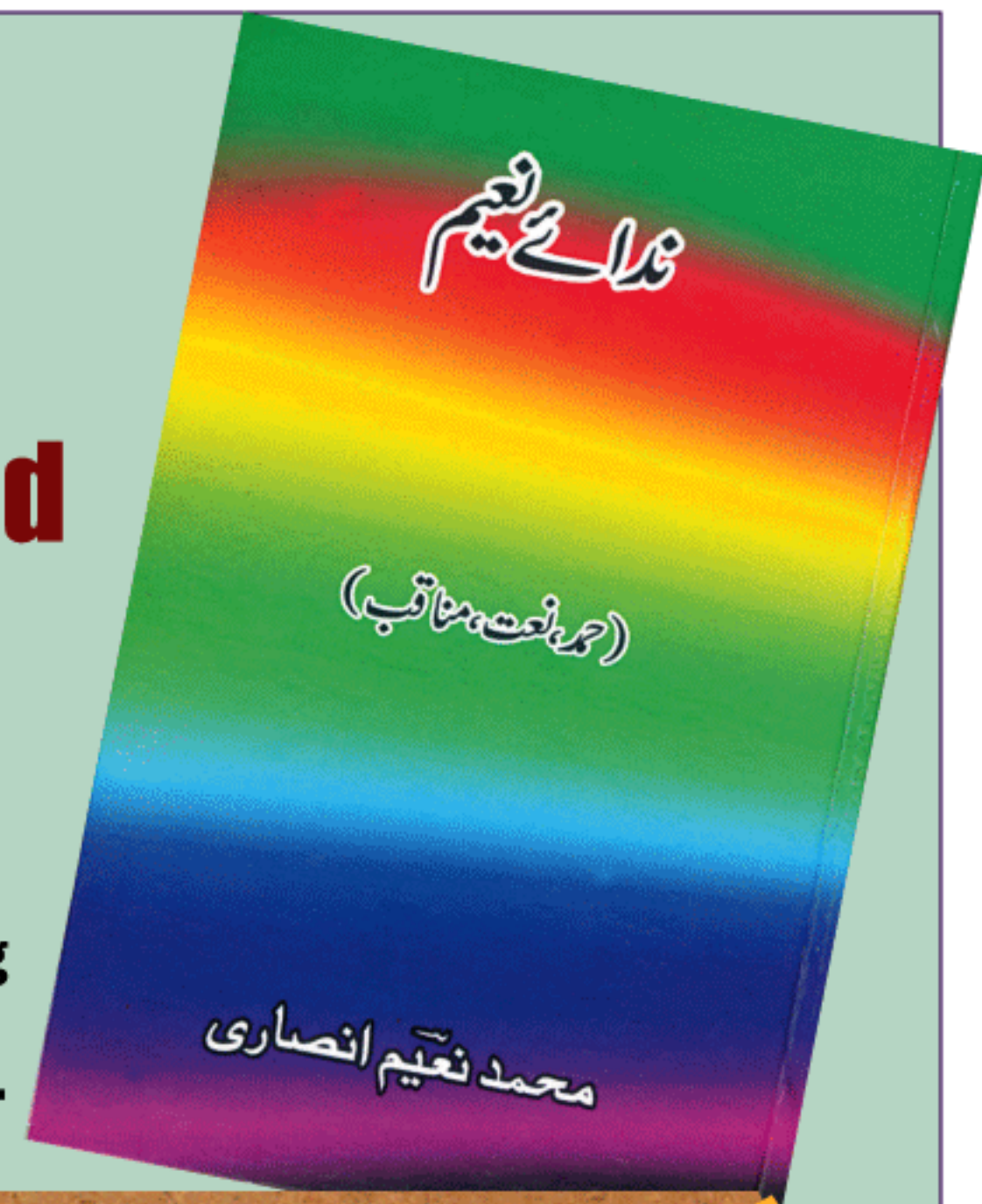
behavior. The major finding shows that the perceived training opportunities and work motivation are directly related to each other. Consequently, this research contributes to this line of study by giving further support for an intervening role of OCB towards common measures of training outcomes. The research also supports the opinion that perceived training opportunities may increase work motivation.

According to the aforesaid facts, it can obviously concede that OCB cannot influence motivation hence disprove the value of hypothesis. To meet the prospect of the research as expected, the results found in the current organizational context are comparable to those established by the recent practices in our country regarding training and development. Government Banks exists generally around the job security where they can obtain highest salary and other benefits on an ongoing basis. They are not bothered about the assign work and working environment. People who are contented with their position at an organization have committed themselves over time, and the remaining who have uncertainties on the approach, their organization treats them unfairly, have developed casual work behavior that cant lead to the organizational citizenship behavior. Although, this behavior

can facilitate the organization a long way to successes and an employee may exhibit this behavior to be expected doing anything under his ability to benefit the organization as an appreciation.

Results shows lower level of organizational citizenship behavior in employees with high level of perceived training opportunities that means employees who have work motivation due to perceived training opportunities merge improved skills as a value added impact in their routine work they gain from trainings. In the present changeable business environment a bank must focus on developing a more flexible, responsive and resilient workforce to gain the competitive edge. Training opportunity in a government bank considered as changing the mindset and developing positive attitude, employees who are working without computers since very long feel insecure about their traditional way of doing work they are afraid of advanced training opportunities as they don't feel comfortable to be a part of fully automated work environment. ♦

If any employee holding a Masters Degree wish to share his/her research paper with us, kindly get it approved by your senior and send it at editornbp@hotmail.com



... Stirring the soul and mind

Muhammad Naeem Ansari, SVP, Secretary Board, is blessed with an innate talent of writing Naat which has now taken into a shape of a book which he has recently launched as **'Naatey Naeem'**. The collection is lucid, heart wrenching, emotive, evoking divine sentiment which is an experience in itself for all Naat lovers and for those with religious inclination.

Naatia Poets have become a symbol of admiration and reverence in recent times. They have very fondly raised the flag of Naat (verses praising Prophet Muhammad (PBUH) when most of the poets diverted their abilities towards romantic ghazals. In these depressing times when violence and economical stresses have engulfed our minds Muhammad Naeem Ansari's poetry is soothing and refreshing to the soul; it's like a candle enlightening the darkened hearts. His poetry is peculiar in the sense that it encompasses characteristics of Holy Prophet (S.A.W.) with recurrent references from Quran and Hadith.



Muhammad Naeem Ansari was born in Faisalabad and after completing his graduation, he joined the NBP. His association with the Bank has been quite long and his love and passion for writing *naat* poetry has been even longer. During the initial days, Naeem was unable to give full time to writing as his other commitments kept him away from literature and poetry.

He started writing poetry in his college days but could not continue it

for long as there was no proper guidance available to him. Then later his education and employment kept him away from his passion for writing. In 2009 he met Afaq Siddique, an eminent writer, poet, translator and critic. Being an Urdu writer he was equally conversant with Sindhi, Hindi and Persian and translated a number of books, including verses of Shah Abdul Latif Bhitai. He had a long list of works to his credit. Afaq Siddique is the one who motivated Naeem to

start writing *Naatia* poetry. He used to arrange Mushairas at his house on Sundays where Naeem could recite his collection of *Naat-e-Kalam* from his first book which was published in 2012. Afaq Siddique guided him throughout and proof read his poetry as well. He also proposed the name of his book *'Naatey Naeem.'*

Today, Naeem feels privileged as Afaq Siddique very eagerly wanted to write the pretext of his book but it was left unwritten because of his demise. ♦

Fast Forward!

Favourite poet

It's really tough. I have read many great poets' ghazals and Naat and learned a lot from all of them.

Advice to the new generation

I would like to urge them not to waste their time on superficial things and indulge in activities which will help groom their personality. Study the life of Our Holly Prophet, which is a true guide to live a meaningful life and try to spend time reading books.

Literature Today

Positive attitude is always needed in literature. Media and Internet has made habit of book reading very rare which needs to be revived. TV is a waste of time. We need to come out of its addiction and try to spend our free time reading books.

'Inspirational Tales' is a regular feature about touching and challenging or amusing personal experiences of employees overcoming work hurdles or acting beyond the call of duty.

If you would like to share your side of the story; kindly call at 021-99225677 or send it at editornbp@hotmail.com

Corporate Social Responsibility



NBP Support to SOS Children's Village Multan

With the support of NBP, Youth home is developed in the SOS Children's Village Multan for the children over eight years of age or reaching adolescence. It is a home for abandoned and neglected children of our society. This is the first welfare project and has been very well received by the community in Multan.



Wheelchairs Distributed to Special People

NBP provided wheelchairs to special people of Multan and Rajanpur. A large number of disable people and children of flood affected areas are the beneficiaries. NBP provided equipment support to special person and mobile them to make their lives easy.



Safina Welfare Hospital Hangu Swat

Safina Welfare Hospital is the only hospital which provides medical facilities to the people of Hangu, a village located in the remote area of Swat. In the absence of Ultrasound Machine, patients have to travel long distance for diagnosis. Taking notice of this hazard NBP provided Ultrasound Machine to the hospital in order to relief the poor patients.

Supporting Garage School

NBP provided equipment support (Multimedia, Photocopier and Printer) to the Garage school. It was established with the aim to provide quality education and health care to underprivileged of Neelam Colony and Shah Rasool Colony to turn them into responsible citizens of the society.



Donation to Fatimid Foundation

Fatimid Foundation started their operation in Karachi decades ago, it is catering to 73 % blood disorder patients of Pakistan. A large number of Thalassemia patients are the beneficiaries of their laboratory and blood bank. Foundation also established a Kidney Centre in Quetta which is providing blood transfusion free of cost. Since it is a daunting task to maintain such service without charges, NBP lessen their burden by contributing in this noble cause.



Vocational Training

To make Baluchistan women self-reliant, a Vocational Training Program was sponsored by the Bank. Poor and needy women were selected and attended the course at Quetta. All participant were given sewing machines to make them self reliant and start their own business so that they could contribute to their families.



Sub-e-Nau Disability Reduction Program

National Bank extended its financial support to Sub-e-Nau, which provides disability reduction and rehabilitation facilities to the victims of earthquake and other natural calamities. They have been rendering medical services since for the past few years in the northern areas of Pakistan in collaboration with Canadian doctors who carry out operations.



NBP supported the Convocation of IBT Trust

NBP recently sponsored convocation ceremony of Institute of Business & Technology (IBT).



Donation to Mukhtaran Rafiq Welfare

Regional Head Lahore, handed over the donation to the Executive of Mukhtaran Rafiq Welfare Trust on behalf of NBP.



PIA Won NBP Gold Cup Hockey Tournament

NBP has been organizing the Gold Cup Hockey Tournament in Punjab and this year it was held at Lahore. Six top Departmental Hockey teams participated in the tournament. NBP and PIA qualified for the final and both the teams played very well. But PIA managed to win by 4-2 goals.



NBP Pentangular Cup – Tie between Punjab and Baluchistan

The third edition of NBP Disable Cricket Tournament was played at NBP Sports Complex, Karachi. Teams from Punjab, KPK, Sindh, Baluchistan and Federal Capital area participated. The final was played between Punjab and Baluchistan and since both the teams played extremely well there was a tie between both teams. President Dr. Asif A. Brohi declared both teams as winners and announced Rs. 50,000 prize for each team.



Pakistan Cricket Club won 7th Time NBP- KCCA Premier League

To promote club cricket in Karachi, NBP has been sponsoring a cricket tournament since last six years. The tournament was played at Zonal level and Pakistan Cricket Club and Alamgir Gymkhana qualified for the finals. Pakistan Cricket Club won the 7th edition of NBP_KCCA Premier League.



Donation to Benazir Public School for Girls

Benazir Public school for girls provides education facilities to a large number of girls residing in district Nawabshah. To improve its condition and education standard, NBP upgraded the infrastructure by developing books and computer libraries to update the students with the latest academic trends and IT training.

Lifetime Support to TCF School

NBP has adopted The Citizen Foundation School at Nawabshah, allowing poor children to have easy access to quality education. TCF has a large schooling network in Pakistan. TCF encourages female enrollment and also has a dedicated Teacher Training Center in Karachi and Mansehra.



Ladies Football Training Camp - 2012 at Quetta, was sponsored by NBP

NBP Badminton Team Won the National Badminton Championship - 2012



Palwashah
Ladies' Single



Sara Mohamad & Palwashah
Ladies' Double



Murad Ali
Men's Single



Rizwan Azam
Men's Double



Appreciation

Rehman Malik, Interior Minister, lauded the efforts of NBP CSR Division and praised Iqbal Qasim for serving humanity across the country. He expressed his views in a meeting with Ghulam Muhammad, Division Coordinator.



May you have many more...

Staff of Training & Organisation Development Group threw a surprise birthday party for Tazeen Fasiuddin, Director, JNMDC and Muhammad Asif Nadeem, Assistant/PA to the Editor, NBP Newsline at FTC.



A Beautiful Souvenir

Syed Ibne Hassan, Divisional Head, Corporate Communication Division, presented a beautiful artistic picture of Quaid-e-Azam to Shahryar Khan, General Secretary of National Press Club, Islamabad as a special souvenir on Quaid's Birthday.



Gathering at Gymkhana

Muhammad Zaman Khan, SVP, Regional Head, Regional Office, Hyderabad along with Regional Management team of General Managers and Regional Compliance Office arranged a gathering for members of JCI (Junior Chamber International) and Business Community at the Hyderabad Gymkhana.



Farewell

Mumtaz A. Farooq, VP, GM, HR, Bahawalpur, presented a bouquet to Khalid Iqbal Lodhi, OG-I/Coordinator COAP on his retirement.



On the Spot

Muhammad Mumtaz A. Farooq, VP/GM, HR, Regional Office, Bahawalpur, gave Spot Award to Muhammad Aslam, OG-I/SAP for successful completion of SAP Migration Data in SAP HCM.

A Scholar

Ayesha Noor, MTO/OG- I, Main Branch, Islamabad, completed MSC Economics in First Division, MS-Finance with roll of honour. She even completed JAIBP and AIBP and at present she is PH.D Scholar at the International Islamic University, Islamabad.



You have made us proud!

Muhammad Mutahar Chaudhry son of Muhammad Majid Chaudhry, Manager Operations at NBP Seoul Korea, is a middle school student in Rainbow International School Seoul South Korea. He participated in E-BIKO International ICT Olympiad in Ankara, Turkey. The Olympiad is backed by the Ministry of Education, M/o Culture, M/o Transport & Communication and M/o Technologies Republic of Turkey. The project presented by Muhatar from Korea was chosen for the finals and he won third prize and Bronze medal. It's a great achievement by a Pakistani abroad and we are proud of him.



Transferred!

Zubair Ahmed, OG-I, Staff College Karachi, has been transferred and posted to Logistics & Engineering Group, NBP, Head Office, Karachi.



Youngest AVP of Hyderabad

Tahir Saeed Jagirani, is the youngest AVP of Hyderabad Region. He was just 22 years old when he joined NBP. In short span of time he has been promoted as Assistant Vice President at the age of 28.6 years, making him the youngest AVP of the region.

Sad Demise

Farman Ali OG-I, Jalalpur Jattan Branch, Gujrat left us for the eternal abode. He joined NBP as a Security Guard and was promoted upto OG-I. His devotion and dedication towards his job was exemplary.



Wow!

Nisar Ahmed Memon received his promotion letter from AVP to VP from Rafique Ahmed Bhurgri, Regional Compliance Officer, Hyderabad.





Only Memories!

A farewell party was organised in the honour of Muhammad Mustaq Cheema, OG-I and Muhammad Abdul Razzaq, OG- II, Model Branch Daska. Both the officers retired after devoting 36 years of service to the Bank.



Good Luck!

Ghazanfar Abbas Khan, Vice President/Incharge Credits, Regional Office, D.G Khan has been transferred and posted to NBP Staff College Lahore. A relieving party was organized by the staff of Regional Office, D.G Khan and rich tributes were paid to the said executive with best wishes on his new assignment at Staff College, Lahore. Rao Zulfiqar Ali Khan, SVP/ Regional Head, presented bouquet to the executive on behalf of staff. Muhammad Younas, SVP/General Manager Credit, was also present on the occasion.

One step up!

Sohail Hassan Butt, SVP, General Manager, HR and Amir Manzoor, SVP/General Manager, Credit, at the occasion of their promotion from VP to SVP.



Cutie Pie!

Shahid Khan, HR Officer, NBP Regional Office Muzaffarabad AK, has been blessed with a lovely boy Rayyan Khan Yousafzai.

Academic success

Muhammad Zubair, s/o Muhammad Javaid, Messenger, Assets Recovery Group, Head office, successfully cleared his Matric Examination.



Birthdays!

Ayyan Son of Muhammad Mujahid Khan, OG-III, Credit Management Group, SBP CO-Ordination and Islamic Banking Division recently celebrated his first birthday.

Wedding Bells!



Ahsan Abid (OG-II/MTO Batch XIV), Corporate Branch Karachi, is all smiles with his bride.



Qurat Ul Alin Ahmed d/o Tallat Khurshid, VP/GM HR, NBP, Regional Office, Jhulem, with her groom at the wedding reception.



Birthday of Rafique Ahmed Bhurgri, Regional Compliance Officer, Hyderabad, was celebrated on the first day of the new year. Nisar Ahmed Memon, VP, Compliance Wing, Hyderabad, Hassan Ali Memon, G.M. HR, Hyderabad and other colleagues also attended the party at Compliance Wing, Regional Office Hyderabad.



Birthday party of Pervalz Iqbal, OG-I/ HR MTO (Representative of NBP Newslite & Management Brief) was organised at HR Wing, Regional Office, D.G Khan. Ghulam Murtaza Shah, GM Operations and Iqbal Ahmad Baloch, GM HR, participated alongwith other colleagues at the Regional Office, D.G Khan.



Two employees of NBP, Farjad Saeed, MTO/OG-II and Sehar Sheikh MTO/OG-II made their association even stronger by getting married in Lahore.



Khalid Jamil, MTO/OG-II (Batch XIV), NBP BWP Branch also tied a knot last year.