



Newsline

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NBP all set to highlight 'National'

in its future strategies to assist the government in strengthening the economy of Pakistan



Editor's Note

*I*t is really encouraging to note that inclusive development is high on the government's agenda, connecting the deprived to markets and vitalising economic growth to accelerate the pace of human development. There are, however, huge opportunities for inclusive growth in Pakistan. The flourishing youth population when provided with skills and capacities, will not only drive growth but their participation will also make it more inclusive as they constitute the largest population segment. In this edition, we have a detailed report on how NBP can play a vital role in increasing the level of financial inclusion in Pakistan.

Unfortunately there is lack of opportunities, professional training institutes for awareness of youth in the country. Educated youth is unemployed, they are unable to participate in the country's development across the country. There is dearth of proper training institutes in the country where student can get professional training for their careers.

No doubt, future of our nation lies in their hands. Young generation has huge responsibility on their shoulders. Future of Pakistan will not simply be determined by powerful bureaucracy but by its young people. The Government and the society should support these Nation Builders and concentrate on protecting their physical health; their skill-based education, employment and give them the courage and motivation to move forward.

Asra Adnan
Editor

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



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The Editor has the right to edit any write-up sent for publication for clarity and space

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INCLUSIVE DEVELOPMENT FOR A PROSPEROUS PAKISTAN

Inclusivity in terms of economic growth and development is a relatively new concept and it refers to the fact that for economies, it is insufficient as a policy to focus purely on economic growth (i.e. GDP growth) as the only benchmark representing successful policy. It is also important to give due weightage to how and where in any economic system have the benefits of the economic growth reached – income inequality, income distribution, and improvements in standards of living.

In any economy, its citizens evaluate their respective country's economic progress not by published GDP growth statistics but by changes in their households' standard of living – a multidimensional phenomenon which encompasses income, employment opportunity, economic security, and quality of life. Measures such as the Inclusive Development Index is one method to measure the level and rate of improvement in shared socioeconomic progress along with the standard measure of economic growth (i.e. GDP). The World Economic Forum, for 2018, ranked Pakistan 47th amongst 74 emerging economies with a positive outlook. The ranking is based on a number of variables such as labor productivity, life expectancy, wealth distribution, carbon emissions, poverty rates, etc. in addition to GDP growth rates.

The term **"Financial Inclusion"** encapsulates the concept of policies, plans and initiatives that aim to provide access to financial products and services to all and sundry (especially the unbanked and underbanked segments of society) in an affordable manner. National Bank of Pakistan is positioning itself as a transformative agent for the priority sectors of Pakistan. The first step in this regard is the formation of the Inclusive Development Group (IDG).

IDG, within NBP, is the formal structure that is expected to deliver financing products and services to Pakistan's priority sectors while at the



same time interact with related stakeholders (nationally and internationally) to channel funding to areas of the economy that are presently in need of financing and have a strategic importance in Pakistan's long term sustainable economic future.

FINANCIAL INCLUSION & IT'S OBJECTIVE

As per the World Bank, the objective of "Financial Inclusion" is to facilitate day-to-day living and to help families and businesses plan for everything from long-term goals to unexpected emergencies. To enable this for families and businesses, access to financial markets (especially having a bank account) and the ability to access other financial services is key for financial inclusion. "As account holders, people are more likely to use other financial services, such as savings, credit and insurance, start and expand businesses, invest in education or health, manage risk, and weather financial shocks, all of which can improve the overall quality of their lives." Therefore, financial inclusion can be instrumental in overcoming poverty, empowering people and bringing financial stability along with promotion of growth in society. In essence, financial inclusion supports economic growth and reduces income inequality while empowering the poor and has been a key component of recent efforts by Pakistani governments to promote the concept of inclusive economic growth – be it through the Benazir Income Support Fund (BISP), the Ehsaas Program or the Kamyab Jawan-Youth Entrepreneurship Scheme.

Role and future strategy of NBP in contributing towards strengthening Pakistan's economy

NBP being the nation's largest banking network, can play a vital role in increasing the level of financial inclusion in Pakistan. With 1505 online branches and over 7 million active customers, NBP can provide access to bank accounts to the underbanked or unbanked segments of the population. NBP having its outreach in Pakistan's remotest areas has the opportunity to capitalize upon this access and its name to attract the unbanked and underbanked segments of society to open bank accounts. With NBP's strong relationship with the Ehsaas Program and the BISP, as well as its significant market share in the home remittance market.

Going to the next step, NBP recently created the Inclusive Development Group (IDG) as part of a broader reorganization of the bank with a view towards creating focus within the bank to the well identified and defined "Priority Sectors" of the economy which require special focus in terms of access to loans. These Priority Sectors are Agriculture, Small & Medium Enterprises and Housing.

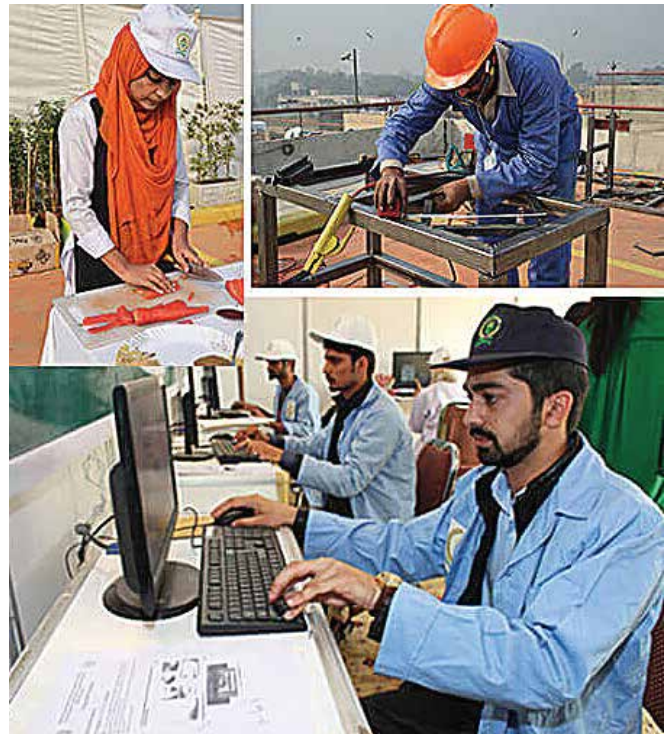
NBP is Pakistan's largest public sector bank and as such, its advances have always reflected to some extent lending against government priorities. Therefore, when the country faced an acute power generation shortfall, NBP's lending efforts focused on loans for power generation. When government priorities have been to develop national infrastructure, NBP stood as a financier of oil refineries, highways, ports and terminals.

Now, NBP has adjusted its direction on focusing on a number of key issues facing the nation today; stagnant and low farm productivity (as compared to international standards), an emerging water crisis, an SME sector in acute need of financing, a housing shortage, and a need to promote greater female participation in economic activity. Although all of these are extremely macro-level issues and significant progress will not be made without coordinated efforts of multiple stakeholders (governments, financial institutions, multilateral agencies, NGOs, Microfinance lenders, and academia), NBP has taken upon itself to attempt to bring about positive change in the economy with the hope that others will follow suit.

NBP leads amongst its commercial banking peers in terms of Agriculture financing. The Pakistan Banks Association (PBA) Awards 2019 is an acknowledgment of this fact. This existing market position is due to its over 225,000 borrowers of agricultural loans in around 1,300 branches and the efforts of the entire NBP team. It is a platform on which IDG can develop and implement programs and specifically designed for certain specific regions as well as certain agriculture products with a view towards enhancing farm productivity. To unlock Pakistan's agricultural potential requires not only such products and programs but they have to be launched with a holistic approach wherein the needs of the agriculture sector have to be addressed with products and schemes not only based on farm and non-farm credit, but also through the SME financing segment (for example storage facilities, financing service provider of farm machinery, etc).

NBP has one of the largest SBP assigned targets for SME financing amongst all banks in Pakistan. This leading position is based on NBP's size and physical coverage and an expectation of the regulator regarding NBP's ability and willingness to meet these targets which are based on 1) province wise exposure 2) gender wise exposure and 3) category-wise exposure (i.e. SE or ME category). With the shift to IDG of the SME financing business of the bank, the expectation internally is that not only will NBP meet these targets but also exceed them.

The Kamyab Jawan – Youth Entrepreneurship Scheme (KJ-YES) is one aspect of the SME financing business and is an important product for NBP from three distinct perspectives. Firstly, it is an alignment of NBP advances to the government's priority sector, secondly, it is for the first time that NBP has tested and utilized a facility to accept application for loans via electronic medium, and lastly, it sets the stage for other potential electronic offerings of NBP products. The focus of the KJ-YES is to extend affordable loans to young entrepreneurs who want to either start a new business or require capital to grow their existing businesses. The Scheme is designed in coordination with the Government to address capital requirements of the young people to provide them an opportunity to increase their business and is expected to contribute significantly to Pakistan's economy. With a



significant allocation of the loans towards women entrepreneurs, the Scheme will contribute towards enhancing women empowerment and recognizing their potential contribution to Pakistan's GDP.

As a credit program, it touches many aspects of IDG, it has been created primarily to take an SME lending product of the bank to the customer in a most transparent and efficient manner. The public response has been overwhelming as NBP alone is presently processing over 450,000 applications for loans received over a period of about 15 days, an application pool never witnessed before for any lending product offered by any bank in Pakistan.

NBP's strategy in Agriculture and SME products seems to have been driven



by a desire to meet the targets rather than run these as potentially viable product programs. NBP has to approach Agriculture and SME financing with a view that these segments can in fact not only have a high impact on economic growth and development but that these advances are very profitable in themselves for NBP. Therefore, collectively, the Bank's internal mindset has to focus away from 'Just wanting to meet a SBP-set target' to a mindset that 'exceeding targets is a good thing.'

As IDG's strategy unfolds over the next few months, there will be a sharper emphasis on providing products to the field to enable value-chain and vendor financing. The NBP field force has to provide products which can be marketed to customers. In this regard, work at Head Office has already started on various products that would increase NBP's product menu for SME and commercial financing. The products will enable the commercial and SME

field force to work very closely CIBG's customer base as well as provide more structured loan products in the areas of agri-businesses, bills discounting for vendors of NBP's top rated corporate clients as well as promotion of larger trade business for SME and Commercial customers. In addition, Agriculture financing business has to also begin focusing on lending in the various products and programs which are already part of the Agri Policy Manual, especially those products which increase farm output/productivity, water conservation and also promote crops like oilseeds, horticulture, fish farming. The potential to grow in each segment can be substantial and with the credit programs in place, it is expected that NBP can position itself as Pakistan's largest bank for priority sectors financing.

NBP has a housing finance product called Saibaan but due to various issues, the product is not growing at a pace where it can maintain its relevance for NBP or have any significant positive impact on the national economy. One of IDG's biggest priorities is to focus efforts to grow the



housing finance portfolio by increasing the growth rate of Saibaan as well as to launch new products that aim to enable home ownership for low to middle income market segment. This effort will also align NBP's housing finance strategy with the Naya Pakistan Housing Authority initiative of the Government of Pakistan.

IDG's raison d'être is not just to create and market loan-based products to various target market segments but also to implement a philosophy of "inclusive development" by addressing certain broader agenda issues/themes that are important to achieve sustainable growth and enhanced national prosperity. Improvement in the environment and reversing climate change, enhancing women's empowerment, greater access to finance for the unbanked and underbanked are all common themes which for small and medium infrastructure enhancement are all with a view towards ensuring a broad-based development paradigm that aims to improve the quality of lives of the people in these important sectors of the economy which the private sector commercial banks have not been able to reach as yet.

Another major priority sector financing initiative that NBP will take is to launch mortgage-based lending products aimed at the middle and low income groups. In this regard, NBP made a significant investment in Pakistan's first mortgage refinance company. This company began operations in 2018 and despite the rising mark-up rate environment today, mortgage lending in Pakistan has crossed the PKR 100 billion mark for the first time in history. Furthermore, the Bank is planning a launch of its own mortgage financing product that will enable qualifying low and middle income home buyers to own their own homes.

IDG is an integrated approach towards not just addressing the financing needs of a defined customer base but also towards improving the ecosystem of that same customer. IDPSG via its interaction with not just the customer, but also with NGOs, Local, Provincial and Federal Governments (and the relevant PSEs and agencies) as well as the MFIs/MFBs and MLAs can add a lot value to the country's economic development. Conversely, there is

potentially a huge benefit to Bank not just financially but also in terms of positioning it as an FI focused on addressing the needs of the unbanked/under banked segments of society.

NBP finances crops (cotton, rice, wheat, etc.) and farm implements but there is very little emphasis at present on looking towards broadening this crop related lending to items like beef, dairy, horticulture, lentils, oilseeds, fruits and vegetables.



The inclusion of CSR Division in IDG is part of a larger strategy to align NBP's CSR activities within the overall philosophy of financial inclusion. NBP will begin to focus on using its CSR budget in initiatives in communities where it can enable us to enhance our goodwill. Healthcare, education, women's empowerment, environment (particular climate change and water conservation) are the area that are expected to be the focus of the CSR led goodwill initiative.

Additionally, the office of the Green Banking Officer (as required by the SBP) will also be made part of the CSR team. Essentially, its focus will be twofold:

1. To provide an Environment Rating model to the Bank to be used in all credit decision making as per Green Banking Guidelines of the SBP.
2. To work towards making NBP itself a more environmentally healthier organization.

Implementing the concept of inclusive development in a bank is a bold measure and reflects a long term vision of the President and the Board of Directors. The Board has even created a Board Inclusive Development Committee (BIDC), which is responsible for overseeing and supporting the re-organization and providing guidance on how the goals of financial inclusion can be achieved as we go forward. In many ways financial inclusion is something that NBP has always been consistently implementing for example by having branches in unbanked and rural areas, the largest agriculture lending portfolio in Pakistan, attractive rates of financing against gold ornaments as well as many other initiatives and products. However, with the creation of IDG, it is expected that the NBP will consolidate and enhance its position amongst Pakistani banks as a leader in promoting financial inclusion in Pakistan. ♦



Nations are built on vibrancy of its youth

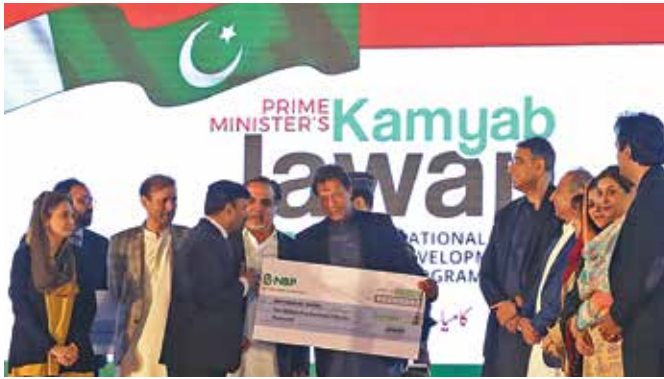
Prime Minister Imran Khan distributed cheques among beneficiaries of subsidised business loans under his government's Kamyab Jawan Programme – Youth Entrepreneurship Scheme at Karachi.



Prime Minister Imran Khan attended a cheque distribution ceremony of his government's flagship project called Kamyab Jawan (National Youth Development Programme) at Karachi.

The cheques were distributed among the successful applicants who had applied for loans from different districts of Sindh. A sum of Rs100 billion has been allocated for the initiative for the welfare of youth.

Sindh Governor Ismail, federal ministers and a whole lot of youth selected under the loan programme were invited to attend a ceremony held at the Governor House. PM distributed cheques among the aspirants selected from across Sindh.



Special Advisor to the PM for Youth Affairs, Usman Dar, has asserted that provision of employment to youth at the earliest was among the top priorities of the government. The premier has allocated highest-ever budget in the country's history for youth, the government initiated distribution of loans across Sindh and other parts of the country on an immediate basis.

"Millions of Sindh's youth have come under the banner of the program that will increase employment and reduce poverty" Mr Dar informed that the government would provide best guidance and training to youths under its patronage.

He also said, "Allah has blessed this nation with fertile land. We have amazing resources for tourism, we have 5000 year old Indus valley civilization. We have oldest cities like Lahore & Multan with its heritage." Special Assistant to the Prime Minister on Youth Affairs Usman Dar informed that 100,000 youth have applied from Sindh under Kamyab Jawan programme.

Prime Minister congratulated Usman Dar, Asad Omer & Hafeez Sheikh for working on this project. He said that he strongly believe that this program will help develop our country because nations are built on vibrancy of its youth.

The success/acceptance of the applications ratio is around 15 percent. The reason for non-acceptance is, most of the youth applicants have no viable business plan. ♦





National Bank of Pakistan
is recognized as
Best Bank
for Agriculture in
Pakistan



National Bank of Pakistan won the Best Bank for Agriculture Award 2019 at the 4th Pakistan Banking Awards organized by the Institute of Bankers Pakistan. The Award was presented to NBP President & CEO Mr. Arif Usmani by Mr. Raza Baqar, Governor State Bank of Pakistan, who was the chief guest at the ceremony.

Being a public sector Bank, NBP has always considered its prime responsibility to promote all areas that will help accelerate the growth of the economy of Pakistan. Financing in agricultural business is the Bank's top priority as Agriculture accounts around 21% of Pakistan's GDP and employs about 43% of the labour force. NBP caters to almost all segments of Agriculture like Farm and Non-Farm Credit, Agricultural Extension including Corporate & Institutional Credit. NBP has around 210,000 agriculture borrowers with lending of more than 46 Billion in this sector.

During the year 2018, the Bank has helped variety of agriculture sectors that include Agri Implements, Silos and Warehouses, Land Improvement, Irrigation, Horticulture, Dairy Farming, Calves Goats and Sheep farming, Poultry, Fisheries, Value Chain Financing, Cotton Ginners, Rice Processors, Milk Processors, Sugar Mills, Tobacco, Food Processors and Working Capital for Crop Inputs. The Bank has also lent to MFIs and MFBs for onward financing to farmers, corporate farmers including Large Dairy & Poultry Businesses and for Commodity Financing.

NBP is the largest state-owned financial institution of Pakistan and its biggest strength is its wide penetration across all corners of the country with huge customer-base that makes NBP an ideal and strategically placed institution. On this remarkable achievement, NBP congratulates all its stakeholders and resolve to continue to improve its services in the coming years. ♦

APNS Client Performance Award



NBP was given 'Business Performance Award' in the Public sector category at the 24th All Pakistan Newspaper Society (APNS) Award ceremony held in Islamabad. President of Pakistan Dr. Arif Alvi was the guest of honor on the occasion. This was the first time that NBP has received APNS award and this recognition is unique as NBP was the only non-media organization to receive APNS award. Ceremony was well attended by media groups, APNS executive committee, advertising agencies and Government officials from Ministry. Syed Khurram Hussain, SVP/Divisional Head, SMD, SBAG, received the award on behalf of NBP.

Let us all
revive the glory of Kashmir

“Gar Firdaus Bar-Rue Zamin Ast,
Hami Asto, Hamin Asto, Hamin ast.”
'If there is heaven on earth, it is here, it is here, it is here'

Pakistan observed Kashmir Solidarity Day on 5th February 2020. Reiterating Pakistan's unwavering political, diplomatic and moral support for the people of Kashmir in their struggle for the right of self-determination, the entire nation remains united and with one voice. Kashmir, which was once considered a paradise on earth has been burning for decades now. Dal, a lake in Srinagar that once attracted tourists from all over the world because of its beauty and calm waters, does so no more. A once-peaceful ethnic community which used to sing songs and enjoy the charms of life has become collateral damage of blind hatred. Therefore, to relive or revisit the lost glory of this beautiful state, **NBP Newslines** had invited NBPIans to share its history, unique heritage, cuisine (recipes), music (lyrics), poetry, literature, attire legacy, philosophy, photos showing solidarity, etc to pay homage to the ever beautiful and breathtaking state of Kashmir.

Beautiful Kashmiri Girls & Sightseeing



Beautiful Kashmiri daughters of Muhammad Yasir Aziz, Cashier, Khadora Branch, Mirpur Region. Safah Yasir and Marwa Yasir are twins and disabled [bedridden] by birth and are very attached to their father. May Allah SubhanAllah Wa'Taala bless these lovely girls with happiness and fulfill all their dreams.

History

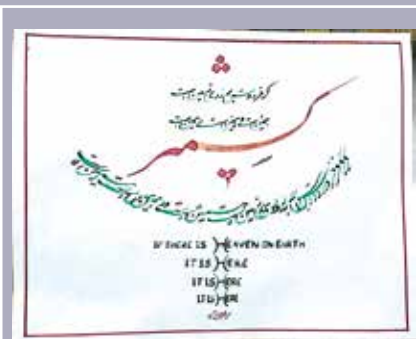
During ancient and medieval period, Kashmir has been an important centre for the development of a Hindu-Buddhist syncretism. The Buddhist Mauryan emperor Ashoka is often credited with having founded the old capital of Kashmir, Shrinagari, now ruins on the outskirts of modern Srinagar. Kashmir was long to be a stronghold of Buddhism. The dynasty marked the rise of Kashmir as a power in South Asia. Shah Mir was the first ruler of Shah Mir dynasty, which had established in 1339 CE. Muslim Ulama, such as Mir Sayyid Ali Hamadani, arrived from Central Asia to proselytize in Kashmir and their efforts converted thousands of Kashmiris to Islam. In the run up to 1947 there were two major parties in the princely state: the National Conference and the Muslim Conference. The National Conference was led by the charismatic Kashmiri leader Sheikh Abdullah who tilted towards favoring the accession of Jammu and Kashmir to India. The National Conference enjoyed popular support in the Kashmir Valley whilst the Muslim Conference was more popular in the Jammu region. The fact that Kashmiris were not particularly enamored with



the idea of Pakistan reflected the failure of satisfying the political urges of Kashmiris. In the last days of 1948, a ceasefire was agreed under UN auspices. However, since the referendum demanded by the UN was never conducted, relations between India and Pakistan soured and eventually led to two more wars over Kashmir in 1965 and 1999. India has control of about half the area of the former princely state of Jammu and Kashmir, while Pakistan controls a third of the region, the Northern Areas and Kashmir. By 1956–57 they had completed a military road through the Aksai Chin area to provide better communication between Xinjiang and western Tibet. India's belated discovery of this road led to border clashes between the two countries that culminated in the Sino-Indian war of October 1962. Though these regions are in practice administered by their respective claimants, neither India nor Pakistan has formally recognized the accession of the areas claimed by the other. India claims those areas, including the area "ceded" to China by Pakistan in the Trans-Karakoram Tract in 1963, are a part

of its territory, while Pakistan claims the entire region excluding Aksai Chin and Trans-Karakoram Tract. The two countries have fought several declared wars over the territory. The Indo-Pakistani War of 1947 established the rough boundaries of today, with Pakistan holding roughly one-third of Kashmir, and India one-half, with a dividing line of control established by the United Nations. The Indo-Pakistani War of 1965 resulted in a stalemate and a UN-negotiated ceasefire.

M. Yasir Aziz, Cashier, Khadora Branch, Mirpur Region



Calligraphy by Mehdi Agha, OG-II, Quetta, Cantt Branch.

Kashmir issue has always been a quagmire for India and Pakistan. It is also known as a flashpoint of South Asia region. Both India and Pakistan have fought three conventional wars and faced several crises during the pre-nuclear and nuclear periods over the issue of Kashmir. And this phenomenon of brute and force is going on till to date. In all this scenario, Kashmiris are the ones who are at the sufferer end. Let's have a brief look at the hardships of Kashmiris for freedom movement and their on-going struggle for the right of self-determination.

After the accession of Kashmir to India, the peace of the region deteriorated; Pakistan and Kashmir fought their first war over the issue of Kashmir. On this account, UN commission passed its resolution – 47 on 21st of April 1948 to maintain the peace in the region. In this resolution, it was decided that the question of the accession of the State of Jammu and Kashmir to India or Pakistan will be decided through the democratic method of a free and impartial plebiscite. Moreover, the Secretary-General of the United Nations will, in agreement with the Commission, nominate a Plebiscite Administrator who shall be a personality of high international standing and commanding general confidence. He will be formally appointed to office by the Government of Jammu and Kashmir. Contrary to

this plebiscite never happened till this date due to ineptitude of India. Henceforth, relinquishing the right of self-determination of Kashmiris.



Narendra Modi abrogated article 370 and 35A in respect of the Indian-held state of Jammu and Kashmir. Article 35A of the Indian Constitution was an article that empowered the Jammu and Kashmir state's legislature to define "permanent residents" of the state and provide special rights and privileges to those permanent residents. It was added to the Constitution through a Presidential Order – The Constitution (Application to Jammu and Kashmir) Order, 1954 – issued by the President of India on May 14, 1954 under Article 370. The state of Jammu and Kashmir defined these privileges to include the ability to purchase land and immovable property, ability to vote and contest elections, seeking government employment and availing other state benefits such as higher education and healthcare. Non-permanent residents of the state, even if they were Indian citizens, were not entitled to these 'privileges. Furthermore, this Article was the outcome of five-month deliberations between Prime Minister Jawaharlal Nehru and Sheikh

Abdullah. A joint solemn affirmation was given to this Article "Neither side can amend or abrogate it unilaterally except in accordance to the terms of the provision" (2/3rd majority of the Parliament). However, by unconstitutionally abrogating the Article 379, India has gone against the spirit of democracy and due to this Kashmir is burning since last 182 days/ 6 months.

The resolution of the Kashmir issue is only possible when all Muslim countries get united. For instance, Saudi Arabia, Iran, Pakistan, Turkey, Malaysia, Indonesia and all other Muslim countries should unite and address the issue of Kashmir through OIC – Organization of the Islamic Conference. The contemporary situation is also favorable in this regard. As China is emerging on the world horizon and Russia is trying to gain its lost glory. These both countries will help Pakistan and all other Muslim countries for the resolution of Kashmir issue, because of their vested interests of investment. Henceforth, all Muslim countries take advantage of this scenario and help Kashmiris to regain their right to self – determination. Up to some extent, the issue of Kashmir has been addressed in the 74th session of UN general assembly, yet more is required.

Maira Shah, Head Office, Strategy & Business Analytics Group (SBAG)

Kashmir, the heaven on earth

*The valley of paradise
The beauty of water fall
The delightful thought
The Arcadia of this world
The Eden Garden
The Joys of its own
The glory of martyrs
The heritage of sacrifices
The voice of swallows that no more remains
The story of abuse
The scenery of blood shed by furious forces
The sounds of war that circulates in the air
The bullet that destroys the eyes of innocent Kids
The journey that still goes on
The journey of freedom
Valley for which Jabangir resembles to heaven
Waiting for its rights
The right of freedom
Freedom like a free bird
Seven decades passed
Oh my Kashmir, aren't you exhausted from these fires
One day when I will go there
Will listen the sound of swallows
The sound which has been disappear now*
Adeel Nasir Mir, AVP, SBAG

A Thought

I am waiting to the day when they would be at peace there, I am waiting for the day when innocent killings would be stopped there, I am waiting for the day when justice would win there, I am waiting for the day when "KASHMIR" will get freedom from these homicidal people.

'WE ALL ARE WITH KASHMIR JANNT NAZEER'

Tarique Nawaz, OG-II/Staff Welfare Incharge, NBP, Regional Office, Mirpurkhas



Beautiful Sights Captured

**Afaq Khalid, OG-III /
Manager, Khadora
Branch, Bhimber AK**



Kashmiri Gals Costume

The unmarried Muslim Kashmiri girls wear the skullcaps which are embellished with the gold thread embroidery and decorated with the trinkets, pendants and amulets.



Kashmiri Traditional Jewellery



Jiggni and Tikah are the famous types of head jewellery worn in Kashmir.

These both ornaments are made of Gold and silver. The traditional design of Jiggni and Tikah features triangular, semi-circular and circular shapes which are fringed with hanging pearls and gold leaves.

Samar Shahid, AVP, T&DG

Kashmiri Traditional Matha Patti



Kashmiri Music

Kashmiri music mirrors the rich melodic legacy and social heritage of Kashmir. Customarily the music formed by ethnic Kashmiri singers has a wide scope of melodic impacts in the piece. In any case, generally speaking, Kashmiri Valley music is nearer to Central Asian music, utilizing customary Central Asian instruments and melodic scales, while music from Jammu is like that of North India and Ladakhi music is like the music of Tibet. Sufiana Kalam is the established music of Kashmir, which utilizes its very own ragas (termed as maqam), and is joined by a hundred-stringed instrument called the santoor, alongside the Kashmiri saz, the setar, the wasool, and the dokra. Hafiz kalam is the move that is dependent on the sufiana kalam. Instruments like daman and surna are included in the traditional music of Kashmir. Tibetan music is a kind of Ladakhi Buddhist music which involves chanting in Sanskrit or Tibetan which is considered as an integral part of the religion.

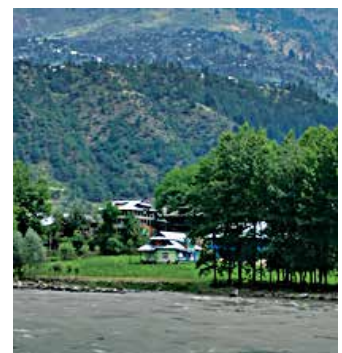


Holiday Destination, Saral Lake, Neelam Valley, Kashmir



Last August Qadeer visited Saral Lake, Neelam Valley Kashmir, the journey begins at a small road side village called Basel, about 40 km from Naran. It's a 7 hours hike to Mulla ki Basti about 15 km, he stayed there for the night and began his journey towards Saral Lake which is another 16 km about 8 hours hike towards Sarel Lake but worth it.

**Qadeer Ullah Durrani, Head Agriculture, IDG, NBP,
Regional Office, Peshawar**



Kashmir Vacation



**Farheen Zehra Naqvi, AVP, Internal
Placement Division, HRMG**

Kashmiri Cuisine



Kashmiri Mutton Rogan Josh

This Authentic Kashmiri Mutton Rogan Josh is a Kashmiri style Lamb Curry made with spices like fennel seeds and dry ginger. The dish has thin red color gravy and a thick layer of butter on top. This dish goes very well with steamed rice or any bread. It tastes delicious either way. Spicy, loaded with yummy flavors. Do try at home.

Ingredients

1/2 kilogram mutton preferable meat from lamb's leg

4 tablespoon clarified butter

2 pieces black cardamom

1/2 teaspoon saffron dissolved in water

1 teaspoon garam masala powder

2 tablespoon whisked curd

salt to taste

1 tablespoon red chilli powder

1/2 teaspoon dry ginger powder

1 tablespoon fennel seeds powder

1 teaspoon asafoetida powder

1/2 teaspoon red chilli powder or as per taste

How to make Kashmiri Mutton Rogan Josh

- Take a heavy bottom pan and pour the 4 tablespoons butter in it and heat it on medium-high flame. Add black cardamom into it and roast it for 1-2 minute.
- Now put the mutton pieces in butter and fry it till outer coating of meat turns brown in color. Occasionally stir and turn the mutton pieces to cook it from all the sides till brown in medium-high flame.
- When the mutton gets brown add spice mix to it. Cook it for a minute or two.
- Now add half teaspoon of saffron, salt to taste and pour 2 cups of water to it.
- Put the whole spice bundled bale into it. Cover and cook it on high flame for 5 minutes and let the mutton simmer. After 5 minutes turn the flame to low and let the mutton cook with spices for 40 minutes on low heat.
- After 45 minutes open the lid. You will find the gravy has turned into Rogan (red), thick and oily. Now add 1 teaspoon of garam masala powder along with 2 tablespoons of whisked curd. Mix it well and again cook covered for another 30 minutes on low flame.
- After 30 minutes open the lid and remove the spice bundled bale from the gravy. Your delicious Mutton Rogan Josh is ready to serve. ♦

Kishwar Noman, AVP, Legal Division, Head Office, Karachi.



Kashmiri Style Chicken Pulao

Kashmiri Chicken Pulao Recipe is a one pot Kashmiri rice preparation which is made with simple basic Indian spices and mixed along with chunks of chicken. Try this delicious dish along with Raita of your choice and you will not be disappointed.

Kashmiri Chicken Pulao Recipe is an aromatic rice recipe that is tossed with whole spices and chicken. The rice is made by roasting some whole spices and then adding curd mixed spice powders. By adding curd, it will help the rice to have a nice soft texture. The garnish of cashew nuts and almonds add richness to the Pulao.

Serve Kashmiri Chicken Pulao along with Tomato Onion Cucumber Raita , Carrot Cucumber Tomato Salad with Lemon and Coriander by the side so it will make a complete meal.

Ingredients

1 cup Rice , washed and soaked in water

300 grams Chicken breasts, cut into small pieces

1 inch Cinnamon Stick (Dalchini)

3 Cloves (Laung)

1 Mace (Javitri)

1 inch Ginger

4 cloves Garlic, chopped

1 Onion, sliced

1 cup Curd (Dahi / Yogurt)

1 tablespoon Red chilli powder

1/2 teaspoon Turmeric powder (Haldi)

1 teaspoon Coriander Powder (Dhania)

1 teaspoon Black pepper powder

1 tablespoon Cashew nuts

5 Badam (Almond) , crushed

Salt to taste

Cooking oil

How to make Kashmiri Style Chicken Pulao

- To begin making the Kashmiri Chicken Pulao Recipe, heat cooking pot with oil on medium flame, once the oil is hot, add mace (Javitri), cloves (Laung), cinnamon stick (Dalchini) and let it sizzle.
 - Once it sizzles, Add ginger, garlic and saute for a couple of minutes. Add onions and saute them well till they turn translucent (transparent).
 - In a mixing bowl, combine the curd along with red chilli powder, turmeric powder, coriander powder and pepper powder and whisk well.
 - Turn down the heat and add this whisked curd into the sautéed onions and mix well.
 - Add chicken pieces and saute till the chicken is half cooked. This will take about 6 to 8 minutes.
 - After 6 to 8 minutes, add in soaked and washed rice along with 1-1/2 cups of water. Sprinkle salt accordingly and stir well. Close the lid of the cooking pot.
 - Once done open the cooking pot and fluff up the rice and mix it evenly with the masala.
 - Garnish with cashew nuts and crushed almonds and serve hot.
 - Serve the Kashmiri Chicken Pulao Recipe along with Tomato, Onion and cucumber raita. Carrot Cucumber Tomato Salad with Lemon and Coriander by the side so it will make a complete meal. ♦
- Samar Shahid, AVP, T&DG, Head Office**



TOWN HALL SESSION AT NBP REGIONAL OFFICE HYDERABAD



President Mr. Arif Usmani, visited Regional Office Hyderabad, along with Ms. Sultana Naheed SEVP/Group Chief, Retail Banking Group, Mr. Tariq Jamali, SEVP/ Group Chief, Centralized Operations & Administration Group, Mr. Abdul Wahid Sethi, SEVP/Chief Financial Officer, Mr Rahmat Ali Hasni, SEVP/Group Chief, Inclusive Development Group, Mr. Fouad Farrukh, SEVP/Group Chief, Islamic Banking, Mr. Shoukat Mahmood, EVP/ Group Head, Service Quality Group, Mr Karim Akram Khan, EVP/Group Head, Logistics Support Group and Dr. Jalil Ahmed Tariq, Divisional Head, ERD, HRMG, HO Karachi.

Mr. Adnan Adil Hussain EVP/ NMH (South), RMT Hyderabad and RMT MirpurKhas welcomed the visiting team. The President and senior management spent a structured and productive day at Hyderabad Region, which was organized and planned by the RMT/Officials of

Hyderabad Region. In the first session, there were presentations and the achievements of two Regions followed by critical discussion by Group Chiefs/Group Heads and future strategy guidelines by the President who appreciated the efforts and achievements of both the regions.

The second session was organized in the honor of selected valued clients of NBP from both Regions. The President presented shields to them and this gesture was reciprocated by the customers with traditional gifts as per local hospitality. The valued clients of both the regions expressed their experiences, expectations, and satisfaction of NBP services. They acknowledged local RMTs support and also suggested some financial policy amendments at par with local market that the President agreed to consider.

The third session was Town Hall Meeting with field staff where the President shared future NBP strategy followed by an informal discussion. The day was concluded with high level of motivation and strong commitment by the employees of these Regions. ♦



PRESIDENT MEETS RAWALPINDI MANAGERS



The participants of this meeting were Managers, Regional Office Departmental Heads and RMT of Rawalpindi Region. The session started with a welcome speech by the Regional Head, Zahida Hamid, who thanked the President on behalf of RMT and field staff for his presence. The highlights of Rawalpindi Region Performance were shared and the Performance and achievements of the region were also discussed. Profit target by 135 % stood at 6.5 billion against a target of 4.8 billion. Absolute and average Deposit Target also surpassed Region showed deposit figure of 205 billion with 15 billion rise over the base figure despite heavy payment and other constraints during December 2019. For the Year our focus was on advance salary because of increasing interest rates and business conditions of the country as a whole; efforts of the team resulted in growth of 22 percent over the base figure thus touching the mark of 2.7 billion only on account of this portfolio. Another attempt of the Region was consolidation of all the asset portfolios thus controlling the NPL in almost all the advances. Eligible cases of advance salary deceased customers under widows and orphans policy were written off after completion of all formalities. Exports of the Region stood at 19 billion against a target of 4.5 billion.

Not only the business side but operational and compliance performance of the region also highlighted i.e. 92 percent of active accounts biometrically verified /exempted. 99 % signature cards uploaded in the system. Similarly around 50



percent reduction in base figure of diarised audit findings. Finally RH Rawalpindi attributed all these results to the hard work and commitment of field staff coupled with liaison of RMT and marvellous support by HO Management specially NMH and Group Chief CRBG. (Now RBG)

President NBP applauded the landmark achievements of Rawalpindi Region and explained the vision for 2020. During the year there will be a

change in the vision of NBP keeping abreast with the changing world. He also suggested that NBP staff can contribute towards the development of that new vision statement that can really reflect the Nations Bank. After finalizing the vision the values and traits of employees will be defined to materialise that vision. He also explained the evolution of IDG and its motives for 2020, which is low cost housing as part of SME agenda. RBG will develop new products both on asset and liability side for fulfilling the needs of community. He also focused on reliability of data and fuller utilization of systems purchased by NBP like profile, Global 360 and SAP. President NBP emphasises on the culture of transparency, merit and team work thus making NBP a success for all the ventures. He is of the view that Regional Head is representing RBG, ROG, IDG, Compliance etc thus he should be satisfying all of them by serving as a true leader. ♦



Workshop on Filing of Income Tax Return



In order to facilitate NBP employees in filing their Income Tax Returns, Taxation Wing/Financial Control Group (FCG) approached M/s. Befiler (Pvt.) Ltd to conduct a facilitation session at NBP Head Office, Karachi, exclusively for employees of Head Office/Region/Branches (HO, Karachi South, Karachi West & Islamic Banking Branches of Karachi).

Ms. Sumaira Mazhar, SVP/FCG started the session with a welcome address. Then, Mr. Farrukh Rasheed, Director Taxation and Advisory/Befiler (Pvt.) Ltd. conducted an informative session on Tax Filing and Planning for Individuals.

The session explored topics like

- Instances where an Individual faces income tax withholdings,
- Mechanism of income tax withholdings for Salaried Individuals,
- Who has to file Income Tax returns?
- What are Wealth Statements and how to file them?
- Benefits of Filing Income Tax Returns,
- Tax Planning Mechanism,
- Penalties for non-filing, and
- Information about M/s. Befiler (Pvt.) Ltd.

An interactive Question and Answer session followed where the participants voiced their queries relating to tax filing and planning. NBP President Arif Usmani also graced the event and shared some thoughts about the benefits of tax filing and planning, and hoped that all NBP employees will become tax filers. Mr. Abdul Wahid Sethi, CFO/NBP ended the session by sharing his thoughts and thanking the participants and Befiler team. ♦

Certified Shariah Advisors & Auditors



Syed Faraz Ahmad *Officer Grade-I*
Shariah Compliance Department-Compliance Group
successfully qualified CSAA (Certified Shariah Advisor
& Auditor) exam from AAOIFI (Accounting & Auditing
Organization for Islamic Financial Institution)-Bahrain
in Dec-2019 and qualified ACSS (Advance Certificate in
Shariah Standards) exam from IBA-CIEF in June-2019
Achieved First Position in the course. ♦

Recommended by NBP



Mufti Nadir Khan *Officer Grade-II*
Shariah Compliance Department-Compliance Group
successfully qualified CSAA (Certified Shariah Advisor
& Auditor) exam from AAOIFI (Accounting & Auditing
Organization for Islamic Financial Institution)-Bahrain
in Dec-2019 and qualified Shariah Scholars Capacity
Building Program from NIBAF in June-2019. He has
achieved Third Position in the course. He also
qualified ACSS (Advance Certificate in Shariah
Standards) exam from IBA-CIEF in 2019. ♦

Recommended by NBP



Muhammad Makhdoom *Officer Grade-I*
Shariah Compliance Department-Compliance Group
successfully qualified CSAA (Certified Shariah Advisor
& Auditor) exam from AAOIFI (Accounting & Auditing
Organization for Islamic Financial Institution)-Bahrain
in Dec-2018. He also qualified ACSS (Advance Certificate
in Shariah Standards) exam from IBA-CIEF in June-2018.
Achieved Second Position in the course. ♦

Recommended by NBP



Yasir Jamali *Officer Grade-I*
Shariah Compliance Department-Compliance Group
successfully qualified CIMA (UK) - Certificate in
Accounting for Islamic Financial Institutions in 2019.
He qualified CSAA (Certified Shariah Advisor &
Auditor) exam from AAOIFI (Accounting & Auditing
Organization for Islamic Financial Institution)-Bahrain
in Dec-2018. He also completed ACSS (Advance
Certificate in Shariah Standards) exam from IBA-CIEF
in June-2018. ♦

Recommended by NBP



NBP partners with Worldwide Cash Express Limited

Mr. Rashed A. Al Ansari – General Manager, Worldwide Cash Express Limited (Cash Express) visited National Bank of Pakistan (NBP) for the signing of a Home Remittance Agreement with NBP.

The signing ceremony was held at NBP Head Office, Karachi and was attended by Mr. Rashed A. Al Ansari – General Manager, Worldwide Cash Express Limited, Mr. Saad ur Rahman Khan - SEVP/Group Chief, International, Financial Institutions & Remittances Group and NBP's Home Remittances team.

Headquartered in Abu Dhabi and present in 60 countries, Cash Express is one of the leading providers of money transfer services with a network of over 200,000 pay-out locations globally.

NBP is one of the largest banks in Pakistan, with 1510+ branches spread across Pakistan. NBP has also entered into an arrangement with Pakistan Post whereby 500 additional locations have been added to its current payout locations to facilitate home remittance payments across Pakistan.

Collaboration with Cash Express will further boost remittances by facilitating both remitter and beneficiary in Pakistan which is a key priority of the Government. ♦

NHA, NBP sign MoU

NBP will provide NHA with 11,000 Olive Saplings



Federal Minister for Communications and Postal Services Murad Saeed has said that steps taken during previous year will bring about success and prosperity in the running year. As per the vision of Prime Minister Imran Khan, ground is being prepared for making Pakistan an Islamic Welfare State by adopting welfare schemes like Ehsas Programme, Kamyab Jawan Programme, Sehat Insaf Card and Shelter Homes etc. Extremely changing climate is demanding more and more plantation in the country so that a safe future could be given to the coming generation. Through reforms the National Highway Authority and Postal Services have been put on the track of development in terms of increasing revenue and savings.

He was addressing at the Memorandum of Understanding (MOU) signing ceremony between National Highway Authority and National Bank of Pakistan held at NHA Headquarters. Under the MOU, NBP will provide 11000 Olive plants to NHA free of cost and these will be planted along with

Islamabad-Peshawar Motorway (M-1) and other roads. Adviser to Prime Minister on Climate Change Malik Amin Aslam, State Minister for Climate Change, Ms. Zartaj Gul, Secretary Communications, Jawwad Rafique Malik, Chairman NHA Capt @ Sikandar Qayyum and senior officers of Ministry of Communications, National Highway Authority and National Bank of Pakistan were also present.

NHA's General Manager (M-1) Amjad Ali Khan and Vice President & Regional Head of Islamic Banking NBP KPK, Ms. Saima Rahim signed the MOU.

Murad Saeed said during the last 16 months, revenue of National Highway Authority has been increased and savings are recorded considerably. Our endeavour is to make NHA self reliant in completing its projects through its own resources. He said Sukkur-Hyderabad Motorway will be undertaken by two months on Public Private Partnership (PPP) basis. ♦



AN UPDATE ON NBP eREEN PAKISTAN DRIVE

Incoordination with Prime Minister Tree Plantation Drive



NBP has taken initiative of planting tree pan Pakistan under “Prime Minister Tree Plantation Drive.” NBP has started planting trees in different cantonments, universities, schools/colleges and communities for Cleaner & Greener Pakistan and distributed approximately 122,000 + plants in Khyber Pakhtunkhwa. In this regard, then Acting President of NBP Mr. Tariq Jamali formally inaugurated the Plantation Drive in Khyber Pakhtunkhwa by planting a tree at Governor House, Peshawar. Keeping in view the active participation of NBP Green Pakistan Drive in KP the Governor-KP constituted a Committee in pursuance of vision of Prime Minister of Pakistan for Green Pakistan comprising following members including;

- Ms. Saima Rahim VP/Regional Head, AIBG-KP Region
- Provincial Minister for Forest
- Provincial Minister for Agriculture





SR	NAME OF PLANT	QTY
1	PINK LAMUNGS	200
2	WALNUTS	1000
3	APRICOT	300
4	PEACH	200
5	PEERIMAN	1000
TOTAL		1800

PLANTING: 03/02/09
PLANTED BY: S. JIN / NBP
DATE OF PLANTING: 27-02-09



- Deputy Speaker KP Assembly
- Advisor to CM-KP for Education
- Secretary, Environment Department, Govt of KP
- Secretary, Agriculture Department
- Director General, Peshawar Development Authority
- General Manager, National Highway Authority
- Director General, Agriculture (Research), Govt. of KP
- Chief Conservator of Forest, Govt. of KP

The purpose of constituting above Committee was to provide technical support to NBP Team to ensure success of the drive i.e. identification of areas in KP for plantation, ensuring good quality and size of the plants at the time of purchase and selection of species of plants/fruit plants according to climate and atmosphere of plantation area for ensuring

successful growth of plants. NBP Green Drive Plants were donated to well established institutions in order to ensure maximum benefit to community, improvement in environmental condition and high survival rate of the plants. On an average survival rate is approximately over 90%. The main institutions where NBP planted mixed fruit, olive plants & shady trees are Pakistan Army 9 Division Kohat, Deputy Commissioner Khyber Agency FATA, Peshawar Development Authority, Commissioner Malakand Division Swat, Agriculture Department Dera Ismail Khan, Abdul Wali Khan University Mardan, Cadet College Spinkae South Waziristan, Local Government Dera Ismail Khan, Women University Mardan, Institute of Management Sciences Hayatabad Peshawar, 32 BDE Azad Kashmir, Khushhal Khan University Karak, National Highway Authority for Motorway & Highways etc ◆



National Bank teams up with Huawei, **UnionPay International** and Paysys to Launch Huawei Pay in Pakistan

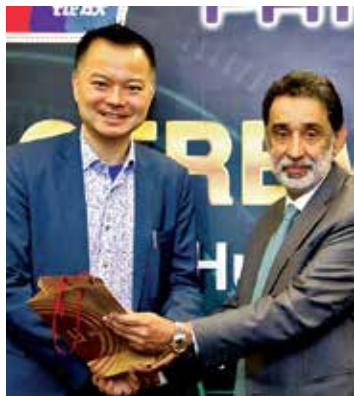


Digital transformation is a continuous journey at NBP to stay relevant in today's constantly changing financial services landscape. In order to meet consumer demands and to match up with today's pace of innovation, National Bank of Pakistan held a formal launch ceremony of NBP 'Huawei Pay' powered by UnionPay International. Huawei Pay is an easy and secure way to make payments with your Huawei & Honor Smart Phones by just adding UPI Virtual card to Huawei Pay to pay in stores with just a tap.

The ceremony was attended by Mr. Tariq Jamali, SEVP/Group Chief, COAG, Mr. Jamal Baquar, SEVP/Group Chief, Corporate & Investment Banking, Mr. Amin Manji, SEVP, Group Chief/CTO, Mr. Imran Zafar Malik, Division Head Digital Banking & Product Development along with Mr. Adam Xiao, Managing Director of Huawei Mobile Services MEA, Mr. Nadeem Haroon Country Head, UnionPay International and Mr. Ali Abbas Sikandar Chairman, PaysysLabs.

Digital transformation is shaping the future of banking industry and NBP is cognizant of the future banking needs. NBP has embarked upon various technology initiatives which aims towards provision of multiple digital channels and this launch is part of the same journey of providing best products to NBP customers.

Also speaking at the occasion, Mr. Amin Manji, SEVP, Group Chief/CTO, Technology & Digitalization Group, informed that NBP has launched a string of digital products including UPI EMV/Contactless Debit Cards, Virtual Cards and by bringing Huawei Pay to Pakistan this is an important achievement for NBP as it would further provide customers the choice of



unique transaction set coupled with NBP's branch and ATM footprint across the length and breadth of Pakistan.

Representing Huawei Mr. Adam, Managing Director of Huawei Mobile Services MEA stated that we are excited to launch this extraordinary technology product Huawei Pay for our consumers in Pakistan. Huawei Mobile Services aims to bring the latest technologies and services to global consumers, which will allow more and more people to experience the



convenience of the intelligent era and enjoy the joy of technology advancement, by virtue of Huawei Pay customers can make instant QR and NFC payments in Pakistan through a highly secure platform.

Today, more and more people are using mobile payment services such as Huawei Pay in their daily life in China & Russia. Enablement of NBP Customers to use Huawei Pay is a strategic milestone to expand internationally. ♦



10TH INTERNATIONAL WOMEN LEADERS' SUMMIT

The 10th 'International Women Leaders' Summit' was held at Karachi. The Summit brought together women leaders from across the globe to reflect on their stories of success and inspire others to take the lead. From National Bank of Pakistan Mr. Jamal Baquar SEVP/Group Chief, CIBG and Ms. Asma Shaikh, SEVP/Group Chief, HRMG were invited as speakers.



A pioneer in leadership development for professional women, New World Concepts led by Yasmin Hyder organized the International Women Leaders' Summit in Karachi since 2012. The premier annual conference series has to date hosted 160 speakers from 40 countries and over 2300 delegates in the previous 9 conferences. Yasmin highlighted that this conference was a culmination of a decade of achievements in Women Leadership & Empowerment.

The Summit focused on bringing 250 women professionals and together by inspiring them through success stories of global women leaders. Guest speakers include Shaikha Hind bint Salman AlKhalifa, President, Bahrain International

Federation of Business; Dr. Sania Nishtar, Special Assistant to the Prime Minister of Pakistan; Illango Patchamuthu, Country Director Pakistan, World Bank Group; Tania Aidrus, Head of Digital Pakistan; Sabrina Dawood, CEO of The Dawood Foundation, Buket Çelebiöven, HR Director, Arcelik Turkey; Wendy Gilmour High Commissioner of Canada to Pakistan; Androulla Kaminara, EU Ambassador to Pakistan; Asif Jooma, CEO, ICI Pakistan Ltd; Brigadier Nadia Hayat, Pakistan Army; Shazad Dada, CEO, Standard Chartered Bank Pakistan; Ayesha Tammy Haq, Executive Director, Pharma Bureau; Jamal Baquar, SEVP, National Bank of Pakistan; Commodore Gulnaz Ahmed, Pakistan Navy; Dr.

Nino Paichadze, George Washington University, USA; Squadron Ldr. Ambreen Gul, Pakistan Air Force, as well as notable Pakistani success stories.

The conference explored topics related to Creating a Digital Pakistan, Purpose Driven Marketing, Increase in Gender Representation in the Workplace, Women in Health-Care among others; and presented success stories of women leaders from Pakistan and across the globe. The IWLS 2020 was well attended by members of the diplomatic community, renowned women entrepreneurs, and heads of bilateral trade associations, teams from the World Bank Group, senior businessmen and members of the media. ♦



Way Forward-2020 and Beyond

The Group Chief RBG, NMHs, key Senior Executives & Regional Heads assembled for a meeting at Islamabad, to deliberate a way forward strategy in post reorganization scenario as envisaged by NBP President. This meeting proved as a platform for the field functionaries to regroup their strategies to close the year on a high note and achieve all the budgeted Targets.

Retail Banking Group has been rebranded as on 17.12.2019 vide Org. Circular No 21/2019 laying strong emphasis on business and unwavering customer centric approach. The Group Chief placed her trust in the entire RBG Team, particularly, NMHs, HO senior executives, all Regional Heads and their teams. The Group Chief discussed merits of paradigm shift under this rebranding. She reiterated President's resolve of changing ways and welcome new thinking and a need to retune to the Bank's changing scenario. This meant that business procurement, meeting budgeted targets, delivering exceptional customer services and keeping the house in order with even more coordinated efforts and innovative approach would remain a way forward now and beyond.

The Regional Heads as team leaders will continue to lead the Regional Management Teams with same financial, credit approvals and administrative powers. RBG will remain at the front end and act as the hand serving the customers at branches; COAG would remain as an integral component to lend the back-end support, enabling the hand for delivering exceptional services. RBG will welcome & support initiatives that would be taken by COAG to promote culture of facilitation, tolerance, harmony, coherence and mutual respect at Head Office level and the same would be cascaded to the field. Likewise, RBG, would also extend its support to Inclusive Development Group (IDG) to attend to SME, Commercial, Housing and Agriculture sectors, etc.

The new structure would encourage a competitive spirit in terms of achievement of all business targets, hence acknowledging the competitive environment in which the Bank operates, therefore new product

developments would be a prime driver. At present, the number of new products are in the developmental phase as mentioned by NMH/Mr. Adnan Adil that would empower field set up to not only cater to the existing clientele but also to attract potential new relationships for increasing NBP's mark in the market.

One such example of innovation is a launch of women centric branch in F7 Markaz, Islamabad. Designed especially for women ranging from diverse back grounds such as housewives, emerging business entrepreneurs, etc. This branch is to be run by women, for the women. This project would be rolled out countrywide after experiencing it as a true success story.

A new approach Front Office-Back Office (FOBO) was proposed by SVP/Mr. Ahmar Qadeer- Head Consumer Assets & Marketing. A meeting of the two offices was proposed after frequent intervals to effectively gauge actual performance against expected targets and

strategies could be realigned to meet desired goals. The minutes of all such meetings would be kept on record for review and reference.

Where new horizons were ventured to be embarked upon, the field pledged to set new sails in 2020 by maintaining team spirit and concentration on goals, it would prove a hallmark for the future. The Group Chief shared her aspiration with all RHs that they should leave no stone unturned to make their strenuous efforts to surpass all allocated targets for the closing year and especially the deposit targets. All participant RHs came out here with an unwavering commitment and pledged to their Chief and NMHs that this time, RBG will stand out by overachieving the deposit and all other allotted KPIs. They further went and said that they will lead by example with greater Synergy, zeal and vigor by truly making NBP the Bank of choice for the NATION. ♦



Cyber Security trends to observe in 2020

Cyber Security in 2020

Cyber security is a game of cat and mouse between hackers and defenders, where they are looking to defeat each other. Hackers are on the winning side if the assets being protected by defenders are left with vulnerabilities that may be eventually exploited. According to study, hackers are outmaneuvering defenders by launching a ransomware attack every 14 seconds, and this time is expected to shorten in 2020. It is not just the speed but variety of attacks that give hackers an edge over the opponents. Following are the top cyber security trends to observe in 2020:

Artificial Intelligence in Cyber Security – Attack & Defense

The role and usage of Artificial Intelligence (AI) is expected to expand on both sides i.e. attack and defense in 2020. The attackers can plan adversarial moves to avoid detection by state of the art security appliances and solutions. Such stealthy techniques can be much harder for defenders to respond in quick and efficient manner. For example, computer vision techniques can easily overcome the defensive approaches that need human intervention for identifying images to verify that there is a human on the other side. Cybercriminals have also bypassed multiple layers of cyber security controls using AI. Their success illustrates how the use of new technologies including AI can change the landscape of cybercrime for both attackers and defenders. Cybercriminals are quick to adopt new techniques and tools that give them an edge over cyber security defenses. Early research indicates that defenders are already facing the impact as cybercriminals use systems that operate, think and act as humans. Such systems are modelled on human behavior to execute specific tasks. Hence, AI is expected to drive systemic changes in the cyber security landscape. On the other hand, the techniques of cyberattack detection have many approaches to incorporate AI driven methods. AI is a promising approach of predicting and simulating human behavior with computational intelligence, and it has been successfully applied to widespread real-world problems. For AI-driven detection of cyber attacks, the attack patterns must be analyzed and evaluated for creating effective AI models of attack detection.

Attacks on Mobile Devices

The number of mobile users continues to rise and so does the amount of business data stored in mobile devices. Hence, mobile devices are one of the primary cyberattack vectors in 2020. The mobile devices can be relatively easy to compromise as compared to the hardened data center equipment, hence an attacker can override

traditional secure email gateways. Even if they gain access through any vulnerable app of mobile device, they can steal your business data easily. The applications available for download at Google Play Store may contain malware (such as virus). There can be different adversarial motives of cybercriminals to create and launch malicious applications so that people may be tricked to download virus and get infected. To be protected from malicious apps, a minimum collection of apps that are necessary to avail the required services should only be downloaded and installed.

Attacks on Cloud Computing

Organizations in the world already run most of their workloads in the cloud but the level of awareness and understanding about information security in the cloud remains low. It is often taken as an afterthought in cloud deployments. For a long time, it was assumed if data is stored in cloud applications, it must be secure. That assumption is dying slowly. Prevention is more important in cloud environments than detection. More security solutions are required to secure the cloud workloads and its infrastructure with more focus on the virtualization arrangements. In 2020, this gap is expected to be exploited by hackers.

Attacks on IoT Devices

The number of Internet of Things (IoT) devices continues to rise and so does their implementation in industrial scenarios as well as home appliances. They are surely one of the major cyberattack vectors in 2020. The cyberattacks are expected to increase dramatically on smart devices at a large scale. For massive exploitations, a rapid increase in the number of IoT botnets is expected. The attacker has high-end computing power to run command & control function and scan vulnerable servers and hosts on the internet, followed by installing malware to control those vulnerable machines. The compromised machines are called zombies and this whole network is termed as a botnet. The zombies in the botnet are used to directly attack the ultimate target.

Attacks on 5G

The implementation of next-generation high-speed mobile internet (5G network) will lead

to the increase of IoT-based cyberattacks. 5G architecture is new, and demands a higher level of security due to its complexity, for which many security service providers and cloud vendors will take time to accomplish. In 2020, this gap is expected to be exploited by hackers in aggressive manner.

Banking Malware

They are a class of information-stealing malicious software that target the financial industry. The banking trojans focus on compromising systems to create persistent backdoors. The backdoors are used to connect to attacker's machine for data theft including online account credentials and credit card information, potentially leading to bank accounts being compromised. Newly programmed variants of famous banking malware i.e. 'Ursnif' and 'Emotet' have been noticed in previous year with deeper concentration at European banks. In 2020, more targeted attacks on the banks worldwide with inclusion of AI driven approaches can make a significant damage.

Phishing Attacks / Ransomware

Phishing refers to seeking unauthorized information disclosure via emails (spams, attachments, links) and other communication channels. Users are advised not to click on suspicious links or download attachments in emails. In 2020, this trend will continue by cyber attackers as it is the most successful attack method being a major function of social engineering. In addition to this, an increase of targeted ransomware attacks may also be witnessed in 2020. Threat actors behind ransomware campaigns will switch tactics, leveraging access to organizations' sensitive data. Targeted ransomware attacks require a more accurate intelligence-gathering activity on the victims, but they can allow criminals to earn much more money and inflict maximum disruption to the victims.

Compromised Credentials / Data Breaches

According to a recent data breach report, more than 1200 data breaches were disclosed in 2019. As a result, hundreds of millions of records were stolen by the cybercriminals. The availability of such data will be the root cause for most of the data breaches in 2020. In the current year, more compromises and data breaches may arise due to modern and sophisticated attack methods, and extended vectors of cyberattacks as discussed above. ♦

References


<https://www.weforum.org>
<https://www.idtheftcenter.org>

Region-wise ATM Performance Statistics of the Year- 2019

Congratulations to best performing regions who played a vital role in keeping average NBP ATM uptime to 92%+. In 2019 NBP touched 98.30% uptime during Eid holidays that was also appreciated by SBP. These regions are eager to maintain this position in 2020 as well.

For the future, some necessary measures need to be taken to improve their performance on a war footing basis with a target of 98%+ uptime for this year (2020).


NBP's ATM functions improved as compared to 2018 but more needs to be done for concrete efforts to reach up to 98%+ Uptime with more dedication and enthusiasm. ♦

 **TOP 10 HIGH PERFORMING REGIONS OF THE YEAR-2019**

National Bank of Pakistan

Position	Region Name	Year 2019		# of Times Fall in Top 10 Regions	# of Times Fall in Bottom 10 Regions
		# ATMs	Downtime %		
1	Multan	35	2.67%	12	0
2	Mansehra	17	2.94%	12	0
3	Bahawalpur	41	3.59%	12	0
4	Islamabad	62	4.39%	11	0
5	Muzaffarabad	19	4.72%	9	0
6	Lahore Central	33	4.73%	7	0
7	Lahore East	31	4.82%	9	0
8	Abbottabad	40	4.83%	7	0
9	Mardan	40	4.86%	8	0
10	Rawalpindi	76	5.32%	7	0

30th January, 2020 ATM MonitoringWing - Service Quality Group 11 of 14

 **COMPARISON OF ATMS PERFORMANCE FOR THE YEAR 2017, 2018 & 2019**

National Bank of Pakistan

Description	Year 2019	Year 2018	Year 2017
# of ATMs	1277	1208	1155
Average Uptime	92.08%	89.55%	82.26%
Eid ul Fitr Holidays	96%	94.99%	85.57%
Eid ul Azha Holidays	95%	95.96%	89.61%
Ashura Holidays	95.75%	94.65%	86.83%
# of Transactions Mn (PKR)	35.01	27.31	18.33
Withdrawal Amount Bn (PKR)	358.71	268.88	171.18

30th January, 2020 ATM MonitoringWing - Service Quality Group 5 of 14

HAPPENINGS



National Bank of Pakistan conducted Hajj-2020 Balloting for employees

National Bank of Pakistan (NBP) conducted Hajj-2020 Balloting for 25 employees (regular/contractual) (5 executives up to VP, 10 Officers up to Grade-I and 10 Clerical/Non-Clerical staff) for performance of Hajj-2020 on Bank's expenses.

NBP President/CEO Mr. Arif Usmani, presided over the Hajj Balloting ceremony along with senior management and other executives of the Bank. On this occasion, Mr. President Arif Usmani congratulated all the 25 lucky employees who were declared successful in the balloting and said that they were blessed by the Almighty Allah to perform "Fareezah Hajj". He urged them to pray for the prosperity of the Bank and Pakistan while visiting the holy places.



NBP Celebrated Record-breaking 95 Billion Mark in Advance Salary

Retail Banking Group of National Bank of Pakistan (NBP) celebrated the highest ever landmark of Rs. 95 Billion in its Advance Salary Product. Advance Salary is NBP's flagship Consumer Personal Loan Product that has attained industry's highest ENR in a single product and contributes nearly 50% share in the personal loan industry with one of the best NPLs.

NBP celebrated this significant achievement by holding a cake cutting ceremony at NBP Head Office. The occasion was graced by the President and senior management of the bank.

During the ceremony, the President appreciated the team for its remarkable achievement and acknowledged the team's efforts, enthusiasm and hard work. He encouraged and pledged in maximizing the market penetration and introducing technological advancement in existing and new products.

Further, the President reaffirmed the vision to be a leading Bank for partnering in financial growth of the country through innovation and service quality.



Official Meetings!

Shahzad Karimi, PSO to NBP President, was called on by the **Prime Minister Imran Khan**, to attend a gathering of visiting UAE delegation.



Aleema Khan, invited **Shahzad Karimi**, PSO to NBP President, at her office to discuss various initiatives to be taken in the near future.



Dr. Qadir Bakhsh,
EVP/Chief Medical Officer,
Consultant F. Physician,
Head Office Dispensary,
3rd Floor, NBP HO.MBBS,
MCPS, (FM) DHA&M,
MRCGP- Gold Medalist-UK

What is Blood Pressure?

Blood Pressure is the force or push of your blood on the walls of your arteries as it is pumped from your heart around the body. Blood Pressure is important because without it our blood wouldn't flow at all. Blood pressure is more than 140 mm Hg Systolic and 90 mm Hg Diastolic is Hypertension. The normal blood pressure is 120/80 mm Hg. Two Types; **Systolic Pressure:** It is a pressure when the heart contracts and forces the blood around the circulation. **Diastolic Pressure:** It is the lowest pressure which occurs between heart beats. **Prevalence:** With age: 25% of all adults and 50% greater of people aged 60 years have hypertension.

How is Blood Pressure Measured?

Readings should be taken when patient is resting comfortably. Back supported in the sitting or position for at least 5 minutes. Taking after 30 minutes of smoking, tea/coffee or vigorous exercise. Blood Pressure measurements taken outside the office/home with an automated device at regular intervals or by mercury sphygmomanometer.

How is Blood Pressure Diagnosed?

White Coated Hypertension: Where Blood Pressure is elevated at Clinic but normal at home.

Marked Hypertension: Where Blood Pressure is normal at clinic but elevated at home. The cardiovascular risk associated with marked hypertension is similar to that observed in sustained hypertension. A single elevated Blood Pressure reading is not sufficient to establish the diagnosis of hypertension. If your doctor suspects that you have high blood pressure they will measure your blood pressure at least twice before making a firm diagnosis.

Criteria currently in use;

Stage 1 Hypertension 140/90 mm Hg

Stage 2 Hypertension 160/100 mm Hg

Stage 3 Hypertension 180/110 mm Hg

Causes of Hypertension

● Essential (Primary) Hypertension

In this 95% underlying cause for the hypertension is not focused.


● Secondary Hypertension

In this 5% underlying causes are;

Renal Disease: Diabetic nephropathy, Renal vascular Disease, Glomerular nephritis, Vasculitides, Chronic Pyelonephritis, Polycystic Kidneys

Causes

Endocrine Disease, Cushing's and Addison's syndromes, Glucocorticoid – drugs,



HISTORY OF BLOOD PRESSURE

Your circulatory system consists of your heart and the network arteries and veins that carry your blood. Arteries carry oxygen – rich blood away from the heart. Veins carry deoxygenated blood (from which the oxygen has been removed) back to the heart. The heart is a highly muscular organ and is responsible for pumping blood around your body. The heart beats continuously, never pausing to rest, it ensures a continuous supply of oxygen, nutrients and other vital substances to every part of our body, allowing us to function optimally whether we are fast, asleep or running a marathon.

Phaeochromocytoma, Acromegaly, Hyperparathyroidism

Others Aortic Coarctation, Pregnancy induced hypertension, Pre-eclampsia, Diabetes Mellitus, Obesity, Excessive dietary salt, Drugs – NSAID – Non Steroidal anti-inflammatory drugs Cocaine

How does the body control Blood Pressure?

The blood pressure is regulated by a series of nerves and hormones that monitor the volume of blood in the circulation, the diameter of the blood vessels and the force of the heartbeat.

Basic things are;

By altering the strength and frequency by which the heart pumps blood around the circulation, the diameter of blood vessels, the volume of blood in the circulation.

The main processes are controlled automatically in our bodies and balance is maintained by our Autonomic nervous

systems (Sympathetic/Para Sympathetic Systems) and our kidneys.

Symptoms

Usually a symptom is found during routine BP screening or inadvertently. Occasional headache or visual disturbance. Stress, overworked, disturbances in sleep. Maybe symptoms of endorgan damage – LVH, TIA, Previous CVA/MI, Angina, Renal impairment. PVD – Peripheral vessels disease.

Signs

Delay or weak femoral pulses, Renal, Enlargement bruit, Cushingoid features, Evidence of endorgan damage like hearing failure, Retinopathy, Aortic Aneurysm, Carotid bruit

Examination

Check heart size, Heart sounds, Examine the abdomen- liver, Pulses, Examine the chest for any abnormal sounds, Examine the fundi, Looking for silver wiring, AV nipping, flame hemorrhage and cotton wool tests.

Lifestyle Advice...

The lifestyle changes that your Doctor recommends for you to follow strictly. These recommended lifestyle changes will reduce your blood pressure and lower your risk of cardiovascular disease.

Include

Maintaining a normal body mass index 20-25 Kg/m² weight, Reducing your daily salt intake 6g/day Limiting your alcohol consumption 21 units/week, Reducing your consumption of saturated and total fat and cholesterol. Increasing the amount of fresh fruit and vegetables in your diet. Doing at least 30 minutes of exercise each day per week.

Quit Smoking

Use herbs and spices to flavour your food rather than using extra salt. Avoid high sodium foods like crisps, salted peanuts, processed meats and cheeses.

Risk Factors

Age – 60 years
Family History
Obesity (over a certain weight)
Alcohol/Tobacco
Sex – Male are more dominant
D.M
Cardiovascular Disease
High Cholesterol Level
Sedentary Lifestyle
Salt rich/High fat diet
Low Potassium intake

Stress

Regular BP Monitoring can help people avoid Complications

Complications

If long term hypertension can cause complications through Atherosclerosis can lead to Heart failure/heart attacks. Aneurysm or abnormal pulse in the wall of an artery that can burst Kidney Failure, Stroke, Amputation, Hypertensive Retinopathy is in the eye that can lead to blindness. ♦



Jubilee National Snooker Championship Islamabad

The young and promising Snooker player, Haris Tahir of NBP participated in Under 21 National Championship and won the title. The Secretary Punjab Snooker Association handed over the winning shield to him.



Hockey Development Program

Hockey is the national game of Pakistan and has a glorious past and to this day it remains unmatched by any other hockey-playing nation in the world. However, for last 20 years it has been on a downhill process and unless and until Government and corporate sectors come forward we will not re-gain our position. NBP has been running its hockey development program since last 4 to 6 years. Every year NBP organizes hockey training camp in small town and cities of Sind, Punjab and Balochistan. At the conclusion of each camp, bank provides hockey sticks & Kits to all participants.



NBP Inter School Cricket Tournament

To promote sports activities at grass root level, NBP organized Inter School Cricket Tournament. It was played on league basis and 16 leading schools from all over Karachi participated. Due to winter holiday students and coaches of respective schools have shown great interest. St Paul School defeated St-Patrick. Mr. Tariq Jamali, SEVP/Group Chief, distributed prizes & awards to winner & runners up team.



NBP Cricket Academy U-12 In House Tournament

To motivate the young trainees, an in-house cricket competition was held. The NBP Cricket Academy provided playing facilities at par with National Stadium. U-12 Green team won the tournament.



AJK National Football Championship

The tournament was played at District Bagh, all 7 Districts of AJK participated, The Final match of championship was won by Kotli by defeating District Muzaffarabad. Senator Mohammad Ali Saif distributed the prizes to the winner and runner up teams.



The 57th National Badminton Championship-Lahore

Pakistan Badminton Federation recently organized the National Badminton Championship. NBP Men's team won the Men's Championship whereas Mr. Murad won the Men's Single title. While Palwashah won the Ladies Double



NBP Inter Media Cricket Tournament

To celebrate the anniversary of Quaid-Azam, the local Journalist Association had arranged 2-day T-20 Cricket tournament among themselves. Journalists from all media groups participated and played competitive cricket. Mr. Moin Khan, Ex- Pakistan Captain, distributed the prizes and trophies to winners and runners up.



**Fund Raising AKUH Annual Golf Tournament 2020
Mending Kids' Hearts Campaign**

- NBP Team Players
 ● Mr Arif Usmani ● Mr Omer Bangash ● Mr Altaf Hashwani
 ● Mr Brig Ayaz Peer



12th CSR Summit-Awards 2020

Organized by National Forum for Environment & Health.

Mr. Rehmat Ali Hasnie, SEVP/Group Chief and Mr Iqbal Wahid, SVP/Divisional Head, received 3 Awards on behalf of National Bank in the categories ● Education & Scholarship ● Women Empowerment ● Vocational Training.



**NBP Scholarship Program for 15 Students of
NAMAL College, Mianwali**

President NBP Mr Arif Usmani presented a cheque to Mr Abid Hussain, Director Marketing Namal Education Foundation & Nadeem Siddiqui with Shahzad Karimi, PSO to President NBP & Iqbal Wahid, Head of CSR of NBP.



**67th WORLD LEPROSY DAY
"Zero Discrimination, Stand
Up for Human Rights"**

Mr Junaid Iqbal, CSR Officer, received the Award on behalf of NBP

Children's Poster Contest "Prevention from Burns Injury"

Organized by Friends of Burn Centre



9th CSR Summit-Awards 2020

Organized by The Professionals Network.



Mr. Iqbal Wahid, CSR/Divisional Head, received two awards on behalf of National Bank in the category of Community Support in Health & Education, Sports & Culture.



NBP T-20 Blind Cricket Trophy in Collaboration with Pakistan Blind Cricket Council (PBCC)

Sports In-charge NBP, Iqbal Qasim, SVP/DH CSRD NBP Iqbal Wahid, AVP CSRD NBP Asif Ahmed Khan, Director Marketing PBCC, Syed Salman Bokhari, NBP Media Head, Syed Ibn-e-Hasan and Director Information and Coordination Asif Azeem and Mr Jehangir Manager (CSRD) were present at the occasion.



1st Bahimmat Award Ceremony for Disabled Persons

NBP Sponsor Award Ceremony for Disabled Persons organized by Neurology Awareness & Research Foundation (NARF) in collaboration with Jasarat Media Group on International Day of Persons with Disabilities. Mr Iqbal Wahid, SVP, NBP received the memento.



Combined Marriages Program by Pakistan Hindu Council

NBP sponsored 100 combined marriages for poor individuals from Sindh, Baluchistan and South Punjab at the Railway Ground Karachi.



Project Management Degree

Syed Nauman ul Hassan, VP/ Manager, NBP Kanniyal Branch, Rawalpindi, received MS Project Management Degree, Capital University of Science and Technology, Islamabad, CGPA: 3.83 (High Distinction) Research Area: Emotional Intelligence and Project Success.



Essay Competition Winner

Nazar Muhammad, Enterprise Risk Management, RMG, NBP was awarded 2nd position in IBP Essay Competition.

14th Korean Ambassador National Taekwondo Championship 2019

Abdul Mannan Sheikh s/o Muhammad Yaseen Sheikh, AVP, HR Overseas Wing, HR Management Group, Head Office, Karachi, participated in 14th Korean Ambassador National Taekwondo Championship 2019 at Pakistan Sports Board Islamabad. He was awarded bronze medal at the event.



Achieved Distinction

Ms. Salma Adil, AVP Unit Head- Credit Division at International Financial Institutions & Remittances Group (IFRG) of NBP has achieved distinction in two subjects "Branch Banking" & "Introduction to Financial Systems & Banking Regulations" in DAIBP Stage I. She has 14 years of varied professional experience in Branch Banking, Foreign Trade & Guarantees, Corporate Banking, Capital Market & Credit Risk. Prior to joining NBP -International Banking Group in year 2016.



Kudos!

Ghulam Qadir joined NBP as an assistant and now he is working as Vice President/Manager at NBP PAF Branch Sargodha. On his retirement he will complete 41 years, 4 months and 19 days of service. He has been working as Manager since 2001 and also worked as Chief Manager, NBP Civil Lines Sargodha Branch from 2014 to 2018. we wish him success for the future.



Successful AIBP

Khalid Nazir, OG II, Manager, NBP Awanabad Branch, Distt Sudhnooti AJK, recently completed AIBP. He started his career in NBP as GBO in 2012 and completed JAIBP all stages in 2016 and now he has successfully completed AIBP.

So far so Good!

Muhammad Fahad Khan, AVP, joined NBP as Management Trainee Officer in August 2010. Only 7 months after joining the Bank he was elevated as Operations Manager at the age of 25 and since then there is no looking back. He has been Manager Operations for 5 years and Branch Manager for 5 years too. He has worked at 8 different branches and handled some of the toughest branches of both Karachi South and Karachi West regions and as branch Manager, he converted three loss making branches into profitable units i.e. N.O.R.E. Branch, Tauheed Commercial Branch and M. A. Jinnah Road Branch, Karachi. He was also awarded distinction prize by IBP for securing highest marks in Business Communication in JAIBP exams in 2016.



Education System

Sadam Hussain Marwat, Cash Officer, OG III, (Officer IC&SEI) Compliance Wing, NBP Regional Office, Bannu, completed M.Phil Degree in Management Science from Qurtuba University, D I Khan & qualified for PHD. He shares the same point concerning the necessity of overruling a standard to determinate the quality of education. Nevertheless, the different educational politic systems worldwide, especially in Pakistan, are most of the time based on quantitative and not qualitative education. The educators are usually faced up to many units of theoretical modules and a few or mostly none practical units which must be taught during a set period and date, the examinations must be done; such a quantitative educational system doesn't allow unfortunately the educator to think about offering quality in teaching. He believes there are students as well employer and educator too in the Pakistan who criticize openly their own educational system.



First Class Cricketer & PCb Elite Panel Referee

Aleem Khan Moosa, AVP Sports, has been diligently performing his duties as a Match Referee in Quaid-e-Azam Trophy First Class Cricket tournament, National One Day Cup, National Women's Championship and many more. Hats off to his dedication and efforts.



Happy Birthday!

The President Secretariat staff celebrated Mr. Shazad Karimi's (PSO to NBP President) birthday by organising a small cake cutting ceremony. We wish him a long happy life.



Training Session

Qasim Hassan, Khuzdar Branch, NFLP (SBP) Field Trainer, conducted a training session for the rural women as per the instructions of SBP.



Against all odds

Let's encourage and appreciate the dedication of our employees in the field who have been performing their duties despite harsh cold weather. During the month of January Gilgit-Baltistan was under the heaviest snowfall of the season.



NBP conducted sessions on SME Financing

NBP has a huge potential for financing to SMEs and to enhance its profits many folds. However, for achieving the said ambitious target, capacity building and awareness creation of field staff is one of the key areas to be focused. More in-house and external trainings, for staff related to SME financing, is required. Sessions were designed to give an overview of SME financing, its potential on the said area, NBP credit policy for SME and SBP SME schemes. These were interactive sessions in which the participants were encouraged to give their views on the subject and subsequently they were guided about the proper course of action to materialize their ideas. In addition, case study on SME finance were also done in the session in order to have an appropriate understanding about SME financing.



So long, farewell

Asset Recovery Group, Head Office commemorated the services of its senior executives who retired recently from NBP. Mr. Saleem Qasim, Rtd. SVP and Mr. Mustafa Memon, Rtd. VP, who devoted their tremendous services to ARG. He served with NBP for 41 years, his knowledge and endeavors not only contributed in uplift of the bank but also mentored and nurtured the development of a large number of young and senior NBPians, which cannot be overlooked. Mr. Mustafa Memon contributed 17 years of excellent service to NBP in ARG. His services embarked the recovery of crucial NPLs involving legal complexities. The Group Head ARG gave honour to the services of both the retiring Executives with presents and Shields followed by a festive lunch.



Star Performance Badges

Maryam Jawed, Student of Class V, ShahWilayat School (Main Campus). Has participated in 16th International Kangaroo Linguistic Contest 2019 and earned two star performance badge.

A Proud Father

Muhammad Ali Moin, son of Muhammad Idrees, Assistant SAMG, participated in the Wagha Border Parade on stage.



Bundle of Joy!

Sulaiman Nafees, Unit Head – Quality Assurance Department, Home Remittances Division - International, Financial Institutions & Remittances Group (IFRG), NBP Head Office, has been blessed with baby boy. Heartiest congratulations from all of us.



National Bank of Pakistan
نیشنل بینک آف پاکستان