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NewsLine

since 2006



ANNIVERSARY ISSUE

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SEVP/Group Chief
Operations Group/OCD

Editor
Asra Adnan



Concept Layout:
NBP Newsline
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Celebrating 10 years of success

As they say that 'time flies when you are having a good time'. I have had immense pleasure watching the growth of NBP Newsline from 2007 to date. The popularity of our newsletter has exceeded our expectations. The success has been due to sound support of our senior management and good execution.

When I took over on 1st November, 2007, the newsletter was still in a raw form but today we celebrate our 10th Anniversary. It feels like I've been doing this for a lifetime, while on the other, I find myself wondering "Where did the years go?" It's been years of excitement, highs and lows, long work days and sleepless nights, but I wouldn't trade it for any other.

To continue the spirit of celebration I invite you to feast your eyes on our beautiful anniversary cover and rest of the amazing features we have for you in this issue. May this issue inform, empower and inspire you to become better employees and fulfill your goals.

New shifts and changes are occurring to us, new goals and ideas and maybe better ways to work, for our contributors and for the team as well. We're taking into account the suggestions we've received from our readers and people we've worked with – regarding improvement, expansion & support for contributors. ISSUE itself has grown much bigger from just an idea which was initiated in 2006. From the very bottom of my heart, I thank you for being a dedicated reader. These 10 years would not have been possible without you. I am also incredibly grateful to the entire editorial team, who worked tirelessly to bring you this publication. I'm truly excited about the future of NBP Newsline, and I believe the best is yet to come.

Asra Adnan
Editor

The opinion expressed in the **Editor's Note** donot necessarily reflect the views of the National Bank of Pakistan

Don't miss a single issue!

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Kindly notify us if there is any change of address.

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



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

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Disclaimer

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Contributions to **NBP Newslite**, may be sent to Mezzanine floor, Chapal Plaza, Hasrat Mohani Road, Karachi.

A middle-aged man with dark hair and a slight beard, wearing a dark blue suit, white shirt, and red patterned tie, stands in an office. Behind him is a desk with a large glass trophy and a framed certificate. The background consists of horizontal blinds. The entire image is framed by a yellow border with colorful confetti scattered throughout.

‘Effective
Communication is
the **lifeline** of any
successful organization’

*I*nternal communication is extremely important to employees working for a common goal in an organisation. Good newsletters can keep employees well-informed and also offer them an opportunity for deeper insight and better understanding of the working needed for job productivity.

NBP Newslines provide a good platform to abreast its employees and customers of the latest happenings, upcoming events and highlighting commercial activities of the bank in terms of launching various products, formulating and introducing new business policies and news about the achievements of the Bank and its employees.

We have greatly improved NBP Newslines over the years, making it more web-friendly and taking cues to enhance the content and accessibility. In 2007, the Newsletter transformed into a more comprehensive form it takes today, featuring original content and researched articles pertaining to the Banking Sector.

And we continue to look forward: In 2016 we plan to increase the interactivity of NBP Newslines by expanding onto social networking platforms, allowing readers to connect us and one another and thus providing a forum for discussions and useful suggestions.

I extend my heartiest congratulations to the editorial team Mr. Nausherwan Adil, Mr. Nabeel Saeed and our Editor Mrs. Asra Adnan of NBP Newslines for completing 10 glorious years of success.

Best wishes,

Syed Iqbal Ashraf
President



Momentous Achievement

It gives me great pleasure to congratulate the editorial team of **NBP Newslines** for being consistent in their approach and work discipline in these 10 successful years.

NBP Newslines is an important banking in-house newsletter which is a perfect platform for diverse opinions. Furthermore, we managed to keep pace with the current developments and events, covering the same in a professional and neutral manner with a view to disseminate the banking and economic culture.

Driven by our profound belief that upgrading is an ongoing process, we endeavour to upgrade and improve the magazine by sharing your thoughts. The editorial board and I are receptive to comments, ideas or feedback on the newsletter's editions or published articles. All suggestions, ideas or feedback are presented to the editorial board for consideration.

I would like to take this opportunity to congratulate Mr. Nabeel Saeed and our Editor Asra Adnan for their dedication and efforts made in the course of issuing and releasing the newsletter. Based on our mutual cooperation, we promise you to upgrade NBP Newslines further more so as to meet the readers' expectations, and to make it one of the most prominent economic editions not only in-house but also at the regional level.

Mr. Nausherwan Adil
SEVP/Group Chief
Operations Group/Corporate
Communication Division

10 years... and still going strong



We are delighted to announce the launch of our 10th anniversary NBP Newslines issue 'A celebration of Innovation and Excellence.' This marks a significant milestone for National Bank of Pakistan.

NBP Newslines was launched in 2006 by an amateur team with several hiccups. But now in the hands of our dedicated and professional Editor – there is no looking back. Since 2007, she has focused on championing best practices, innovation and excellence in banking communications. Asra Adnan, Editor, brings with her rich experience of writing articles, proofing, photography and production process to the core. Her previous association with one of the leading monthly magazines has groomed her to accept work challenges and keep up with changing trends in communication and production.

To celebrate, we have created a special anniversary issue that offers a glimpse into the future. This special issue's commentary reflects how the field of banking is evolving over the past decade, and outlines the on-going projects at NBP that it aims to showcase through our newsletter in the coming years.

Mr. Nabeel Saeed

SVP/ Head, Corporate Communication Division



Modernizing Banking Infrastructure

NBP to upgrade capacity of automated teller machines

Syed Iqbal Ashraf, President National Bank of Pakistan said NBP is a national institution, which aims to provide services on priority basis. "We are working to upgrade the capacity of automated teller machines (ATMs) to modernise the infrastructure of NBP and to meet the international standard of international banking," he added while addressing the inauguration of ATM facility in the precinct of National Press Club. National Press Club President Shakeel Anjum, Secretary Imran Dhillon and other bank officials including Mudassir H Khan, Nabeel Saeed and Farooq Hassan were also present on the occasion.

The NBP president said that NBP is committed to facilitate the people and provide them better services in urban and rural areas of the country, further adding that the bank has given ATM cards to the 0.25 million pensioners all over the country to facilitate them in getting their pension in a respectful way. He said that the bank has installed the ATM on utility basis, including the urban and rural areas in all branches of the country. He said NBP has been giving services to the pensioners and is bearing the burden of all government institutions by giving them all financial facilities including deposits accounts and withdrawal of salaries.

Replying to a query, he said that the private financial institutions only work on profit and loss basis and they are avoiding services like pension and payments. The NBP president said National Press Club is the first press club of the country where we have installed the ATM machine to facilitate the journalists of the city. "NBP and media have shared history of cooperation and coordination and we want to enhance the joint cooperation between the two institutions in future as well," he added.

Ashraf said the bank, being the largest bank of Pakistan, is operating with more than 1,350 branches across the country. In addition to offering

core services and being a trustee of public funds, the bank has diversified its business portfolio and has been competing in the debt equity market, corporate investment banking, retail and consumer banking, including agricultural and government collections and payments, he added.

He said NBP is not only providing service at national level but the bank has been working in 15 countries around the world besides competing with the international financial institutions of these countries. "NBP is at the forefront of international banking in Pakistan, which is proven by the fact that NBP has its branches in all of the major financial capitals of the world. We have recently set up a Financial Institution Wing, which is placed under the Risk Management Group," he added.

The NBP president said the bank has over eight million accountholders of which 3.5 million accountholders are active and doing their business through the bank, adding that NBP also evolved a mechanism to facilitate special people in the institutions and provide them better facilities. "We are going to install the special ATM service for these people."

NBP aims to evolve a National Payment Eco-System to facilitate entire population of the country through easy and available delivery channel 24/7, he said.

On the occasion, National Press Club President Shakeel Anjum welcomed the NBP president and appreciated the cooperation of the bank that has provided an ATM facility for journalists in the club. He stressed the need for more cooperation between both the national institutions in future. NPC Secretary Imran Ahmad Dhillon also welcomed the efforts of NBP for journalists' community. ♦

National Bank of Pakistan President Syed Iqbal Ashraf has said that the bank would install detective machines at its branches to discard fake currency notes in the larger interest of general public.



NBP has developed a full fledged Complaint Management Wing/Division to centralize the process of complaint handling from registration of the complaint to its closure. Every complaint received at NBP (through any channel) including Call Center or website is entered/recorded in the Complaint Management System (CRM); an acknowledgment is then sent to the complainant via SMS on his/her mobile number automatically. The interim reply and subsequent closure is also advised through system generated SMS.

Complaint Management Wing will be the first point of contact of all complainants where the complaints will be logged and then subsequently routed to the concerned Region Offices and relevant Groups/Division electronically for rectification.

The Complaint Management Wing was inaugurated by Mr. Syed Iqbal Ashraf, President & CEO NBP. Mr. Nausherwan Adil, SEVP/Group Chief - Operations Group, Mr. Mohsin Furqan, EVP/Divisional Head - Operations Group and Mr. Syed Khurram Hussain, SVP/Wing Head CMW - Operations Group also attended the opening ceremony. While launching the Complaint Management Wing, President NBP highlighted the importance of putting the customers first and to ensure that all complaints are dealt with efficiently and expeditiously. ♦

NBP Launches Centralized Complaint Management Wing

President National Bank of Pakistan has launched a centralized complaint management unit to further enhance customer services and to create a robust and responsive complaint management system utilizing best practices for effective and timely handling of the customer complaints. Through this system all the complaints are centralized and pushed for early resolution through the concerned departments.



Managing

The first ever off-site Regional Managers Credit Conference 2016 with the theme “**Managing Credit Together for Tomorrow**” was organized by CMG with great objective of synergizing efforts of credit staff with business counterparts and to create harmony. It was a unique opportunity for NBP family to interact with senior management in a cool and serene setting of Nathiagali.

The conference was attended by Wajahat A Baqai, SEVP/Head CMG, Zahid Mahmood Chaudhry SEVP/Group Chief, HRMG, Mr. Khurram Saeed Naik EVP/Divisional Head, CRBG, Mr. Sardar Azmat Babar Chouhan, EVP/Divisional Head, ARG, Mr. Usman Shahid EVP, CIBG, Mrs. Azra Naila Uzair, Mr. Hidayat Ali Shar and Mr. Adnan Adil Hussain being the Divisional Heads of CMG alongwith other SVP/Wing Heads of CMG.



errors that results in opportunity loss, when good credit opportunities are declined. He highlighted the crucial role of credit officials and stressed to not only process the good business swiftly but also underlined the need to avoid judgmental errors or other bottlenecks that may cause opportunity loss by way of declining the credit proposals having good quality and that may become good prospective clients. He also indicated towards declining trend in advances. A comparison of 2014 and 2015, advances narrate that our net advances decreased from Rs.626.704 bn to Rs.577.893 bn, whereas NPL increased from Rs.120.841 bn to Rs.127.280 bn. These figures are not good for any commercial bank. Our NPL to Gross Advances ratio increased from 16.6% to 18.4%, higher than that of peer banks. He stressed the importance of CMG in assisting business groups in various ways. CMG has a pivotal role to play in earning through quality assets, not only that CMG is there to mitigate the risk by prudent credit analysis but it also has to provide support through improved TAT and research of key sectors. Fresh lending and prevention of NPL through risk mitigation and monitoring should be the priority of all business groups and CMG.

The President, despite his busy schedule, also graced the occasion and delivered equally impressive and convincing message in an unequivocal /clear terms thus setting the pace of event. He highlighted the importance of working in a synchronized manner which is a key to bring harmony within various organs of the bank so the organizational goals can be achieved in a synergic manner. He emphasized time and again that instead of working in silos, we should all work as a team, thus institutionalizing teamwork and performance culture, which is one of the core values of our bank, thus bridging the gap/removing the barriers, improving service standards and efficiency.

Credit Together

Mr. Adnan Adil delivered the welcome speech and introduced the participants of the event. He also enlightened participants on underlying theme. He appreciated active and enthusiastic participation of the regions in the event and assured that the event would have far reaching impact way forward.

The President NBP, chaired the 1st day session whereas the SEVP/Head CMG chaired the 2nd day's session. Head CMG provided guidance on different issues raised therein. He appreciated the idea of having such an event where Regional Credit Managers could share their problems, ideas and initiatives directly with their higher-ups. He also emphasized upon team work and coordination for solving issues. He encouraged new ideas and initiatives to take the bank to the next level.

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He gave emphasis to the crucial role of credit officials not only to guide the business officials but also to take proactive steps to deliver efficiency. The core of the message was very clear "We mean business" and therefore, we shall strive hard to procure good credit worthy businesses. He also



Make It Happen



The Annual Business Conference was organised by Commercial & Retail Banking Group from 24th to 26th March, in Bhurban to appreciate the top performing regions and branches of 2015 and discuss the strategy and way forward into the coming year.

THE PRESIDENT'S SPEECH

'Image is everything. We all need to work towards establishing the Brand Image of NBP and become the bank of choice for our customers'

The Conference formally took off with the president's speech which was inspirational as ever with its main focus on brand image and customer satisfaction. He acknowledged CRBG's performance in bringing greater deposits for the bank as compared to peer banks in the year 2015 and labeled 2016 as the year to 'Make It Happen' for the Asset side. He asked for the same level of enthusiasm and zeal in improving the Bank's asset portfolio.

He added that the trend of increase in CASA deposits and thus decrease in cost of funds should be carried forward to the next year as well with an additional aim to quest for more New to Bank Accounts. In order to achieve this, the president added that, Managers, Area Managers and RMTs should be given quarterly targets and a chance to perform. In addition, he said that succession planning should be implemented in its full form. Managers who achieve the desired targets and outperform others should be appointed as Area Managers, General Managers, Regional Managers and so on as indicated by the hierarchy.

He also stressed that there should be greater focus on the quality of deposits



as well as assets rather than just generating numbers. He believed that everyone should move in one direction and focus on building an improved reputation of the bank. With much concern he cautioned that those employees who damage the image of the bank will be dealt with strictly and punished severely.

Moreover, the President stated that training of undeserving officers should be avoided and only relevant individuals should be given the appropriate training. He added that NBP should maintain data base of other banks in the market and learn from them on how to have a clear action plan for achieving the set targets. Furthermore, he suggested that organizational targets should have a trickle-down effect and meaningful individual targets should be assigned to each and every employee in the branch.



The purpose of the conference was to celebrate the Group's success during the outgoing year and ponder upon areas of improvement and opportunities available in 2016 and beyond. This year's Conference revolved around an Eagle theme. Eagles have many qualities due to which they provide us lessons for good leadership. Some of these qualities include:

- Eagles have a great vision
- They are fearless and daring
- Eagles are high flyers
- They possess vitality
- They nurture their younger ones

In addition, all participants were dressed up as commandos in order to exhibit the "Make it Happen" attitude.



THE LEADERSHIP RETREAT TRAINING SESSION

Besides the conference itself, the highlight of this year's conference was a leadership retreat training session at Chinar Golf Club conducted by Training Impact – a renowned contemporary leadership training organization. It was a camping styled two day training conducted in the form of outdoor as well as classroom based sessions. The training session provided an opportunity for the participants to learn through role plays, simulations, activities and case studies, on how to assume leadership roles in challenging situations. The idea was to help the



participating branch managers, regional heads and senior executives learn and emerge as more confident leaders so as to make the most of their roles in the organization.

UNVEILING OF QUARTERLY TROPHIES

The presidential speech was followed by unveiling of quarterly trophies. CRBG has decided to introduce inter regional trophies from this year onwards to encourage competition in both Assets and Liabilities side. The six trophies of Asset Side have been named as "Super Six" and will be awarded to the top performing regions in Advance Salary, Saiban, PMYBL, Cash n Gold, Agricultural Financing and Commercial /SME Financing categories during each quarter. The four trophies of Liability side have been named as "Fantastic Four" and will be awarded quarterly on the basis of CASA deposit growth rate and highest number of New to Bank CASA accounts opened by the respective regions in each quarter.



GROUP CHIEF:

The presentation session of the conference began with the address of Group Chief, CRBG, Mr. Mudassar H Khan. He acknowledged the fact that CRBG is the largest business group within NBP and a major contributor towards banks revenue and profitability, however it has still to achieve its true potential. He appreciated the increase in CASA and overall deposits together with a decrease in NBP's cost of funds as compared to peer banks. He emphasized on the need for improvements in bank's asset growth rate. In addition, he believed that service quality requires greater attention of RMTs since any negligence in this area results in increased risk of discontented customers. Therefore, he added that there should be a meaningful and continuous engagement at all customer touch points to develop a positive and service centric attitude amongst the team. They should be led not managed. His main concerns and priorities for CRBG in 2016 included; increase in quality asset portfolio, reduction in NPL portfolio, increase in non-funded income, increase in current account deposits, increase in new to bank customers, enhancement in product offerings and improvement in cross sell and up sell efforts. As for asset growth, he suggested that we should focus on high yield low risk assets which should be very closely and continuously monitored through monthly review of targets, greater customer contact, and regular follow ups.

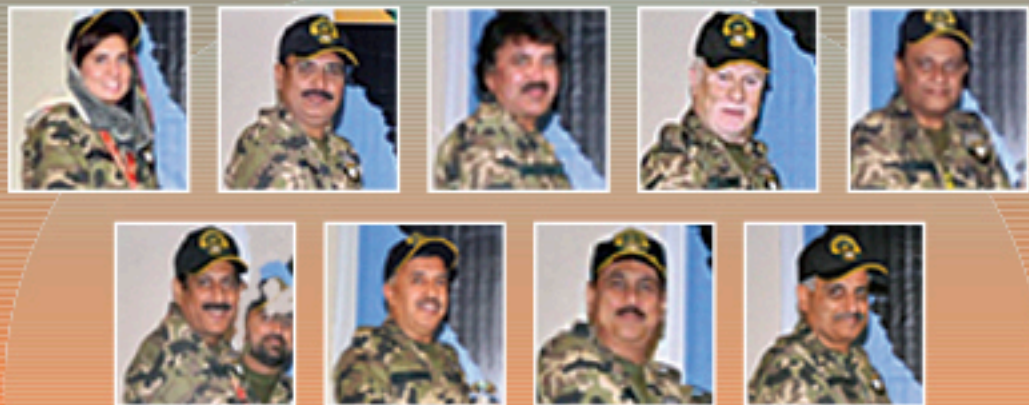
Moreover, he stressed on the need for the leaders to show confidence in their team and make them believe they can achieve more. His advice, "Stop talking start acting".



AWARD CEREMONY

One of the main objectives of the conference was to reward the best performing regions and branches of the year 2015. In this regard, trophies were presented by the President and Group Chief CRBG in the following categories:

- Overall Best Performing Region
- Best performing region in terms of growth in total current account deposits
 - Best performing region in terms of growth in total advances
- Best performing branch in terms of increase in total average deposits
 - Best performing branch in terms of increase in total advances



PRESENTATION BY KEY CRBG EXECUTIVES: UMAR DAUDPOTA

Mr. Umar Daudpota, SVP/Head of Institutional Deposit Sales and Wealth Management Wing, spoke about the future strategy and roadmap of his department. He highlighted NBP's position with respect to deposits in comparison to other banks in the local market. He presented NBP'S existing deposits product wise and highlighted the bank's achievement of an overall CASA growth rate of 14% during 2015. He emphasized on the need to "Make It Happen". It was the need of the hour to do more, better and differently while constantly identifying what needs to be done, how much and by when? Mr. Daudpota went ahead and explained the introduction of LSOs, Liability Sales Force, from this year onwards along with other schemes. Based on current market trends CRBG also plans to introduce, customer referral scheme, staff referral scheme, and two mile radius scheme along with the Inter-Regional quarterly Trophies.

This is the first time in the history of the bank that a Liability Sales team is being built to operate all over Pakistan. It will help boost CASA deposits and take the bank's deposit portfolio mix to another level.

Moreover, while the customer referral scheme will encourage existing customers to refer their family, friends and colleagues to open accounts at NBP, staff referral scheme will develop a sense of ownership within the operational staff of the branch. They will have a contribution towards the bottom line of the branch instead of being restricted to their day to day tasks, creating a sense of achievement and accomplishment.

He further explained that the Two mile radius scheme will be a weekly exercise, during which the RBDMS will select a branch in their respective region. They will assign a team to visit all the potential customers within the two mile radius of the selected branch.

Mr. Daudpota said that the Branch Manager should especially focus on keeping everyone on track and in one direction. According to him Branch managers should focus on having a clear vision with set goals and appropriate planning and sustainable line of action to achieve the targets. They should track every move with follow ups and feedbacks while ensuring that they equip the team with the required resources and coach, motivate and encourage them.

He greatly stressed that improving CASA portfolio of the bank would be the most sustainable way forward. For this, he added, branches will have daily New to Bank targets under three categories. His advice to the managers; focus on opportunities and possibilities, be a ruthless optimistic.

He concluded by saying that there should be greater focus on result rather than excuses. In order to achieve good long term management he suggested hiring ambitious people who crave success, then

base management on their personal goals.

ASIM AKHTER

Mr. Aasim Akhtar, EVP/Head of Service Quality and Network Planning, enlightened the audience on overall audit findings in addition to the progress on the nomination of Area Managers and Sales & Service Managers.

Mr. Aasim emphasized that the board of directors have stressed upon visible improvement in the area of service quality and delivery standards. It has been proposed to place service quality officers at regions, installation of queumatic system at 300 branches and training of staff with respect to service quality. With regards to network planning, he added that in the year 2015 the annual branch expansion plan resulted in 48 new branches in addition to renovation of 154 branches. While, the plan for 2016, in addition to renovation of 115 branches, is to initiate the opening of 59 more branches in three phases. Also, 800 on-site and off-site ATMs shall be added to the system while there is a need to look into 300 non-operational ATMs in different regions.

He further explained observations regarding progress of Area Managers, Sales and Service Managers. A concept introduced with the intention to review progress of the implementation of new roles. It has been observed that regions have not completely embraced and hence not fully implemented the reorganized structure while regional heads are reluctant to share powers down the line. In addition, transfers and posting take place without the knowledge of the Area managers which has further resulted in gaps between placement of staff and data. Moreover, credit procedure manual requires modification since bottlenecks have been observed in current processes.

With regard to sales and service managers, he added, it is binding upon the area managers and regional heads to recognize the roles of sales and service managers and groom them. In addition they

should be given some discretionary and financial powers in order to share the load of Area managers. He also shed some light on the authorities responsible for ensuring that Area Managers, and Sales and Service managers work smoothly. For instance, he added that the head office is responsible to chalk out proper forms and guidelines for branch visits, revise Area Managers discretionary and administrative powers, review CPM with reference to Area managers and clearly define the role of sales and service managers. Similarly, the region, alongside the head office in some cases, should ensure that the roles of Area Managers, Sales and Service Managers be recognized, while they are provided with proper seating, IT support and logistics.

IRTIZA KAZMI

Mr. Irtiza Kazmi, Divisional Head CRBG, gave a presentation on consumer banking, cash management and product development. He highlighted that in order to achieve profit maximization and client retention it is required to look into untapped and rural areas with respect to products and services under consumer banking. He suggested that NBP should develop and roll out new products to remain competitive. He further elaborated on NBP's existing product suite and deposits in Asaan Current account and savings account being 140 M and 13 M respectively. In addition, he discussed the bank's gold loan portfolio, its classification region wise, whether verification of gold under gold loan portfolio has been regularized and by how much.

He highlighted how Bancassurance provides a WIN-WIN-WIN scenario for NBP with respect to banking, insurance companies and customers.

He enlightened the audience on the number Bancassurance policies issued region wise, the most being issued in Multan during February 2016. As a result NBP has earned a commission of Rs. 2,206,486 from September 2015 to February 2016.

With regards to cash management he elaborated

the benefit of cash management services to SME and corporate clients providing steady transaction-based fees, enabling the offering Bank to acquire clients operating account, allowing a way into the clients back offices and a create better client relationship.

He said that these value added services are based on network capability and NBP has a strong network base of widely dispersed branches thus making it a very attractive opportunity for NBP to expand its fee based business.

Branches being the first point of contact with the customers should try to attract more clients, existing as well as potential clients towards NBPs cash management services and products, including government affiliated institutions who are more prone to working with NBP. He mentioned cash management projects in the pipeline including government tax facilitation arrangements and over the counter cash payment of home remittances on behalf of small network banks for which negotiations are in process with foreign banks.

Mr. Irtiza further in his presentation elaborated on NBPs disbursement and outstanding position with regard to NBP SAIBAAN Home Finance. He also explained banks disbursement and outstanding position on NBP advance salary which achieved 93% of the set target for 2015, however, requires a growth of 15% to achieve the target of 80,000 for the year 2016. In order to increase advance salary portfolio the bank should target such account holders who have not availed this facility, or those who have settled or are about to settle their accounts. In addition the bank may target blue chip private sector organization. For this the bank should utilize sales and marketing staff in the branches and appoint a person especially designated for this purpose. He concluded saying visits should be arranged for at least three regions per month depending upon the performance of the region.

STRATEGY BRAINSTORMING

**FOLLOWED BY Q & A
SESSION WITH OTHER
GROUP CHIEFS
PARTICIPATING AS
HONORARY GUESTS:**



In addition to the key management of CRBG, Mr. Wajahat Baqal – Group Chief CMG, Mr. Shahid Syed – Group Chief ITD & Mr. Zahid Mehmood Chaudhry – Group Chief HRM&AG also participated in the conference as honorary guests.

During the brainstorming session, key problematic areas and issues faced by the regions during the preceding year were discussed and insights were shared as to how to overcome them in 2016.

Regional Heads were also provided the opportunity to discuss their problems pertaining to Human resources, Credit approvals and Core banking with the respective Group Chiefs who were kind enough to listen to each and every question raised by the regional management and assure them of their Group's utmost support.

ORGANIZERS DETAILS:

The CRBG conference MARCH 2016 was organized by:

- Mr. Umar Azim Daudpota, SVP/Head of Institutional Deposit Sales & Wealth Management
- Mr. Mirza Abid Baig, OG-I/Team Lead Liabilities
- Mr. Ghulam Muhammad Abbas, OG-II/Product Manager Liabilities
- Mr. Muhammad Rehan Meer, VP/Manager Administration
- Mr. Faisal Mirza, VP/Islamabad Region

PARTICIPANTS IN THE CONFERENCE (CANDID MOMENTS)



National Bank of Pakistan and Citibank N.A. Pakistan Agreement



Citibank N.A, Pakistan has entered into a Tax Payment Facilitation Agreement with National Bank of Pakistan. This arrangement will enable value added services to be provided to Citi's customers by NBP by replacing manual instruments with a more efficient electronic transfer mechanism leveraging on the State Bank of Pakistan's Real Time Gross Settlement System (RTGS).

The signing ceremony was held at NBP's Head Office. Atiq Rehman - CEO Citi MEA, along with Nadeem Lodhi - CCO & MD Citibank N.A., Pakistan and Syed Iqbal Ashraf, President-NBP along with Mudassar H. Khan, SEVP & Group Chief, CRBG from NBP were present at the ceremony which was also attended by other stakeholders from both Banks' as well.

This arrangement will result in streamlining the tax payment process for Citi's clientele by allowing the payment to be routed electronically and will result in faster realization of tax proceeds. As the tax collection bank for FBR, NBP has played a vital role in structuring this solution.

"Being the Nation's Bank, NBP is continuously striving to create new synergistic alliances with a view to facilitate our customers. We take pride in acting as a catalyst for the economic growth of the country. This agreement will further improve the ease of doing business in Pakistan and will create a win-win situation for all parties concerned. Hence, serving the national cause," said Iqbal Ashraf. "At NBP, we believe that it is not about ideas, it's about making ideas happen. Citibank is a global institution, whereas NBP is the strongest bank in Pakistan. Combining our strengths can create possibilities that will facilitate all stakeholders and benefit every segment of the economy" commented Mudassar Khan.

"We are proud of our partnership with National

Bank of Pakistan and are committed to delivering our clients with world class solutions and services that will enhance their operational efficiency in line with their growth strategy," commented Nadeem Lodhi.

Citibank N.A., Pakistan has been operating in Pakistan since 1961. Over the years, the bank has contributed significantly to the financial services sector by delivering innovative and best-in-class products and services.

NBP with its nation-wide network of over 1400 branches has the maximum geographic coverage in Pakistan and an unmatched outreach to the general public, especially in the rural areas. It has redefined its role and has moved from a public sector organization into a modern commercial bank. The Bank's services are available to individuals, corporate entities and government. While it continues to act as a trustee of public funds and as the agent to the State Bank of Pakistan.

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management. ♦

ISLAMABAD



Iftar
with
Media!

During Ramzan
National Bank of Pakistan
organised iftar dinners
for media personnels at
Islamabad, Karachi,
Lahore and Quetta.

KARACHI



LAHORE



QUETTA



PESHAWAR





Global Home Remittance Group Head of the National Bank of Pakistan Irtiza Kazmi said that remittances to Pakistan could be doubled by adopting different strategies, including elimination of Hundi system. Irtiza Kazmi said there was a huge potential for growth in the inflow of remittances that could be raised from \$20 billion (in 2015-16) to above \$40 billion per annum in

He was speaking at the fifth Corporate Ambassador Awards ceremony, held recently in Karachi. In 2015-16, for the first time the remittances have increased to \$20 billion, showing \$2 billion growth over \$18 billion remittances received in 2014-15.

Irtiza Kazmi said NBP was adopting innovative approach and technology to attract maximum amount of foreign exchange in the shape of remittances. He said NBP was the only bank in Pakistan that had its branch network in rural and far-flung areas where other banks don't have their branches and the bank was now endeavouring to take benefit of its strength of network by motivating overseas Pakistanis to send money to Pakistan through the legal channel.

Irtiza Kazmi, an experienced and a thoroughly competent and professional banker, has recently been elevated to the position of Head of the Global Home Remittance Management Group of the National Bank of Pakistan.

After his appointment, the NBP is taking solid measures to magnify inflow of remittances. Pakistani diaspora had remitted around \$20 billion during July 2015 - June 2016 back home, he said. This crucial avenue of foreign exchange generation is now closely trailing foreign exchange proceeds through exports, around \$21 billion during the same period.

However, there was still a huge amount of money being transacted through unorganised and illegal channels (Hundi/Hawala), he said, adding some estimates suggest that market being at least equal to the formal channel. He pointed out that lack of awareness and ill gotten wealth fuel such illegal businesses.

He said that remittances could be boosted by taking following measures: Creating a technologically advanced and user friendly ecosystem is the need of the hour to increase remittance. Remitters are usually enticed by the convenience and better rates

Remittances can be doubled in coming years: Irtiza Kazmi

offered by Hundi/Hawala operators; Most of the time such remitters are totally unaware of the negative effects of such operations; Illegal money exchange through international jurisdictions fund illegal activities globally. This fact needs to be disseminated forcefully and openly to the oblivious remitters.

Although the average size of remittance to Pakistan is on the lower side, owing mainly to the bulk being sent back home by blue-collared workers having modest salaries, Pakistan is still the eighth largest country in the world in terms of home remittances volume. To enable a sustainable growth in home remittance, optimisation of technology platform backed by awareness creation is the key.

The Government, through the apex regulator, SBP, has taken various positive measures including PRI (Pakistan Remittance Initiative) to promote home remittance through legal means. However, there is still much more that needs to be done. Promoting home remittance through legal channels is a collective responsibility of both the Government as well as the masses. Pakistan's influential and robust media could play a critical role in highlighting the ills of illegal remittance channels and promoting the benefits of the formal/legal channels, he added.

Chairman of the National Foods Limited Mian Abdul Majeed, famous astrologist Rozina Jalal, senior analyst

Colonel Mukhtar Ahmed Butt (Retd), Resident Editor Daily Pakistan, Karachi, Mubasher Mir, senior TV Anchor Ali Nasir, CEO Majmua Art Gallery Mehrin Ilahi, Islamabad-based social worker, trainer, public speaker Sadia Shakil and Chief Editor Corporate Ambassador Javed Mahmood addressed the awards ceremony. Famous writer, education, author and anchor Muttahir Ahmed Khan and renowned model Roomi Syed were the host of the programme.

Names of the winners of fifth Corporate Ambassador Awards are - Mian Abdul Majeed, Chairman of the National Foods Ltd; Irtiza Kazmi, Head of Global Home Remittance Group, National Bank of Pakistan; Rozina Jalal, famous astrologist; Colonel Mukhtar Ahmed Butt (Retd), senior analyst; Mehrin Ilahi, CEO Majmua Art Gallery; Sadia Shakil Islamabad-based social worker, trainer, public speaker and psychotherapist; Almas Hamirani, fashion designer; Alveena Agha, journalist, educationist and media-entrepreneur; Roomi Syed, model/international iconic personality; Faisal Rajput, senior journalist, trainer of Chinese language; Aqsa Abdul Haq, eminent Naat Khuwaan; Noman, make-up artist; Rashid Adeel Hashmi, Dean of Fashion Department, Saint Patrick College, London and Dr Essa's Lab & Diagnostic Centre, Karachi. ♦

This is an excerpt from an article published in Business Recorder on 29th July 2016



Signing Ceremony

National Bank of Pakistan and Industrial & Commercial Bank of China (ICBC), Pakistan signed MoU on bilateral cooperation in Karachi, on the celebration of ICBC's completion of five years in Pakistan.

Both institutions have agreed to enhance focus on developing niches and creating synergies, the areas of mutual cooperation will focus on trade finance, cash management and international payments, corporate lending and project financing, infrastructure financing, investment banking & RMB services. The two banks have also agreed to expand their business cooperation in other regions globally.

The MoU was signed by Syed Iqbal Ashraf, President NBP and Mr. Li Xiao Xin, Deputy CEO, ICBC. Mr Masood Karim Shaikh, Group Chief-International Banking Group (NBP) & Mr. Shaikh Tariq Abdullah, Divisional Head-Financial Institutions (NBP) were also present. The ceremony was also attended by Mr. Saeed Ahmed, Deputy Governor State Bank of Pakistan and other notable guests from the banking industry.

ICBC is the world's largest bank with total assets of more than USD 3.4 trillion. The Bank provides comprehensive financial products and services to 4.12 million corporate banking customers and 259 million personal banking customers by virtue of the distribution network consisting of 16,227 domestic institutions, 203 overseas institutions and over 1,562 correspondent banks worldwide.



NBP Launches Its Corporate Branch in Lahore

National Bank of Pakistan launched its Corporate Branch in Lahore. Housed on M. M. Alam Road, NBP's Corporate Banking Centre is not only one of the largest banking centers of NBP, but is also the only one of its kind in Pakistan's banking industry. The launch of this Corporate Branch is a step towards the success of NBP's valued customers who maintain their trust with the Bank.

Speaking at the inauguration, the President of the Bank, Mr. Ahmad Iqbal Ashraf shared his thoughts about how despite various inherent risks, the banking sector takes into account a significant share of the total earnings of the Bank. The fact that banks seize every possible opportunity to grab the corporate banking segment, as it ensures their portfolio growth and profitability, was discussed. He also spoke about NBP's commitment to meet the increasing expectations of its corporate customers by providing them par-excellence services through its five fully-functioning Corporate Banking Centers in Pakistan.

In order to meet the financial needs of its customers, NBP's corporate branches focus mainly on the Power Sector, Public Sector, Textile, Oil & Gas, Sugar and Agriculture industry.



SME-Finance Mela 2016

NBP won 2nd Prize among 28 banks

NBP emerged with flying colours by standing runner up on the 'Best Stall Competition' at this SME Finance Mela that was participated by 28 banks of Gujranwala. The credit goes to the galaxy of our business wing officer/executives, branch managers and sales/collection force, who did their best to earn this prominent position in the banking industry of Gujranwala.

Way to go Aman!



Mr. M. Aman Pir of Credit Management Group, Head Office was recently promoted. To celebrate the occasion, a grand dinner was hosted by him at Pearl Continental Hotel Karachi which was graced by various SEVPs/Group Chiefs, EVPs/Divisional Heads, Wing Heads, executives etc. belonging to various groups including CMG, RMG, CRBG, CIBG, Operations Group, ARG, AIG, IBG and Logistic Support Group.



Amongst the prominent guests present were SEVP/Group Chief CMG, Wajahat A. Baqai, SEVP/Group Chief Madam Sultana Naheed, SEVP/Group Chief Tariq Jamali, EVP/Divisional Head, Madam Azra Naila Uzair, EVP/Divisional Head Mohsin Furqan, EVP/IBG Nasir Hussain, SVP/Divisional Head Adnan Adil Hussain, Ex-Group Chief Imam Buksh Baloch, Protocol Officer to President Kazi Shahab and others.

Guests had a great time at this fabulous evening mingling with each other in a comfortable ambiance accompanied by great food consisting of a large variety of items.

The senior management also insisted these get-togethers should take place more often outside office premises where employees of different groups/departments are able to interact with each other in a relaxed environment.



Shaadi Mubarak!



Saghra Bano, daughter of Muhammad Jan, Messenger, NBP, recently got married to Muhammad Shan in Karachi.



"Night Cricket Tape Ball Tournament"

"Regional Office Rawalpindi organized a tape ball night Ramzan tournament on 17th June, 2016 at Ayub Park, Sports Complex, Rawalpindi. Four Teams; NBP Rawalpindi, NBP Islamabad, NAFA Rawalpindi and NAFA Islamabad participated. The tournament was played on round robin league basis. Exciting matches were played. NBP Rawalpindi and NBP Islamabad qualified for the final. NBP Rawalpindi batted first, scored 88 runs in 6 overs and became champion by successfully defending the total. Saqib Zar, the Captain of NBP Rawalpindi, with his all-round performance in batting and bowling played key role in Rawalpindi success."

Good Progress

Syed Shamim Ahmed, OG-I, successfully introduced central computerised dispatch system at Central Dispatch. He is currently discharging the duties at Audit & Inspection Group in centralised dispatched management system (Computer System Management) taking special interest in the computer that was appreciated by his superior. This system has been introduced for the first time in NBP Audit Group and it is being handled successfully.





Sponsorship- Marie Adelaide Leprosy Centre "Triple Merger Centre" District Swabi- Khyber Pakhtun Khawa (KPK)

Marie Adelaide Leprosy Centre is working not only for leprosy elimination, but also for TB and Blindness control in addition to Community Development for the last 56 years. It is a non-profit, non-sectarian organization registered under the societies act of Pakistan.

A well knitted network of 157 control centers nationwide mostly in remote areas is functioning in close collaboration with provincial governments and providing services to the patients and communities free of charge.

NBP Further supports Medical Centre at Swabi

National Bank of Pakistan is supporting the leprosy elimination program by adopting a female ward in MALC Hospital on annual basis for the last five years against a donation of Rs. 2.0 Million per annum. The female ward consists of 23 beds. Seeing the good work carried out by MALC, CSR Division of NBP decided to adopt a medical Centre at Swabi in KPK known as "MALC Swabi Triple Merger Centre" to eliminate leprosy, TB & Blindness from this remote areas of KPK province.



NBP Strategic Marketing Division sanctioned an amount of Rs. 450,000/- (Rupees Four hundred fifty thousand only) being the cost of adoption of the Medical Centre from its CSR 2016 Health budget, as the running cost of this Medical Centre for the period of 1 year from July 2016 to June 2017.

Divisional Head Strategic Marketing Division gave the cheque to Ms. Salwa Zaib, Resource mobilization manager of MALC in Karachi.



Donation of Medical Equipment at Al-Mustafa Trust Medical Centre DHA-Lahore

Al-Mustafa Trust a charitable NGO is working primarily in the field of health for the poor masses living below the poverty line in suburbs of large cities around Pakistan. The basic aim is to give poor people a sense of confidence that they are not alone in time of misery and need. Since its establishment AMT has set up 12 medical centers in the urban and rural

areas. Out of these twelve centers five are located in urban areas, and remaining in rural areas to serve the poor masses. These centers are not only well equipped with necessary day to day medicines but also with relevant diagnostic facilities. The Trust is also providing specialist care without any charges.

Board of Directors of Al Mustafa Trust had requested the President of National Bank of Pakistan for certain medical equipment such as ECG Machine Schiller & Baby Incubator YP-90 A. Since NBP CSR Division is involved in such type of up gradation/uplifting of health facilities all around Pakistan as required. Therefore under the instruction of President, NBP it's Strategic Marketing Division through their CSR provides the requested equipment worthy of Rs 390,000.00 to the Al-Mustafa Trust, Lahore Centre.

Corporate Social Responsibility



Donation to Fatimid Foundation Kidney Centre Quetta - Balochistan

Fatimid Foundation is one of the leading foundations of Pakistan, offering high quality medical

services to the poor patients of thalassemia, Dialysis and Hemophilia. A large number of affected patients from these diseases are getting free of cost treatment on regular basis.

In, Balochistan, Fatimid Foundation is one of the largest projects of Blood & Kidney related ailment, it's the symbol of hope for patients affected with such life threatening diseases. It has 800 registered patients from Balochistan province, who are getting regular monthly treatments for thalassemia and hemophilia, 1200 patients of dialysis are getting weekly treatments. Previously, these unfortunate patients had to travel all the way to Karachi or other parts of the country for treatment.

On the request of chief executive of FFKC-Quetta, National Bank of Pakistan through it's CSR Division extended support and provided funds of Rupees 450,000.00 for the continuation of free treatment of Thalassemia and Hemophilia patients through FFKC-Quetta.

A cheque of Rs: 450,000.00 was given to the local representative of Fatimid Foundation in Karachi by the Divisional Head Strategic Marketing Division.



Services Offered at FFKC-Quetta: Management of blood related disease, Physiotherapy, Laboratory, Medicines, Pediatrics, Gynecology, Nephrology/Dialysis



Re-Adaptation-NBP Female Ward in Marie Adelaide Leprosy Centre

Marie Adelaide Leprosy Centre is working for elimination of Leprosy, TB, Blindness control and Community Development for the last 56 years.

National Bank of Pakistan is supporting the leprosy elimination program by adopting a female ward in MALC Hospital on annual basis against donation of Rs. 2.0 Million. The female ward consists of 23 beds. Payment to MALC of Rs. 2.00 Million is paid in four equal installments on quarterly basis. Payment of 3rd quarter was handed over to Dr. Ruth Pfau by Ovais Asad Khan, Head Strategic Marketing Division.



Donation - Centre of Excellence of Aga Khan University Hospital- Karachi

Aga Khan hospital is now facing capacity and research constraints. Despite the fact that more than 10,000 Cardiac Patients visited the hospital to avail the treatment annually, patients requiring urgent treatment had to be turned away and received cardiac care elsewhere. NBP has given a donation of Rs: 15 Million as project cost of center of excellence, Cardiac Sciences, at AKUH. This donation of Rs. 15 million (Rupees Fifteen Million only) was payable in 2 years, in 2 equal installments. First installment had been given to the Aga Khan University Hospital in the year 2015. Cheque of 2nd installment of Rs: 7.5 Million (Rupees Seven million five hundred thousand) which was due in the year 2016 was given to Mr. Asif Feroz, Director Resource Mobilization for AKUH by Mr. Ovais Asad Khan (Head Strategic Marketing)



CSR Initiatives “Education”

NBP Scholarship Program for the Boys & Girl Students of Primary/High School- Tehsil Pazza District Kohlu Balochistan

These five Boys & Girls High and Primary Schools are situated in the district of Kohlu, Tehsil Pazza-Balochistan. The overall economic and educational situation in the province of Balochistan is poorly developed, particularly Tehsil Pazza is facing hardships as it's a remote area. Majority of the population living here is deprived of basic amenities of life. In this poverty stricken circumstances it's really hard for people of this area to educate their children. There are five high and primary schools both for girls and boys in this Tehsil, and almost two hundred and fifty two students are enrolled in them.

In order to encourage education interest amongst the children of this remote area, the District educational Officer of this area requested to Introduce NBP Scholarship program for these 252 children of district Kohlu.

To initiate academic excellence for Rural Development, NBP launched a scholarship Program for the less privileged children of Tehsil Pazza-Balochistan, in collaboration with District Education Officer Kohlu. A Scholarship to 252 students was offered by NBP for the children of 5 Govt. Primary & High Schools of Pazza, so that these children could bear their educational expenses. Detail of which is:

NBP Scholarship Program - 2016/17 for 252 students of Tehsil Pazza-District Kohlu(02 Years Program)

Scholarship Program 2016/17	Number of Students	Tuition fee per student per Year	1 st year cost of 252 student	2 nd Year Cost of 252 students	Total Cost of 252 Students Tuition Fee/Year
	252	Rs. 1,900	Rs.478,800	Rs.478,800	Rs.957,600

By sponsoring these 252 students of Govt. Girls/Boys Secondary & Primary Schools in District Kohlu Tehsil Pazza Balochistan for two years, NBP vowed to change the life style of these children.



Sponsor- Fund-raising Gala by Developments in Literacy (DIL) for Underprivileged Students of Various Schools on May 8th 2016 at Pakistan National Council of Arts

Development in literacy is a nonprofit earning NGO, established in the year 1997, to provide education in the underdeveloped and remote areas of Pakistan. DIL is currently supporting 24,000 students at 124 campuses across Pakistan. DIL believes that no child in Pakistan, no matter how poor or underprivileged should be denied access to quality education. All children should have equal opportunity to reach their full potential and contribute toward the socio-economic betterment of their communities.

In this regard, DIL organized a fundraising gala to generate funds for children belonging to poor background, and to help them educate at different schools throughout Pakistan.

National Bank of Pakistan contributed in this fund raiser by DIL for programs like **Quality Education, Teacher and Principal Training, Curriculum Development, Computer Labs, Libraries, Vocational Training.**

An amount of Rs. 500,000/- was donated by National Bank of Pakistan to help Developments in Literacy (DIL) to help them continue in their mission of educating Pakistan.



CSR Initiative “Special Persons” NBP Sponsorship for 05 Students of Deaf Reach Schools In Lahore - Punjab Family Education Services Foundation (FESF) program was established in the year 1998 to provide academic and vocational education to deaf children and youth, particularly in the rural areas with little access to formal education or vocational training. Their major focus is on educational access for deaf female students. There are six deaf reach schools and training centers providing

academic and vocational skills to over 1,000 deaf children and youths, in 3 provinces of Pakistan.

National Bank of Pakistan signed up a MoU with FESF to adopt 5 of their Students at Deaf Reach School in Lahore for a period of One Year, belonging to a non-affording background. By sponsoring these students NBP will make a sizeable difference in the lives of these needy students. A similar program under NBP CSR banner is already running in District Sukkur, where NBP had adopted 06 students for One year program.

NBP Sponsorship Program-2016 for 05 students of Deaf Reach School (Lahore) (01 Year Program)

Sponsorship Program 2016	No. of students	Sponsorship of 01 Student per year	Sponsorship of 05 Students for 01 year
	05	Rs.72,000	Rs.360,000/-



Induction of SHAHMIR AIZAZ under NBP “Rising Young Star” Stipend Scheme

Shah Mir Aizaz a sixteen year old boy studying in O-Level (II) at Springfield School, Karachi got three straight A's (include A*) in O-Level (I). He has been awarded with more than sixty certificates so far from his school and from other Internationally recognized Institutions. These include:

- NASA Space Settlement Design Contest 2015 (2nd position globally) "Beyond Infinity - Eros Outer Atmosphere Settlement"
- NASA Space Settlement Design Contest 2013 (4th position globally) "Atlantis Earth Orbiting Space Settlement-Our Future Home in Space."
- UNESCO in recognition of insightful composition on the theme (3rd position globally) "The Power of Culture to Create a Better Future"
- LUMS Literary Society Certificate - "All Pakistan Aspiring Writers" Convention".

Apart from his studies he also takes part in sports activities and has received Medals and numerous certificates from Karachi Inter School Tae Kwon do Championship(s). On this great achievement of Shah Mir, President of National Bank issued him a

letter of Appreciation and inducted him on stipend in National Bank of Pakistan under its scheme Called "Rising Stars of National Bank of Pakistan" for one year.

Syed Iqbal Ashraf wrote:

Shah Mir Aizaz:

"It's a proud moment for Pakistan, that you have secured Second Prize (globally) at the National Aeronautics and Space Administration (NASA) Ames Space Settlement Design Contest 2015.

You have done your family and your country proud. Your hard work and dedication which makes you stand out of the box has paid off. Your innovation and ideas are amazing and help the youth of Pakistan to be internationally recognized. It's not easy for a sixteen years old boy to get recognition from NASA consistently second time. It shows how much you have done to promote Pakistani youth around the globe and also proves that you have worked selflessly every moment to reach this goal."



Pakistan Navy ammunition depot. Karachi is running a deaf and dumb school for children at Mauripur ammunition depot,

Donation for Children at Pakistan Navy Ammunition Depott. at Dockyard Mauripur - Karachi

where children from that particular locality are given education, along with books uniform, breakfast and lunch free of cost. The project is run by Pakistan Navy under the leadership of Commodore Khalid Amin - MD PN ammunition depot. Since it's a noble cause and NBP CSR is supporting such projects, therefore under the instruction of President National Bank of Pakistan a donation of RS 150000 was given for their deaf and dumb school, with a pledge that NBP will continue to support their noble effort in future too.



NBP INTER T20

Strategic Marketing Division, National Bank of Pakistan, successfully organized NBP Inter Group/Divisions T20 Cricket tournament in Karachi from 14th May, till 5th June, 2016 at NBP Cricket Ground, Clifton Karachi. Matches were played on Saturdays and Sundays. From the day of its announcement a positive and vibrant atmosphere was at the Head Office as each group and independent divisions were seen engaged in conducting trials and started playing friendly matches to select best possible team for the said tournament.

The idea was greatly appreciated at all levels in the Bank as it was never that such an initiative was under taken at this level. Finally by the closing date of entry which is 3rd of May 2016, 16 teams got them registered, while a few of the groups were left out as only 16 teams could be accommodated in this tournament. Each group and division was required to name their team and design a logo of their team so that it can be printed on their Kits for the tournament. Sixteen teams which had participated in the 1st tournament were: SMD Smashers (Host), HRMG – High Risers, Corporate Warriors, RMG Mavericks, FCD Kings, TMG Traders, BOARD Falcons, AUDIT Spartan, ARG Glorious, CMG Thunders, CRBG Warriors, REMITTANCE Riders, IBG United, IT- INTREPID Tigers, LOGISTIC Lions and OPERATIONS Warriors.

Opening ceremony was held on Friday, 12th May, 2016 at 6 PM on NBP Cricket Ground, Clifton. Syed Iqbal Ashraf (President National Bank of Pakistan) was the chief guest. Besides him around 12 group/divisional chiefs were present on the occasion along with their teams. All the teams were dressed up in beautiful color kits with their logo and name visibly printed on their kits. The hall mark of the



GROUP/DIVISIONS CRICKET TOURNAMENT

opening ceremony was the grand march past of more than 300 players which were representing the 16 teams, with young lads of NBP Cricket academy marching in front of every team carrying flag of that respective team. President National Bank opened the tournament by hitting a ball in the centre of the ground and in his opening speech he praised the efforts and initiative of SMD and wished all the teams success.

Opening Match was played between ARG Glorious and Corporate Warriors, while the other two matches were played for four weeks on weekends. In total 16 matches were played in this tournament. Semifinals were held on Saturday 4th June, 2016 between, TMG Traders Vs CMG Thunders and SMD Smashers VS RMG Mavericks. On Sunday 5th of June 2016, 3rd position was

decided by a match between TMG & CIBG, which was won by CMG. Finally the grand finale was played between RMG & SMD. SMD Smashers won the final match by a heavy margin and secured 1st position. The participation of Risha Mohyeddin (Group Chief SMD) and Ovais Asad Khan (Head SMD) the tournament proved to be a success.

Chief Guest for closing ceremony was Syed Iqbal Ashraf (President of National Bank of Pakistan) besides him all the group chiefs, divisional heads and Mufti Ehsan and former cricketing legends like Sallahuddin Sallu, Wasim Bari & Sadiz Muhammad were also present at the ceremony. President gave away man of the match awards to all 16 man of the match plus an award of Man of the Series which was given to RMG player Mr. Mazz. Winner's trophy was given to SMD Smashers

while RMG Mavericks get the Runners Up trophy.

In the end, President appreciated the efforts of SMD for organizing such a successful event and assures them full support in their future endeavors. He also assured installation of Flood Lights at the NBP Cricket Ground.

Ovais Asad Khan - Head of SMD thanked all the participating teams for their enthusiastic and disciplined participation, he also acknowledged the ultimate support which President extended towards this tournament and all other activities carried out by SMD. He appreciated the work done by entire SMD team member for making this tournament successful and memorable one. He also offered that in the next edition of this tournament the players of SMD Winning team will be available for other groups to take them as their team members. ♦