



**NBP**

# Newsline

since 2006

March/April 2019



## Women Empowerment

At NBP, empowering female employees is a way of life



**CRBG Annual Conference 2019**

## Women Today

In today's business world, leaders know the importance of empowering women at work. A diverse working environment benefits the company's overall performance in innovation and in achieving the set goals. More gender diversity, particularly in corporate settings, can translate to increased productivity, greater innovation, better decision-making and higher employee retention and satisfaction. Creating more opportunities for women starts with creating a more inclusive environment. Women empowerment is an important component of Pakistan's socio-economic growth. One of the important factors that would lead to women empowerment in Pakistan is their financial independence. Women need to be empowered economically. This will make women self-reliant and give them the freedom to choose. This will enable them to benefit from the different options available at their free will. Once a woman becomes financially independent and can exercise her choices, she can also help her mother, sister, daughter, and other women in the society to become empowered. This will elevate women's position in the society and will bring in equality.

I feel that it's about time that women, particularly those in decision-making positions should stop being apologetic about their choices, and the constraints they encounter, and let their choices make the difference. This can only be achieved by developing partnerships, pooling knowledge, resources and uplifting each other in the process.

It's about time to truly empower themselves.

**Asra Adnan**

*Editor*

*Wing Head, Internal Communication, SMD, SQG*

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

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

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

For suggestions and feedback  
021-99217915  
nbp.editor@nbp.com.pk

Contributions to NBP Newslines may be sent to Strategic Marketing Division, Service Quality Group, 2nd Floor, Head Office, Karachi.



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*Setting up a new email address to welcome fresh ideas from staff*



## If I was CEO...

The President announced the setting of the following email address,

**If-I-was-CEO@nbp.com.pk**

*As* the name suggests, this address is available to the staff of NBP in order to post suggestions, ideas, changes in procedures or amendments in policies etc. that they would like to introduce if they were CEO.

### Database of ideas from staff

An exclusive database is designed and maintained to receive ideas from employees. The ideas are recorded in data base as per given categories of ideas which have been announced by the President. Importantly, description of sender of every idea is recorded in the data base so that he or she may be contacted as and when desired. Categories in which ideas have been invited include;

- Revenue Generation
- New Product introductions
- Customer Service
- Brand Building
- Training
- CSR
- Organizational Structures
- Expense Management

### Managing of IDEAS

Progress summary of ideas that are being received will be short listed in terms of their practicality and viability. Accordingly these will be escalated to the level of Management Committee for final evaluation by respective Groups and by the President. As the Circular narrates the concept of giving the spot award on these ideas will be applicable on the basis of final selection.

### Score Card as of May 23, 2019

Branch Building	8
CSR	1
Customer Service	8
Expense Management	6
New Product	23
Organizational Structure	12
Revenue Generation	5
Training	8
Mix of some (Database Fields)	44
Others	34
<b>Total</b>	<b>149</b>

### Monitoring

The whole process is being monitored by the team in President's Secretariat. Progressive update of data base is ensured so that updated reports can be drawn.

### IDEA behind 'The IDEA'

President wants NBP employees to feel that their contributions and suggestions matter and are taken into consideration. This suggestion process may give fresh ideas to implement ways to lower costs, increase revenues, improve efficiency, and produce quality work. Acknowledgment of suggestions will let employees know that their ideas are valued and recommendations are heard. This will increase motivation and foster loyalty and teamwork among employees. ♦



# Together Towards Glory

**CRBG Annual Conference**



Commercial and Retail Banking Group invested quality time with field functionaries at the CRBG Annual Conference, Bhurban; where everyone had an opportunity to separate the daily grind and focus on future strategies and agenda. It also provided a prospect for team building activities and social interaction. The celebration of CRBG 2018 performance was the highlight of this three day event.



## Day 1

CRBG participants gathered at PC Bhurban from all over Pakistan. This segment of conference, hosted by Uzma Ahmed and Abdul Jabir, was allocated for sharing of detailed business strategy 2019 with the field. Sultana Naheed, Group Chief/SEVP, CRBG, welcomed all the participants and shared her views as she walked through the overall performance for 2018, highlighted on the achievements and presented strategy for 2019 to increase business and enhance operational efficiency in the light of SBP regulations, short comings etc and . Her address was followed by presentations of detailed strategies by NMHs, Divisional Heads, Wing Heads of CRBG. They encouraged everyone present to go an extra mile to achieve targets in 2019. The Regional Management Teams from various regions highlighted the issues and problems being faced. The two way communication with on spot resolution made this segment very productive and fruitful. The eight hours session ended with the resolve to make 2019 a memorable year. ♦





## Day 2

The second day was assigned for some fun and frolic; the participants were taken to Patriata for team building. Everyone assembled in the lobby area and then headed to allotted coasters. After reaching the hill station everyone enjoyed sudden heavy rain and cool breeze. There is a chair lift and cable car system for going to the highest point. The area is heavily forested and scenery is breathtaking. Some had a ride in Chairlift & Cable Car, while some opted for horse rides; few went on Pathways, while others strolled in Shopping Parking Area. In the afternoon they were served with lunch boxes specially prepared for this excursion. The presence of senior management with Regional Management Teams in excursion activity created a gelled bonding within team. ♦





## Day 3



First part of the third day was devoted to Deposit campaign and budget 2019 and accordingly feedback from all regions were furnished was taken for budget for 2019. It was also urged that SME and agriculture targets as per SBP needs to be fulfilled and prioritized.

The second segment of the session was the pick of the bunch. CRBG being the main and the largest hub of business activity invited all Group Chiefs and notable stake holders of other groups for interaction with the 37 regions field including all CAD managers. This session was hosted by Adnan Adil Hussain EVP and Umer Azeem Dawood Pota SVP. The session was broached by Adnan who after lauding field for its commitment to the bank, presented a video documentary of CRBG success Journey 2018 which was highly appreciated by field. A standing ovation over the astounding performance of CRBG was given by all the participants including all Group Chiefs/heads. Sultana Naheed thanked everyone for making this event a success. She said in 2018 besides earning record profit CRBG worked on all fronts of bringing house in order and streamlining internal controls. We have organized this event to celebrate with the field members as they are the true face of the Bank. In civil institution of Pakistan NBP has the strongest sense of commitment. She paid her gratitude to all support groups and fellow other business groups as all groups of NBP are combed together as a working team and CRBG being the largest group tries to facilitate all groups for the glory of NBP.

While the President alongwith Group Chief IT, Legal Head, Secretary Board and PSO addressed everyone on Skype and excused for not being able to attend due to his urgent commitments. President said he is speechless after watching the performance of CRBG as narrated through documentary video. He expressly lauded the leadership of Sultana Naheed and acknowledged that the strenuous efforts of CRBG and field have brought amazing results. Moving forward he said that we should set a goal like 'Imagine NBP in 2024.' We can take these alphabets of this word and work on it as our future goal. I – Integrity, M – Market Leadership, A – Asset Quality, G - Governance, I – Information Technology, N – Nation Building, E – Employee. He urged everyone to work on the attributes of this word to become a stronger institution. President remained with the participants for two way communication for good three hours. There was question & answer session which was followed by speeches of Group Chiefs/Heads. ♦



# Gratifying Annotations!

Uplifting comments of participants and invitees of **CRBG Annual Conference 2019**

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## Syed Jamal Baquar

*SEVP/ Group Chief, Corporate Banking Group*

'Excellent conference; very engaging and open with plenty of team spirit and camaraderie. My sincere congratulations to you and CRBG team for an excellent 2018 and best wishes for an even better 2019'

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## Usman Shahid

*SEVP/Group Chief, Credit Management Group*

'Madam it's an excellent way of communication, the whole performance was great. We all pray for your further success. Thanks a lot for inviting. It was really an amazing show put altogether. My best wishes ever.'

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## Faud Farrukh

*SEVP/Group Chief, Islamic Banking*

'Brilliant event organised for top performers of CRBG. Once again congratulations to the team. Duas for stellar 2019 *Insha Allah*'

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## Faisal Topra

*SEVP/President Secretariat*

'Weather timings were perfect for celebration. Thank you CRBG for such a warm welcome, we are touched'

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## Tariq Zafar

*Group Head/Operations Group*

'May God Almighty bless our Bank with success'

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## Dr Syed Azhar Hussain Shah

*Group Head/HRMG*

'Exquisite conference; deserves a lot of appreciation and recognition. Truly appreciate the team play, purposefully designed and brilliantly performed. Congratulations'

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## Shaukat Mahmood

*Group Head/Service Quality Group*

'Hats Off to Madam, Network Monitoring Heads, Field Business Leaders/Lions and Event Planners for arranging such a memorable & stress free event. Yes, Together We Can.'

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## Asad Saleem

*EVP/Operations Group*

'Marvelous event, good team spirit. Kudos to the entire teams. of Madam, Aqib, Adnan & Imdad.'

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## Mahmood Akhter Nadeem

*EVP/Operations Group*

'Simply brilliant! No words for appreciation.'

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## Zaheer Abbas

*SVP/Risk Management Group*

'Session with President further enhanced the level'

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## Shahla Ghulam Hussain

*SVP/Human Resource Management Group*

'I have heard nothing but praise from all who attended the conference. CRBG Team deserve a very big *Well Done*. The presenters were well prepared and the sessions were well organized. Organizing such a remarkable event, selection of thought-provoking items in presentation made it distinct and unique. I have attended many conferences in my career at different banks, seen number of presentations of various groups but found this presentation very effective and conveyed the message that Group wanted to send across. You have set a new standard for conference planners. I want to take a moment to once again thank you for making it such a worthwhile experience.'

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## Sumaira Mazhar

*SVP/Financial Control Group*

'This was indeed a very interactive, joyful and fully engaging event in which star performers were recognized and this has geared them up for the challenges in 2019 and beyond. We trust this journey of success will continue and together we will take NBP towards new horizons *InshaAllah*. Really appreciate hospitality CRBG. Thanks for warm welcome.'

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## Aqeel Muslim

*Head/Trade Finance*

'Excellent presentation and performance of CRBG. Congratulations and best of luck for next year.'

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## Dr. Muhammad Asif Khan

*VP/Human Resource Management Group*

'Madam its excellent way of communication. It was a great show. We all pray for your success. *Ameen*'

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## Sultana Naheed,

*SEVP/Group Chief, CRBG*

Business Conference at Bhurbun 'Towards Glory' was a real celebration by the entire Bank. All Heads and the Head Office team honoured us with their presence and firm support to further CRBG's objectives. I am truly touched by everyone's response and real enthusiasm to work with more zeal and tangible goals. I firmly believe that extended support of my colleagues will bring more laurels, achievements and records for our institution in the days to come *InShaaAllah*. By our performance we have now established that we are already standing well distinguished among all the market players. This is due to unshakable support of everyone which helped us achieve and surpass all targets for 2018. I would like to acknowledge the efforts of the HO Team, who made this conference successful. It was a memorable sight to see everyone standing together, shoulder to shoulder without caring about rain; the message is One Team, One Vision.

We really are One Team and I am thankful to everyone at the Head Office, who took out time to reach Bhurbun and made this event happen. A message of unity goes all around in the air; this I think is the core of this conference. I am genuinely thankful to Usmani Sahib, our President, who participated in our moment of celebration 'Towards Glory' and appreciated us as a team. Tariq Jamali sab also stood by me to appreciate all CRBG's achievers. I am really thankful to him for motivating the Team CRBG in a good spirit. A sense of 'NBP Family' emerged from Bhurbun event; this is my entire life's humble achievement.

I pray that this great institution become more strong, healthy and prosperous. Not forgetting the lesson that 'Great Achievement brings Great Unity.'





## PRESIDENT VISITS FAISALABAD

President Mr. Arif Usmani along with Syed Jamal Baqar, Group Chief-Corporate Banking Group (CBG) and Usman Shahid, Group Chief-Credit Management Group (CMG) recently visited Faisalabad, to attend an Iftar Dinner with NBP Corporate Clients and to visit the factory sites of some of the top clients of NBP. First meeting was scheduled with Sheikh Mukhtar Ahmad, Chairman Ibrahim Group. Sheikh Mukhtar Ahmad welcomed the NBP team and views were exchanged on the current economic and banking scenario.

NBP team then met with Chairman Pakistan Textile Exporters Association 'PTEA' Mr. Khurram Mukhtar along with Top 20 Textile Exporters, who briefed the President about the contribution of PTEA's members in overall exports of the country. Mr. Usmani assured them that National Bank of Pakistan, being the nation's bank, not only backs the overall economy but is committed to support all industries and specially export based industries such as Textile.

After that, the President NBP, Group Chief- CBG & CMG, Regional Corporate Head- Faisalabad met with Chairman Gas & Oil Pakistan Ltd (GO) Mr. Khalid Riaz and his finance team. GO Chairman and his team gave a detailed presentation on OMC sector; it growth potential and challenges. He also briefed about the key factors behind a sharp successful growth of their company.

One of the most promising meeting of the President and his team was with the Rice Exporters Association of Pakistan 'REAP' which highlighted that, being the 2nd largest export industry, Rice sector is contributing in bringing foreign exchange to the country. Mr. Usmani took a keen interest in the overall presentation and asked critical questions to build an understanding of current dynamics and banking requirements of the industry.

After the meetings, an Iftar Dinner was planned in Serena Hotel-Faisalabad which was attended by all the notable industrialists and business leaders of central Punjab from various industries such as Textile, OMC, Chemical, Sugar, Rice, Construction, Edible Oil, Feed, FMCG etc. Mr. Usmani addressed the audience by stating that National Bank of Pakistan is the nation's bank that is committed to support all the industries to contribute to the country's economy.

The next day started with the site visit at Interloop Limited that is the largest customer of Corporate

Office-Faisalabad. Miss Faryal Sadiq, Vice President Sales & Marketing & Mr. Muhammad Maqsood, Director Finance welcomed the President and his team and gave a detailed presentation and facilitated site visit of some of the manufacturing facilities. Mr. Usmani cherished the Interloop team for building such a state of the art business setup in all terms and putting in efforts and contributions towards the economy and the country. The NBP team also visited Sadaqat Limited- largest export houses of home textile and Masood Textile Mills Limited-largest knitwear/garment exporter of Pakistan. Mr. Usmani praised the high value added products of the company exported to some of the top brands of the world and affirmed NBP support to the companies in future. Mr. Usmani called the 3 companies a world class in terms of quality of manufacturing facilities, growth trajectory and export volumes.

Lastly, the President and Group Chief-CBG visited Regional Corporate Center- Faisalabad and Corporate Branch- Faisalabad where Mr. Khadim Hussain gave a presentation on CBG Faisalabad and its achievements among the peer bank setups in Faisalabad. Mr. Usmani praised Mr. Khadim Hussain and his team for keeping NBP at the top in Faisalabad and making NBP the Corporate Customer's No.1 choice.

After a brief visit at Corporate Office-Faisalabad, President proceeded for the Town Hall meeting at Serena Faisalabad where Regional Management Teams from Faisalabad, Sargodha and Jhang welcomed the President and the Group Chief- CBG & CMG. Large number of senior staff from these regions were also present at the occasion. Rana Asif Wakil, Regional Head Faisalabad opened the forum with welcoming comments for the President and guests and requested Mr. Usmani to the podium for his address. President discussed his vision regarding evolving NBP as the customer's top choice by improving customer services and some structural changes. Mr. Usmani also encouraged all the participants to ask questions and give suggestions for the bank.

In the end, he thanked all the participants and specially Mr. Khadim Hussain, EVP/Regional Corporate Head-Faisalabad for inviting him to Faisalabad on this successful, knowledgeable and business oriented visit. ♦





## NBP opens its first booth at the Protectorate of the Emigrants Office in Karachi

The intending Emigrants visiting the Protectorate offices will have the opportunity to open their "Worker's Foree Remittance Account" with NBP and use the same to send their remittances to Pakistan through NBP in their accounts. The same booths will also serve as a collection points for different fees on behalf of Bureau of Emigration and Overseas Employment. Similar booths will also be opened in all the offices of Emigrants across Pakistan.

Special Assistant to the Prime Minister for Overseas Pakistanis Sayed Zulfikar Abbas Bukhari, while formally inaugurating the facility of Worker's Foree Remittance Account said that this is a great effort by NBP. The facility to open accounts at the protectorate offices will help the overseas workers to send home remittances in a very easy way through any foreign bank. With the joint efforts between NBP and the Bureau of Emigration and Overseas Employment, legal ways to increase remittances will be promoted and the inflows of Remittances will touch new heights.

President NBP Mr. Arif Usmani briefed the audience about the Worker's Foree Remittance Account counters and said that this is one step solution for overseas Pakistanis who want to consistently remit finances into Pakistan. He said that this is the step toward providing convenience to the overseas Pakistani for home remittances. He added that National Bank of Pakistan is working closely with our international partners as well as with different Government agencies to promote legal ways for remittance.

Mr. Ahmad Naseem, EVP/Divisional Head-Home Remittances Division highlighted the importance of Home Remittances for the country and also said that the Home Remittance Division is currently working on several different projects which will also be launched soon.

The launching ceremony of "Workers Foree Remittance Account" was held at the protectorate office Karachi. The ceremony was attended by Sayed Zulfikar Abbas Bukhari, special Assistant to PM on overseas Pakistanis, D.G Bureau of Emigration and overseas employment Mr. Kashif Noor, Executive Director SBP Syed Irfan Ali along with Pakistan Remittance Initiative team, Executive Director State Life Insurance Corporation Mr. Mushtaq Meher, The President NBP and other senior executive of NBP and both print & electronic media. ♦





## NBP AT PAKISTAN-CHINA TRADE & INVESTMENT FORUM BEIJING-CHINA

NBP zài bāijīstàn - zhōngguó màoyì tóuzī lùntán zhōngguó běijīng

Syed Jamal Baqar, Group Chief- Corporate Banking Group (CBG), National Bank of Pakistan (NBP), recently visited Beijing, China, to attend the Pakistan – China Trade & Investment Forum organized by Trade Development Authority of Pakistan (TDAP) in collaboration with the Embassy of Pakistan, Beijing, China. During the 4-day official visit, he also held several bilateral meetings with senior officials from leading financial institutions, trade associations & government authorities.

The Pakistan – China Trade & investment forum on April 28, 2019, comprised of two parts, (i) B2B Meetings & (ii) the Plenary Session. His Excellency the Prime Minister of Pakistan, Mr. Imran Khan, was the Chief Guest during the event which was attended by senior representatives of over 100 institutions including SoEs, PSEs & SMEs from various sectors of Pakistan & China including textiles, leather, agriculture, services, automotive and sports. The NBP delegation, headed by Syed Jamal Baqar and Mr. Shaikh Muhammad Shariq, NBP Chief Representative, Representative Office, Beijing, interacted with the participants and reassured them that NBP, being the largest state-owned bank in Pakistan, would play its pivotal role and fully facilitate Government of Pakistan's initiatives in creating closer & stronger ties with China.

In the bilateral B2B meetings, the NBP team met with the GMs of several organizations, including the Beijing BEIAN Emergency Technology Innovation Center, MFTC Agro Technologies (Pvt.) Ltd, China Bidders Engineering & Technologies Co. Ltd, Zhejiang Young High Tech Co. Ltd, China International Council for the Promotion of Multinational Corporations (CICPMC), Yuanda Enterprises Group, The Export-Import Bank of China (EXIM Bank), amongst others. During these meetings with the senior Chinese delegates, the GC-CBG gave them an overview of NBP and offered them banking facilitation in Pakistan and in the other countries where NBP has presence.

During the Plenary Session, after the welcome remarks of H.E. Mr. Masood Khalid, Ambassador of Pakistan to China, Mr. Abdul Razaq Dawood, Adviser to PM on Commerce, Textile, Industry & Production, expressed his pleasure in witnessing the interactions between entrepreneurs from both countries. He pointed out that the newly signed

China–Pakistan Free Trade Agreement (CPFTA) will create numerous business opportunities for entrepreneurs of both countries, and expressed his hope that the trade gap between the two countries would be reduced. H.E. the PM of Pakistan, Mr. Imran Khan, started his speech by expressing profound pride in leading Pakistan's delegation to China for participation in the 2nd BRF for International Cooperation. The PM added that the Belt and Road Initiative (BRI) had already exceeded all initial expectations and had already become the



fundamental cornerstone of the China-Pakistan relationship. He believed that finalization of CPFTA Phase II will pave the way for both countries to enhance economic and trade cooperation. During the forum, the NBP team congratulated the visiting dignitaries from Pakistan on the successful negotiation and signing of the FTA between Pakistan and China.

Following the Pakistan – China Trade & Investment Forum, the GC- CBG met with CEO Liaoning MEC Group Company Limited who informed the NBP delegation that the MEC Group has been engaged in international trade business in the field of international project contracting, environmental engineering, e-commerce, cultural tourism design, real estate, logistics and investment. NBP team and CEO- Liaoning MEC Group exchanged presentations with each other and the NBP team was cordially invited to pay an official visit to the MEC Group during their next visit to Dalian, Liaoning. Both sides also agreed to develop the basis of an MOU to be signed between the two for further

cooperation in business & trade between China & Pakistan. The GC- CBG also held a meeting with the Director of the Financial Service Office of the Chaoyang District, which is the main financial hub of Beijing. During the meeting, the Director extended his full cooperation on behalf of the local government of the District of Chaoyang, Beijing, in supporting NBP's application for establishing a Branch in Beijing. The GC- CBG also met separately with the senior executives of the Asian Infrastructure Investment Bank (AIIB) and the China Everbright Bank (CEB). He briefed the two financial institutions about NBP and about the hugely successful Pakistan – China Trade & Investment Forum and pointed out the immense potential to enhance trade and business between the two countries. Finally, he cordially invited executives of the two financial institutions to pay a visit to NBP H.O. at their convenience. Group photos were also taken to memorize this precious moment and both sides also agreed to maintain regular contact with each other and meet again in the near future. ♦



# The 70<sup>th</sup> Annual General Meeting

The 70th AGM of National Bank of Pakistan was held in Karachi on March 28, 2019. The meeting was attended by all the Directors of the Bank and was chaired by Mr. Arif Usmani, NBP President/CEO



The shareholders were apprised that maintaining its position in the industry, in 2018, the Bank had recorded solid growth in terms of both balance sheet size and revenues. Despite a generally difficult year for the banking industry, the Bank has achieved the highest ever revenue in its history of seven decades, which is also highest in the industry for the year 2018. Total revenue of the Bank amounted to Rs. 96.9 billion which is 13.6% higher than Rs. 85.3 billion of previous year. While net interest/mark-up income increased by 11.8% to Rs. 60.7 billion (2017:Rs. 54.3 billion); a 16.7% growth was also achieved in non-interest / mark-up income which stood at Rs. 36.2 billion.

Profit before provisions amounted to Rs. 41.0 billion which is 11.4% higher than Rs. 36.8 billion for the year 2017. During the year, the Bank recognized significant increase in loan-loss & other provisions which amounted to Rs. 11.3 billion as against Rs. 1.2 billion in the prior year. This is mainly due to default by a single borrower group which has been fully provided for. Therefore, the after-tax profit for the year ended lower by 13.1% against

**During the year, the Bank recognized significant increase in loan-loss & other provisions which amounted to Rs. 11.3 billion as against Rs. 1.2 billion in the prior year. This is mainly due to default by a single borrower group which has been fully provided for. Therefore, the after-tax profit for the year ended lower by 13.1% against previous year and amounted to Rs. 20.0 billion (2017: Rs. 23.0 billion).**

previous year and amounted to Rs. 20.0 billion (2017: Rs. 23.0 billion). This translates into earnings per share of Rs. 9.41 (2017: Rs. 10.82). Pre-tax and after-tax return on average equity stood at 21.8% and 14.7% respectively.

The CEO apprised the shareholders that 2019 marks the Bank's 70th year of service to the Nation. NBP is continuously expanding its market outreach through adding to its product range, restructuring its business model, and adopting modern-day delivery strategies. Provision of services through Alternate Delivery Channels and Customer Service Quality are also key focus areas of the Bank. The CEO

emphasized for strengthening compliance & controls, upgrading technology infrastructure, digitization of business, improved customer service and better loan quality.

The shareholders, after detailed deliberations, unanimously approved the Annual Financial Statements for the year ended December 31, 2018 and all other items on the Agenda of the meeting. ♦



## 'I AM EVERY WOMAN, IT'S ALL IN ME'

Gender diversity is essential - a diverse workforce ensures that we have different mindsets dealing with challenges in different ways, and this helps us to strategize for better business and growth. In fact women are known to have embrace challenges more aggressively as they are always keen to take up new responsibilities and tasks. NBP's female force is crucial for the progress of the bank. Their skills, when complemented with the strength of male employees have always helped in achieving greater heights. Despite being less in number, there are many workers who are making their presence felt with their unique abilities and innovation. The Bank has a challenging work environment where merit and performance help the individuals to explore their true potential. As a considerate employer, the NBP enables its female employees to excel and grow in highly congenial employment conditions and culture. The Bank has absolutely open culture where members share and communicate freely. **NBP Newsline** has highlighted some of our versatile and highly professional female employees who are blazing trails with their achievements and spirited personalities.



**Sultana Naheed,**  
SEVP/Group Chief, Commercial & Retail  
Banking Group

We have seen in every corner of the world that when women are empowered and take on leadership roles, they become powerful agents of change in their communities. Sultana strongly believes that empowering women with better education, ensuring equal job opportunities and respecting their rights will go a long way in transforming Pakistan.

Armed with Masters Degree in Economics, Naheed applied for a job in NBP when she was in her last semester. She was young, ambitious and always wanted to take up a career and trail down a respectable position in a prestigious organization. She joined NBP as OG-II, as Trainee Officer at Staff College Karachi. She cherishes the initial days of her job when she went through vigorous training for nine months and enhanced her education by completing Diploma i.e DAIBP. She got distinction and received Gold Medal Award by NBP and also won a prize for obtaining the highest marks. She gives credit to her trainers who perilously groomed their personalities and helped in every respect in making them become full fledged bankers.

Sultana doesn't falter even for a minute in giving credit to her father inculcating some very basic aspects of living so effectively that they have eventually bore fruits in her professional life.

However, one particular event which still shines out from her early days is when she was posted at Nadir Branch House as the Assistant Manager. At that time NBP was different for females and since she was very inquisitive and wanted to gain more knowledge of Banking she would take interest in other departments also. Her manager at that time was very encouraging and acknowledged her work enormously and even gave opportunities to do better work.

She thinks it is important for a woman to do what she is most comfortable doing. She should have the right to choose the way she would like to live her life, and not be forced to take a decision by her husband and parents. She feels time has changed. Women offer a unique and different perspective to the business world. This is something we have to celebrate and integrate. Instead of encouraging women to take on the roles they have played for decades, we need to pay more attention to the development of new roles and criteria for how the recruitment of talented and educated women is created. ♦

The corporate world is conventionally thought to be a man's domain. When Naila started her career in 1984 at NBP as a young graduate, the circumstances were no different. She was the only female in the branch and her work station was the store room, despite being as equally qualified, if not more, than any of her male colleague of the same rank.

However, she was not disheartened. She says that no matter what you do in life, honesty, integrity and hard work has no alternative. It was a lesson she had long borne in her mind and applied to every situation as well. In a short span of time, she was assigned the most niche assignment of Imports/Export and the branch soon recovered the lost Foreign Exchange Business, and prospered tremendously.

Applying these principles, she started to forge a path for herself soon enough and was able to rise through the ranks on the basis of her diligence and qualifications. This was a path that, she hopes, was beneficial to all those women starting their careers at NBP after her. Throughout her journey, she has never asked for, nor expected any special favours by virtue of being a woman. And that's what she believes equality is. A woman being able to not only work shoulder to shoulder with men but also not being deterred from walking a few steps ahead. Her message is two-fold to the incoming generation of women taking their first steps in the corporate world, she says, be fearless and let your actions be your voice. She says leadership roles should be gender blind and there should be acknowledgement of hard work, talent and conviction as the accurate gauge. She further says, all of us - no matter senior or junior, whether on our way up the corporate ladder or down - one needs to recognize work and do our best to uplift women, as is their right, as much as anyone else's. 'Also make sure that no one is relegated to the store room again, simply on the basis of their gender.' ♦



**Azra Naila Uzair,**  
EVP/Divisional Head  
Credit Management Group



**Rizwana Ammar**  
Senior Vice President (SVP) / Wing Head  
Country Credit & Monitoring Wing

Rizwana Ammar joined National Bank of Pakistan in 1985 as Officer Grade-III, which was her first step towards the career path. After rigorous training period at staff College, she was on job rotation training at the PECHS Branch, where she first started her professional career. She had privilege of having diversified experience and learning phases starting from branches to Zonal office then Regional Office and finally Head Office. It took 30 years of her banking service to reach this senior level. She held various senior positions at the Region as SAM Chief (looked after the classified portfolio of both South & West regions) looked after Advances and litigation department at the Zonal office and as General Manager Credit at both South & West Regions Karachi.

She feels that NBP is the institution which provides utmost care and respect to female employees providing them all the opportunities for growth and development. She got encouragement and support from the seniors who helped her face challenges in pursuit of her career.

According to her being a woman is no barrier in NBP for achievement of goals towards success, as there are ample examples of women who presently hold key positions in NBP as well as in the past. The senior executives have never been selective in choosing talent on the ground of feminism. She believes that one should be simple, always quest for more and more knowledge, as Knowledge is power which gives confidence to reach the greater heights of success. There are no shortcuts in life, slow and steady wins the race. ♦



**Samina Parveen,**  
VP/Wing Head-Small Medium  
Enterprises, Commercial & Retail  
Banking Group

Samina Parveen feels that it only seemed yesterday when she joined NBP after completing M. Sc. from University of Karachi in 1986 under induction course (I-86) as OG III. Today, after almost 33 years of hard work she is satisfied where she stands today. She is ambitious and believes in team work. She can perform as a team leader as well as a team player. She doesn't hesitate to take initiatives for the betterment of this Bank. She enjoys her work. Her motto is to "Leave a sparkle wherever you go." She joined NBP as an inductee officer in 1986. After an extensive training of almost 15 months at NBP Karachi Staff College she got distinct position. Then she was awarded one grade incentive increment and was posted at the branch for an on job training. During the training at Staff College Karachi, she attempted DAIBP Part I exam and cleared it in first attempt which was a great achievement at that time because very few people were able to pass IBP Part I exam in first attempt. Further, during her career, she not only improved her professional skills, but also improved her educational qualification. After completing her DAIBP in 1989, later she completed her MBA. She has more than 13 years' experience of Credit/Risk Management. Besides, she has almost 12 years' experience at different levels of HRM, including Manager HRM at Zonal/Regional offices and GM-HR at Regional Office Karachi South and unit head at Personnel Management Wing, HRMG, HO. The span of Credit Management and Human Resource Management is wide spread in her career. At present, she is playing active role in achieving business targets of the bank as Wing Head-Small Medium Enterprises, CRBG, HO. SME is most prioritized sector in the eyes of Government of Pakistan in order to boost economy. Hence, being at the helm of affairs of SME Wing is the most challenging task of her career. ♦

Let's face it, women empowerment, apart from being a much-referred-to phrase and almost a cliché, still seems a distant reality. We all know that empowerment is freedom in choice and action and implies control over resources and decisions. An empowered woman is thus free to analyse her environment and makes decisions out of her free will. Given the predominantly patriarchal mindset in our society that deprives our women from utilizing their abundant yet untapped talent and enter the mainstream job market, it would take nothing short of a miracle provide them an equal chance to perform, on a wider canvas than the four walls of their home!

In professional career, she has so far worked in five different organizations, all having different work cultures and environment. She proudly claims that NBP doesn't have barriers to growth and there is no glass ceiling to the upper level management. She has witnessed how NBP, female staff has risen to the top positions – including EVP and SEVP positions – and are still going strong. In all fairness, this is no small feat given a generally male dominated hierarchy in Pakistani banks. Women are free to perform and grow and, like our male counterparts, are given incentives to enhance educational and professional qualifications on equal terms. In fact, she has observed that our coworkers are mostly respectful towards them, offering them the right to bypass queues and providing priority service when interacting with them. This came as a pleasant surprise and reassuring, as in her last employment with a multinational company before joining NBP. Over there, they were treated equally but also expected to behave in equal terms – standing in queues, managing deadlines with late sittings, etc.

She believes that in order to get work done, efforts recognized and to command respect, we have to work harder than our male counterparts and perform to the best of their abilities. Once women are well-equipped with education and possess a can-do attitude with the desire to perform and to make a difference in their respective fields. She assures that there would be no glass ceilings, no barriers to keep women from achieving their dreams. ♦



**Muniza Kulsoom Ahmed,**  
AVP/Incharge Steering Committee for  
FCPF Secretariat, Service Quality Group



**Hira Tahir,**  
NBP Hong Kong Main Branch  
International Banking Group

Hira Tahir, was born and bred in Pakistan but has permanent Hong Kong residency. She has been serving NBP Hong Kong Main Branch since 2015. She is presently performing her duties as Assistant Manager, Retail & Treasury Operations. She is a confident lady and believes that being confident can change the world. When a woman becomes confident then the perspective of society changes – the status of women become equal to men. Hence, there would be no gender discrimination. She has always been determined to live the life of no fear, abuse and regret. She is class apart when it comes to hard work, dedication and perseverance and possesses extra ordinary communication and interpersonal skills. She holds MBA degree majors in Finance & Marketing and having more than six years of banking experience. ♦

**B**ack in 1992 when Huma first started her career by joining DFI in her early twenties little did she know that there will be no looking back. At that time she was just fascinated by the glorified environment of entering into an impressive building, having perfect ambiance and seemingly polished people there. From a naïve girl at that time, now she takes pride in proclaiming herself as a matured and groomed working woman. Having work experience of more than 25 years without any break, she has learned a lot both professionally and on personal front too and got recognition in almost all the organizations where she worked.

Throughout her banking career, she has worked in almost all core areas of banking i.e. Corporate banking, investment, retail & medium enterprise, equity portfolio management, business research and recovery management too. This has given her versatility and a chance of becoming a multitasked, more focused, thorough and disciplined professional. She has learned to work and survive under pressure. On a personal front, being married for more than 19 years with two kids, life seems challenging at times but with strong family support and encouragement she has been able to perform the dual responsibilities so far. She gives us few useful suggestions for a more robust woman's role in our World of Work:

- Invest in your professional appearance, we make an impression before we open our mouth.
- Plan your career, take risk, and go after challenging roles.
- Promote women entrepreneurs

Role of working woman can be more enthusiastic if a few options can be made available on need cum basis i.e. working in flexi hours, Day care facility in work premises and work from home option. ♦



**Huma Masood**

*Huma Masood, Unit Head, Credit Reviews, CCD, Corporate Banking Group*



**Sumaira Mazhar,**

*SVP/Wing Head, Taxation, Financial Control Group*

**S**umaira strongly believes that female empowerment is not just about their rights, but it's the smart thing that can be done to make nations safer, more secure and prosperous. When women adopt leadership roles, they contribute a unique set of skills, ideas and life experiences that can broaden the entire work place's insight and strategies. The basic empowerment tools at any workplace that can create humongous difference are:

- Establish high-level corporate leadership for gender equality.
- Treat all women and men fairly at work, respect and support human rights and nondiscrimination
- Promote education, training and professional development for women.
- Encouraging mentorship and collaboration

NBP, being an equal opportunity employer, supports women growth and learning by providing them with challenging assignments and opportunities to grow and pursue their career dreams without any work place discrimination. NBP supports women in defining all odds to be the best in their fields and becoming the leaders of tomorrow. ♦

**A** decade ago, she started her career in NBP Treasury which is purely a male dominant area in Pakistan and less than 2 to 3% women work in Treasury. Women in male-dominated occupations face unique challenges and use instinct coping strategies affecting their motivation and retention in these occupations. When she joined she maintained a distance and focused on her work only. She was ambitious, passionate and dedicated towards her work. Her professional attitude compelled everyone to accept her. She believes that women should be allowed to think, try and learn instead of discouraging and dictating them. Women empowerment is just not a word but a trust - Trust on an ordinary woman that she can do extraordinary task. Women empowerment doesn't mean giving power to women; it is just about sharing decisions. Believing in women empowerment she proudly says that she has inducted one female last year in her team to prove that women can grow their career and in every field of life. ♦



**Sadia Aslam Soomro,**

*AVP/Head FX-Flow (South & Central), Sales & Structuring Division, Treasury & Capital Markets Group*



**Sara Saiyed,**

*VP-Manager Treasury, NBP-Aitemaad*

**S**hortly after completing ACCA, on the first day of her job, she was surprised to find very few females in this area of work. The year was a mix of gaining knowledge and learning the ropes of work and place dynamics. Contrary to expectations, her colleagues and supervisors were supportive and inclusive as she pursued CFA along with her new job and continued her professional journey. The workplace pressure, stress and personal brawls were a part of growing workwise. Later she was made Islamic Treasury Manager, and was assigned to set up the Islamic desk from scratch. Islamic Treasury is fully functional with its dedicated front / middle and back office resources aligned. Support received from my superiors and contemporaries within the AIBG and TCMG group has been phenomenal. Determination towards greater efficiency, transparency and internal control of Islamic Treasury is



# Field Warriors

NBP female branch managers are enterprising individuals, with unshakable ambition, unique assertiveness, superb energy level and optimism. They bear the responsibility for the overall success or failure of the branch.

**NBP Newslines** interviewed select few branch managers and asked them about their success journey and challenges they have faced while leading from the front.



**Nosheen Anwar**  
AVP/ Branch Manager  
S Block Branch, Islamabad.

Nosheen's duties are not only to meet the organizational goals but to embed it in her team. Her political acumen and the ability to learn from the esteemed organization has also been a vital tool for her during her professional career. Her first branch as female Manager was NBP PARC Branch Islamabad, which was considered a small project branch in terms of deposit, profit and advances. I strived hard and during my tenure the branch touched the heights of figures, and still considered as the ever highest figures in the history of NBP PARC branch. Her second Branch as Manager was NBP D Block branch Islamabad, which was relying on only one customer. She even worked harder and within one year branch customer base diversified. Considering her performance, the management further repose their confidence by appointing her as Manager "S" block branch which is very sensitive, challenging and demanding branch.

In the entire history of the branch, she is the first Female Manager posted in such an exigent branch. ♦



**Iram Farrukh**  
AVP/Branch Manager, Allama Iqbal  
Town Branch Lahore.

With sheer hard work and dedication she converted Johar Town Branch and Allama Iqbal Town branch into profitable ones. She has learned that as a leader if one is determined then he/she can attain positive results. She believes that by involving and motivating the team, nothing is impossible. She says that the management has always supported her and branch team also worked hard with her. This was the same team when nobody was willing to take over this branch. She has faced lot of challenges here but has always believed "Don't wish it was easier, wish you were better. Don't wish for less problems but wish for more skills." She assumed the charge as branch manager Bank Street Bahawalnagar Branch Sahiwal region and this was her first experience as Branch Manager. ♦



**Kanwal Munir**  
OG-I/Branch Manager, NBP, Bank  
Street Branch, Bahawal Nagar

Bank Street Bahawalnagar Branch demonstrated phenomenal growth of 90% in deposits within a span of two years under Kanwal Munir leadership. She was able to get 1st position in 2017 among all branches of Region. The marked and acknowledged accomplishment in Branch business was not only made possible through her dedication and hard work; but it was also achieved through providing better customer service and modern outlook/upkeep of the branch. Sahiwal Region was conferred an award to the branch with best customer service and branch upkeep for the year 2018. More importantly the branch was able to register accomplishment on Business and Customer Services; despite of acute staff shortage which is evident by the fact that Branch was being run with only 4-5 staff members on many occasions despite of it being Category-III Branch. ♦



## Roshan Ara

OG-II/ Branch Manager,  
NBP, Avari Tower Branch.

It was a great achievement for Roshan Ara to be selected as a Branch Manager and manage things with limited resources. She believes that as a supervisor her biggest achievement was the way she has been motivating her staff. Standing with her staff at every step and helped them grow in their career.

She has converted a loss making unit in to a profitable one and by this March the branch profit was more than that of the last year. Customer services became better when she first joined as Manager Operations and now Manager. She is positive that by the help and support of supervisors and subordinates little changes will create a big impact and will be able to take NBP to new heights. ♦

## Sehrish Taj

AVP, Compliance Monitoring Hub Centrall-II Multan

Sehrish Taj, AVP, is currently working in Compliance Monitoring Hub Centrall-II Multan which consists of 9 regions including Multan, Sahiwal, DG Khan, Bahawalpur, Vehari, Jhang, Sargodha, Mianwali and Islamic Banking South Region. Her duty includes ICFR Testing/inspection and Regulatory Compliance of all these regions' and also those branches by Compliance Monitoring Wing, Head Office, Karachi. Her duty is to travel to remote areas/other regions and conduct ICFR testing or Regulatory Compliance testing of big branches. It is itself a lengthy exercise with a lot of travelling involved. As no female in NBP history has ever done such kind of assignment even in audit department. She received criticism from colleagues but she accepted this as a challenge. Last Year, she conducted inspections of branches and proved that females are equally capable and hardworking as men. Sehrish along with her team completed previous year target of branches before time and she was later assigned duties of Officiating Head Compliance Monitoring Hub Centrall - II Multan for the appreciation of her dedication and hard work. ♦



## Afsheen Ahmed

Manager, Model Branch, Karachi.

She did her MBA-Finance from Karachi University Business School in 2004 and received Gold Medal in Finance. She joined NBP as Management Trainee Officer/OG-II on 16.05.2005 and after completion of training; I was posted as Incharge Foreign Exchange at NBP PIDC House Branch. I have also secured SBP Gold Medal for JIBP- Stage III of Institute of Bankers' Pakistan in the year 2008. After serving in NBP PIDC House, Model Branch and as Manager Foreign Exchange at NBP Main Branch Karachi, Management had elevated her as Branch Manager of NBP Model Branch Kehkashan, Clifton and she has been serving this branch since 2018. She faced some challenges like, to give best services to High Profile Customers, to cope up with the IT problems. She tried to manage this branch with least number of staff as compared to past and some are not even skillful. In the past, average number of staff posted at NBP Model was around 32 to 38. Now they are only 22 staff. It is also pertinent to mention that she has the highest number of female staff in her region and they are happy to work with her as they understand their problems and societal issues. ♦



## Tehmina Mushtaq

MTO Batch

She joined bank in 2009 and achieved shield for "Best Operation Manager KPK 2016" and later became Manager "NBP University Town Branch" in 2018. After seven months of transfer she achieved deposit of 1.34 billion, increased CASA deposit from 1055.9 M TO 1133.07 M, decreased the overall NPL from 7.46 M TO 2.0 M, decreased NPL Gold from 5.849 Million to zero, increase the profit from 9 M to 26.0 Million. Highest Western Union among 42 branches in March 19, increase the ERM transactions as well. Increase the ATM uptime from 94 % TO 96 %. ♦

## Jamila Agha

Manager, NBP SMCHS Branch

Jamila joined NBP in 1995, as the only woman in an area like SITE branch. She feels that it is not easy to be a woman in workforce, every day is a challenge; from dealing with public to manage home, kids and other responsibilities all at the same time. The actual challenge is: not to stop giving your best. This is what she did, accepted challenges that came her way with a positive mind. This attitude helped her transform many branches into profit ones that was her first tenure.

Today, she is an empowered woman who is known by her own identity. What she feels proud of is that her daughters take her as their inspiration. This motivates me to perform even better.

NBP has provided a platform to prove her abilities to the world. She believes that all women should work together and promote each other for a harmonious and stimulating workplace. ♦



## Hassina Khizer

OG-I/ Branch Manager  
NBP F-Block Pandora Branch

She joined NBP in 2006 as Female Manager and this 12 year journey is successfully completed due to the kind support of her family, friend and specially her team. She excelled in all targets of 2018 and is striving to achieve targets of 2019. ♦



### **Fakhra Mujahid**

VP/ Branch Manager,  
Passport Office Branch

She joined NBP in 1995 as OG II after qualifying Banking Service Commission Competitive Examination. Soon, she was entrusted with managerial responsibility in 1998. She has always tried to prove herself up to the mark. Since then, she has headed many branches of Rawalpindi Region. She passed her DAIBP Part I in 1st attempt and Part II in 2nd attempt, which further gave her confidence to excel in her professional life. In 2006, she was selected in "Talent Pool". The management has always appreciated and encouraged her to further excel in her profession by awarding her with Cash Awards, Appreciation Letters. She was also given Cash Award and Appreciation Certificate from Jubilee Insurance. ♦



### **Asia Aslam**

Vice President, Manager NBP G-9  
Branch Islamabad

She has been working at NBP for the last 23 years. Luckily NBP Management has given her the chance to work on variety of challenging assignments. Throughout her banking career she received different awards and certificates from Bank management; she got performance award 2004, Cash award on deposit mobilization campaign 2006, achievement award 2007, appreciation letter and cash award from GCHRM on procurement of low cost deposit in 2008, cash award and appreciation letters on highest increase in profit and deposit among all female managers in March 2008, achievement award 2010, letter of appreciation from Regional Head on highest increase in profit 132.87%, performance bonus 2011, appreciation letter from Head of institutional sales on achievement of Deposit target 2015, appreciation letter and nomination as manager of the Month Nov 2015. She was also selected as Best female Manager 2007 and the then Governor State Bank Dr. Shamshad Akhtar awarded certificates. ♦



### **Saba Amjad**

VP/ Branch Manager  
NBP Khanna Dak Branch

Saba Amjad is holding office as Manager NBP Khanna Dak Branch. She joined NBP as OG-II. She started her career as credit officer having the commitment to excel in her career through hard work and commitment. She is JAIBP as well as AIBP holder from Institute of Bankers Pakistan with Union Bank Prize for securing 2nd Highest Marks in the Course of IT in Banks. She is the first ever female operations manager of Rawalpindi Region in 2010. She gives NBP credit for recognizing her talent and providing her with the opportunity to change her life. ♦



### **Kanwal Naeem**

OG-I/ Branch Operations Manager  
NBP Satellite Town Branch

Kanwal Naeem joined National Bank of Pakistan as MTO/ OG-II in August 2010. Presently, she is working as Operations Manager/ OG-I at NBP, Satellite Town Branch, Rawalpindi, since July, 2017. Apart from her duties as Operations Manager, she is also looking after Credit Portfolio of the Branch. During the last 9 years at NBP, she has achieved many successes. After joining the Bank, she qualified all the three Stages of JAIBP as well as AIBP in first attempt and received Cash Awards in recognition of her achievements. She also received CASA Awards during her stay at NBP Main Branch RWP as Incharge Account Opening. As Incharge Government Department at Main Branch RWP, she successfully implemented Government Business Module, and as a result of her efficient and timely reporting to SBP, no penalty was imposed during her tenure. ♦



### **Zahida Hamid**

SVP/ Regional Head NBP,  
Rawalpindi Region

Zahida Hamid, SVP Regional Head, NBP Rawalpindi Region; joined this prestigious organization in 1994 in second Batch of Banking & Finance Services Commission. She has served at different departments of Branch including Admin, Foreign exchange and deposit during the early years of her service. During twenty five years of service she performed very challenging assignments. She has served key branches of Islamabad Region as Branch Manager including NBP F-8 Branch, NBP G-9 Markaz Branch, NBP Blue Area Branch, NBP F-10 Markaz Branch Islamabad and achieve her targets with team work and excellent decision making, remain Regional Retail Head from 2007 to 2010, General Manager Business, Islamabad Region in 2010 and Regional Executive Business in Rawalpindi Region from 2014 to March 2019. During the tenure the business results were excellent; she lifted the business from 98 Billion to 199 Billion and played important role in improvement of Islamabad & Rawalpindi Regions ranking. In 2019 she appointed as Regional Head, NBP Rawalpindi Region. She is successfully handling challenging assignments by encouraging team work and individual attention to improve the ranking of Rawalpindi Region. ♦



### **Sana Choudhary**

OG-II/ Branch Operations  
Manager, NBP, Medical  
College Branch

Sana Choudhary is currently working as Operations Manager in Rawalpindi Medical College Branch. She is a gold medalist from International Islamic University, Islamabad with an MBA in Finance. She joined NBP in 2016 as Officer OG-II and her first posting was in Peshawar Road Branch Rawalpindi where she worked on multiple seats including credits and Deposits. Earlier, the delinquency of branch was high but with rigorous efforts and dedication, we succeeded not only in decreasing branch's delinquency but also increased the overall portfolio of advances. The management has acknowledged her efforts with a cash award in year 2018 and also entrusted her with additional responsibility of Operations Manager despite being in early stages of her career. ♦



# EMPOWERING WOMEN THROUGH SPORTS

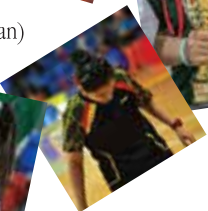
NBP Sports Women have created a niche for themselves in the world of sports. They are not only giving their best but are setting an example for the next generation to follow suit.



## *Palwashah*

- National Badminton Championship-2009 to 2016 Champion-7 yrs
- International league in Maldives-2018 Gold Medalist
- Ranking Badminton Tournament, Peshawar & Lahore-2017: Champion
- National Championship - 2015 Champion
- UAE 40th ISC Apex Open Ladies Champion
- UAE Open Championship Dubai 2015 & 2016 Runner's up
- 10th & 11th South Asian Games (SAF Games) Sri-Lanka & Dhaka, Bronze Medal
- Commonwealth Games Glasgow 2014 Represented Pak
- Participated in Asian Games (Korea) 2014 Represented Pak
- Commonwealth Games Australia 2018 Represented Pak
- Bahrain international series quarter finalist
- Uganda International Series, Uganda 2015 Represented Pak
- Al Fajar Badminton Tournament, Iran 2011 Represented Pak
- Asian Badminton Championship, India 2011 Represented Pak
- Asia Championship, Malaysia Represented Pak
- 4th Women Islamic Games, Iran Represented Pak
- World Junior Championship, Korea Represented Pak
- New Khan Ranking Tournament 2012 Champion





## Sara Mohmand

- National Champion Mixed Double (National Championship-2019)
- National Champion Ladies Double (National Championship-2018)
- Reached Top 16 in The World in Australian Open Super Series in Mixed Doubles (Australian Open-2016).
- National Champion Ladies Double (National Championship-2016)
- National Champion Ladies Double (National Championship-2015)
- Silver Medalist Ladies Double (Victor Bahrain International Series-2015)
- Champion Ladies Single (Yonex Sunrise Badminton Championship-2013 Pakistan)
- National Champion Ladies Double (National Championship-2012)
- Pakistan Rank No.1 Mix Doubles-2012
- Pakistan Rank No.1 Ladies Single-2012



## Afshan Shakeel

- National Badminton Championship-1989-1995 Single Champion-7 years
- National Badminton Championship-1989-1996 M/Double Champion-8 years
- National Badminton Championship-1989-2000 Double Champion-13 years
- Asian Games Represented Pak
- Commonwealth Games Represented Pak
- Al-Fajar Games Iran Gold Medalist
- NBP Badminton Team 2005 to 2019 Coach/Manager
- Manager NBP Spots Club



## Aisha Akram

- National Champion 2005 and 2007 Champion
- National Games Two time Winner
- Pakistan Rank Badminton 2003 till 2013 No-1 for 10 years
- Member Pakistan Team from 1995 till 2010 Represented Pak
- Certified Badminton Coach - IBF Level 1
- National women's team Coach
- Asian Games held in Korea 2014 Manager Pak- Team
- Badminton Asia Planning Meeting held in Malaysia 2017 Represented Pak
- Asian Games held in Indonesia Coach Pak Team
- Commonwealth Games camp – Australia-2018 Coach Pak Team





# Workplace Dignity

## Anti-Sexual Harassment Act 2010, Prevention and Redressal



Institutions, generally seek to ensure a safe working environment for its entire staff and this leads to better organizational performance. In order to disseminate this idea from top to bottom, LMDD, Staff College Lahore planned a series of distinctive training programs “Workplace Dignity: Anti Sexual Harassment Act 2010, Prevention and Redressal” in the Regional offices under the ambit of Staff College, Lahore. Ms. Erum Saleem AVP/MDS exclusively conducted more than 12 training sessions for male and female staff of the regions.

The objective of the program is to ensure a healthy and productive workplace by inculcating a culture of mutual respect, ethical and moral values. The core of the program was to create awareness among the participants regarding the provisions of law, NBP’s guidelines on the issues, comparative analysis of relevant laws of different countries and above all the Islamic spirit of interdependent relationships and limits defined for both genders.

This distinctive & audacious initiative was based on various feedbacks gathered from the field during the series of training programs titled “Work Life Balance Program for Female Staff” conducted in Regional Offices under the jurisdiction of Staff College, Lahore.

The program received huge round of applause from all the corners. The Regional Heads alongwith member of Regional Management Teams participated actively in the sessions. The program was appreciated for not only emphasizing legal compliance but also creating awareness through interactive discussions among the participants of the program. NBP has always been an employer of choice and such program shows its gender sensitive commitment for dignified workplace for its employees. ♦



# First Day Care Centre

at NBP Workplace

*NBP G-5 Building –Islamabad*

Establishment of a Day Care at NBP building, Islamabad, is a blessing for female working bankers as they have started bringing their toddlers with them to work. Although the place is small and still needs improvement, it has boosted working women morale and decreased absenteeism because they can meet their children during the day. It has given them new zeal as they feel less guilty leaving their child alone for the whole day. They can travel to and from work with children, increasing the amount of time they spend together. It has also lessened their anxiety and improved the ability to concentrate on work in a better manner. Furthermore, there are two baby sitters in the Day Care Centre. One baby sitter is provided by the bank and the other is arranged by mothers themselves. ♦



## Guest Writer



*M*s. Tahira Raza holds an MBA degree in Banking and Finance from Institute of Business Administration (IBA) Karachi and DAIBP from Institute of Bankers in Pakistan with distinction in Practice and Law of Banking and held 7<sup>th</sup> position in order of merit in Pakistan. She carries with her a rich banking experience with her. She had the honor of serving as CEO of First Women Bank Ltd from April 2014 till Oct 2018. Prior to her appointment Ms. Raza was an SEVP and group Head Risk Management in NBP. She also had the honor of becoming the First woman ever elevated to the position of SEVP in 72 years history of NBP. NBP needs to be applauded for breaking the glass ceiling. She is strong advocate and practitioner of corporate governance, and believes in strengthening the systems and creating an enabling environment so that each employee gets equal opportunity to rise, especially women and colleagues with special needs. She firmly believes that women have great power and potential they don't need concessions, they only need opportunity. She is extremely passionate about whatever she does and pursues her goals with a missionary zeal to create an impact.

# Glass Ceiling hindering entry and progress of women in the corporate sector

Women Empowerment, Glass Ceiling, and Women Emancipation have become jargons and are used frequently, often without truly understanding the depth and sensitivity of these words and what it means to the society.

It does not require a rocket science to understand that if there are 50 people living in a community and everyone is educated, knowledgeable, free to exercise choices and take decisions, it would make that community flourish in all walks of life as there would be a large amount of synergy & innovation that will eventually bring a lot of benefit to the society at large. What does that mean? All 50 people have had similar opportunities to study, practice their profession, and are free to explore the very best in their lives. The growth and development of such communities would be multi-dimensional and not only restricted to economic value alone. What if a few of these people had limited education, exposure, and opportunities? What would happen to this society then? Logically, the community will obviously not be able to reach its full potential like it did in the scenario where everyone had the same opportunities that they could exploit.

Now imagine if 50% of world's population i.e. women had free choice to education, profession, and exploration, the pace at which the world is progressing in research/ innovation, technology, medicine and a myriad of other areas of development that benefit humanity would have doubled if not tripled due to the productivity that only comes from collaboration between different people. The total population of the world is distributed almost equally based on gender, but if you look at the data the resource distribution amongst men and women is hugely skewed towards men (Refer Table 1,2,3,4,5,6,7,8 & 9 ) Justice demands equitable distribution of these resources among both genders, the gap in the distribution of these resources is referred to as gender gap.

Those countries where gender gap is narrow, progress faster as compared to those where women still do not have a level playing field.

The Table 1 shows significant to relation in gender gap ranking and per Capita Income which generally suggests that the countries with low gender gap do economically better than those with larger gap. There are then outliers like Bangladesh which has lower per capita income than Pakistan yet its gender gap ranking is far ahead of Pakistan i.e. 47 which is mainly due to its 5<sup>th</sup> ranking in political empowerment where Pakistan ranks 95<sup>th</sup>. (Pakistan's best ranking out of four thematic dimensions measured to arrive at the composite gender gap ranking is as high as 95<sup>th</sup> and the rest are even worse i.e. 138 Education, 140 Health & 143 Economic Participation). We are at the worst when it comes to economic participation of women in 8 countries we are comparing our progress with. This means that the pipeline of educated women work force though ranks higher i.e. 138 yet their visibility in workforce is very low.

At the global level, in 2017 it was estimated that at the current pace of progress the overall global gender gap will close in 100 year and women's Economic Participation in 217 years, but the subsequent year show a slowdown and the gap further widened and now it will take 108 years.

Why we should worry about closing this gap faster is because Gender Equality has no down side but it has a huge up side, it is estimated that world economy can add at least 28 trillion US \$ if the gender gap is closed. There is also a strong imperative for justice, greater social equality and a desire for economic returns to diverse segments of society.

The sad part is that over the years when a lot of countries have lowered this gap and improved their rating, Pakistan's rating in most dimensions have either remained static or pushed down further. It does not mean that we have not done anything at all, but it means that the progress of



other countries relative to Pakistan is much faster, and Pakistan has not been able to keep pace with them. This suggests that at the current pace of progress in Pakistan, the time frame appears much larger than projected for the global average.

The newest challenge faced due to 4IR (Fourth Industrial Revolution) may increase the distance to achieve this parity globally. 4IR requires skills in disciplines like mathematics, science, Technology and Artificial Intelligence in which women are already far less in number as compared to men. The impact of it has already started showing adverse impacts on women. In US alone significant number of jobs are cut down and it has effected women much more than men.

We may have to go into the history to trace back how this imbalance emerged in cultures. It may have served an evolutionary purpose at one point millions of years ago, but we must ask ourselves if the fundamental conditions for this segregation to have been necessary, still exist. If they do, what interventions are required to overcome them? If they don't, then why are we still responding as if they still do and holding half of the world's population, and consequently ourselves from progress and living better lives? It might appear too philosophical but if you ponder on it, you will realize that men became situational leaders due to their strong physique, height and loud voice. These were essential skills to have to survive during an age where men had to fight against ferocious animals, protect their tribes, and hunt.

Another difference that seems to be one that a lot of professions seem to get stuck on is that a man's physical state is pretty much constant whereas a woman has to undergo biological changes including hormonal changes, indisposition during pregnancy and the antenatal phase.

This may give an edge to men over women for that particular period where a woman's economic productivity might be effected, but it seems like over the years people have started to believe that this makes men superior to women, and women were taught to look up to them with envy and with an expectation for protection as majority of women could not compete with those strengths.

In order to ensure that women get as much opportunities as men based on their gender distribution in the population, we have to develop a deeper understanding of the buzz words, women empowerment, emancipation & glass ceiling.

Glass ceiling is that invisible barrier which stops women from progressing beyond a certain point without people noticing this barrier.

In my opinion it starts from not letting women exercise their own choice & take their own decisions believing that the men of the family be it father, brother, husband or in many cases mothers, can take better decisions for them i.e. patriarchal mindset. This gravely hampers the confidence and growth of women. For instance assuming that women would not and should not take up night duty, or an assignment that men consider to be "too tough" or "too dangerous" for women, and thus these jobs are then not offered to women. On the face of it, there is a lot of care hidden in the intentions, but this is unfortunately ignorant care. When you look deeper, it is a great injustice to the women who believe in their skills, competencies and have a passion to take up such options/ challenges by not allowing them to take

decisions about their own future. One only excels if they are able to choose what they love. Unfortunately we have made the law prohibitive for women and permissive for men i.e. women are given a small list of jobs men consider appropriate for their gender while men are free to explore and exploit anything and everything in the world. The cultural, religious and even political laws for women may have been built on the same premise to protect women who have always been considered weak or delicate, but they have the added side-effect of suffocating any and all possible potential these women might have within them to bring about a positive change for themselves, their families, their communities and most definitely their countries. These laws are counter-productive as they are made so that women can exist but not truly live, for what is life without freedom of choice?

This mind set where we rationalize the oppression of women by claiming that it is for their own good, must be changed, since it is the biggest source of the ever present glass ceiling. Women, like men are capable and intelligent beings, full of their own needs, wants and desires, full of their own potential and capabilities. To stop them from achieving the heights they are capable of achieving is not only a disservice to them, but to ourselves, and this should be reflected in the new policies we create in this generation.

It is also noted that women seldom get opportunities for trainings especially soft skills, leadership, governance and policy making trainings. Therefore they must be given such opportunities as an affirmative action. Affirmative action's such as fixing quotas is also a means to opening opportunities for women and these should not be restricted to the total number of women employees but their representation in all levels of hierarchy must also be ensured. Affirmative action is based on the idea of Equity instead of Equality. Equality is about giving everyone equal opportunities irrespective of their individual differences, but Equity is based on the principles of giving people opportunities based on their individual differences so that it brings them up to the same level. While on the face of it, Affirmative action may seem unfair, but if one looks into the extent of damage that has been caused to races/genders/people with special needs etc. as a result of exclusion, the use of affirmative action becomes more understandable. The idea is to undo the damage that has been done, and to encourage these previously excluded groups to come forth and join the work force for the benefit of all involved.

The expectation that women will take over all household responsibilities is another area where women bear an additional burden, which deprives them of a chance to exploit their potential. Teaching both boys and girls the importance of sharing all household responsibilities is essential. This should be reflected in allowing paternal leave to men when a child is born, as a means of encouraging the notion of "shared responsibility".

As women do not move in what is called men's exclusive club where big decision are either made or influenced. It must be made mandatory to hear women out before taking any decision about the organization and especially those that directly affect her or women in general.

Women must use technology to stay abreast with latest developments and keep

communicating with their peers, seniors and subordinates. Effective communication is another way of making sure people know you are capable, opinionated and ultimately helps a great deal in changing perceptions.

A strong media policy can also effectively contribute in changing the mind set and weakening the glass ceiling by projecting the changing role of men and women to highlight the changing demands, roles and responsibilities of household members.

Thus one can see that the existence of "the glass ceiling" is part of a much bigger problem, which is encouraged by our cultural and religious beliefs and practices. The road to improvement will be a long and hard one since it is not just a matter of changing institutional policies to be more gender conscious and inclusive of women, but changing our very mindsets that seem to be the root cause of this gender disparity. However, while this road to equality is long and hard, it is not impossible, and the hurdles we face are simply put there by ignorant and mediocre minds, that we will eventually change.

Hence conscious efforts to remove this barrier is a must. The major challenge is to bring about a change in mindsets, which is responsible for un-substantiated beliefs and taboos that have emerged in the society overtime. These perceptions are so deeply entrenched that it has been accepted as fate accomplice by both men and women, which creates an implicit bias; a bias that has over the years become part of our belief system hence difficult to identify and change, which I consider more dangerous than the explicit bias, since we are often not consciously aware of it. We must consciously work towards identifying the implicit biases as identification leads to quantification and like most good risk managers know, what gets measured gets done.

We need to learn our lesson from the eight countries that have embraced the challenge: CEOs and ministers are working together in a three-year time frame on policies that help to further close the economic gender gaps in their countries. This includes extended parental leave, subsidized childcare and removing unconscious bias (implicit bias) in recruitment, retention, promotion etc. Iceland which is already number one in the world when it comes to gender parity has passed a law that it is illegal to pay less to a woman than a man for the same job.

The Political will, the commitment of the Policy makers, implementers, public and private sector entities is imperative if we seriously believe in bringing this equity which is paramount for a prosperous Pakistan.

We need an Enabling environment.

A specific (not generic) policy framework which strictly prohibits discrimination and strong enforceability.

The affirmative actions without ensuring enforceability is only a rhetoric without true belief and commitment to the cause. The responsibility of creating this environment falls squarely on the Government. We do not see this commitment as there is no Ministry exclusively looking at creating this enabling environment despite the fact that Pakistan ranks poorly on gender gap in all 4 thematic areas. Ministry of women Development that existed earlier has been merged with Ministry of Human rights making gender parity issue as a sub set of other disciplines. Violations of some of

the laws and mandatory practices is taken very lightly and flimsy excuses are accepted such as exemption for having women on Board.

It does not absolve corporates to play their role for the greater good of the companies. NBP took some pioneering step and introduced a policy of inducting at least 10% women in every batch. National bank also mandated to pace women managers in at least 5% of its branches. This shows the commitment and as a result -----branches have women branch managers, and equal number of operation managers and women in other managerial positions. Bank has women representing at each level of hierarchy.

Engaging civil society, NGOs, international organizations in framing robust policies with un-comprisable legal enforceability is domineering which must include but not limited to:

Review of Maternity Leave, Flexi working hours, working from home, making it mandatory to introduce technology and digital learning in all schools including women schools without discrimination. Changing the text books stories that suggest gender discriminatory roles and framing women to fit in a particular frame that is much smaller than the men, incentivizing opening of day care centers under a safety and security control environment etc.

The sustainable development goals to which Pakistan is a signatory has five goals out of 17 that are committed to: No Poverty, Zero Hunger, Good Health, Quality Education, Gender Equality, which cannot be achieved without focusing on women who are the most severely affected in all 5 categories. However, we do not see serious and tangible plan of action in this regard. There are slogans, sporadic actions here and there but it seems to have been done without conviction and based on international pressure. If we truly believe that one of the main reasons for most of our problems, be it peace, security, economic & cultural downfall is because of limited participation of women in all walks of life in relation to their population size, The Women empowerment agenda would have taken a front seat to be dealt with on war footings. Unfortunately no such urgency is visible at the higher level.

Despite the fact that in 2016 when Queen Maxima of Netherland visited Pakistan, Pakistan committed to achieve 50% financial inclusion target by 2020 as against worlds goal of 2030. However, its strategy was ad-hoc and the challenge is growing instead of reaching close to the Goal.

Apart from a sound policy frame work, the need to assign to the public and private sector organizations goals as part of their KPIs that would help meet the global commitment is the need of the time.

A robust mechanism & measurement tools are required to gauge progress. Public private partnership to ensure that each public and private sector organizations adopts all or any of these goals with gender being a cross cutting theme mandatory for all.

The data base that can gather data in timely and accurate manner is a prerequisite to gauging performance and taking timely corrective actions if needed. ♦

TABLE-1

	Year 2017								
	PAKISTAN	INDIA	SRI LANKA	BANGLADESH	CHINA	ICELAND	NORWAY	SWEDEN	FINLAND
Per Capita Income in USD	1594	1942	4074	1517	8827	70057	75505	53442	45703
Ranking	131	125	93	134	80	3	3	9	14
Global gender gap	143	108	109	47	100	1	2	5	3

[https://en.wikipedia.org/wiki/List\\_of\\_countries\\_by\\_GDP\\_\(nominal\)\\_Per\\_Capita](https://en.wikipedia.org/wiki/List_of_countries_by_GDP_(nominal)_Per_Capita)

<b>Ranking in each Thematic area</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Economic participation of Women</b>	<b>141</b>	<b>143</b>	<b>143</b>	<b>143</b>	<b>147</b>
<b>Women Education</b>	<b>132</b>	<b>135</b>	<b>135</b>	<b>136</b>	<b>139</b>
<b>Women Health</b>	<b>119</b>	<b>125</b>	<b>124</b>	<b>140</b>	<b>145</b>
<b>Women Political empowerment</b>	<b>85</b>	<b>87</b>	<b>90</b>	<b>95</b>	<b>97</b>
<b>Global Ranking of Pakistan</b>	<b>141</b>	<b>144</b>	<b>143</b>	<b>143</b>	<b>148</b>

<b>Ranking in each Thematic area</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Economic participation of Women</b>	<b>134</b>	<b>139</b>	<b>136</b>	<b>138</b>	<b>142</b>
<b>Women Education</b>	<b>126</b>	<b>125</b>	<b>113</b>	<b>112</b>	<b>114</b>
<b>Women Health</b>	<b>141</b>	<b>143</b>	<b>142</b>	<b>141</b>	<b>147</b>
<b>Women Political empowerment</b>	<b>15</b>	<b>9</b>	<b>9</b>	<b>15</b>	<b>19</b>
<b>Global Ranking of India</b>	<b>114</b>	<b>108</b>	<b>87</b>	<b>108</b>	<b>108</b>

<b>Ranking in each Thematic area</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Economic participation of Women</b>	<b>109</b>	<b>120</b>	<b>124</b>	<b>123</b>	<b>125</b>
<b>Women Education</b>	<b>59</b>	<b>57</b>	<b>82</b>	<b>86</b>	<b>90</b>
<b>Women Health</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Women Political empowerment</b>	<b>50</b>	<b>59</b>	<b>57</b>	<b>65</b>	<b>65</b>
<b>Global Ranking of Srilanka</b>	<b>79</b>	<b>84</b>	<b>100</b>	<b>109</b>	<b>100</b>
<b>Women Political empowerment</b>	<b>50</b>	<b>59</b>	<b>57</b>	<b>65</b>	<b>65</b>
<b>Global Ranking of Srilanka</b>	<b>79</b>	<b>84</b>	<b>100</b>	<b>109</b>	<b>100</b>

<b>Ranking in each Thematic area</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Economic participation of Women</b>	<b>127</b>	<b>130</b>	<b>135</b>	<b>129</b>	<b>133</b>
<b>Women Education</b>	<b>111</b>	<b>109</b>	<b>114</b>	<b>111</b>	<b>116</b>
<b>Women Health</b>	<b>122</b>	<b>95</b>	<b>93</b>	<b>125</b>	<b>117</b>
<b>Women Political Empowerment</b>	<b>10</b>	<b>8</b>	<b>7</b>	<b>7</b>	<b>5</b>
<b>Global Ranking of Bangladesh</b>	<b>68</b>	<b>64</b>	<b>72</b>	<b>47</b>	<b>48</b>

<b>Ranking in each Thematic area</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Economic participation of Women</b>	<b>76</b>	<b>81</b>	<b>81</b>	<b>86</b>	<b>86</b>
<b>Women Education</b>	<b>89</b>	<b>83</b>	<b>99</b>	<b>102</b>	<b>111</b>
<b>Women Health</b>	<b>140</b>	<b>145</b>	<b>144</b>	<b>144</b>	<b>149</b>
<b>Women Political Empowerment</b>	<b>72</b>	<b>73</b>	<b>74</b>	<b>77</b>	<b>78</b>
<b>Global Ranking of China</b>	<b>87</b>	<b>91</b>	<b>99</b>	<b>100</b>	<b>103</b>
<b>Global Ranking of China</b>	<b>87</b>	<b>91</b>	<b>99</b>	<b>100</b>	<b>103</b>

Straight from the heart...

## Every working woman is a **Super Woman!**

**Aneela Nokhaiz**, Relationship Manager, Corporate Banking Group, pours her heart out when she talks about her special relationship with her children and how they make her feel like a queen when she gets back home after a long productive day at work. **NBP Newsline** would like to share their super cute moments at home, which all mothers can relate to.



The challenges faced by a working mother cannot be defined in words and can only be understood by another woman. The level of pain that a woman goes through every single day cannot be repaid by her husband, father or son, as men never go through such situations. Even doing a lot at work and home, the only motivation which keeps a woman alive is her children. The smile of her kids keeps her alive like water does for a flower.

### There is a famous saying:

“There is nothing as powerful as mother's love, and nothing as healing as a child's soul”

The amount of love and care she receives from her kids is commendable. Whenever I go home, my son who is just 9 years old comes downstairs just to say hi to me. He takes my bag from me and this small gesture is such a great relief for me which gives me reassurance that my son is capable enough to understand what extra load I am carrying. Before my arrival at home my room is always set, windows are opened for ventilation, a glass of water is kept on bedside table and sometime seasonal fruit which is cheery on a cake. This is arranged by my son every day.

My daughter who is closest to my heart among all my kids makes me feel so special. whenever I sleep and wake up I find love notes beside my pillow, sometime stick on my room door, sometimes on mirror. I remember when I reached home and wanted to grab my mobile out of my bag, I found a note which states that I miss you mama when you are in office, this

brought tears in my eyes and I was overwhelmed with love and felt that I never worked that hard to make my mother feel that special. You will be amazed to know her age; she is only 7 years old.

The little one who is only 2.5 years, sleeps with his father's side all the time and apparently seems that he is very close to his father, but once we were going out somewhere, I got out of car to grab something and my kids and husband remained seated, seeing this that I am going away he started crying that It became difficult for my husband to control him. When I went to attend off-site conference for three days, on first day, we had extensive travelling and I was very tired and slept early in my hotel room. While I was sleeping, at around 3:00 AM, my phone rang, I got tensed to see that my husband was calling, a lot of bad thoughts about kids started popping up in my mind. When I received a call it was my little one who was restless for the whole night and was calling me during sleep although he sleeps with his father every day. This made me realize that these toddlers are very sensitive and do not express themselves but yes they feel the pain of being away from their mother.

A working woman experiences a lot of struggle in her live, but the only motivation which makes it easy to cross all hurdles is her children. Although a working mother is always in a guilt of leaving their kids back home but then realizing how well they are coping swell us with pride. ♦

### What is mobile phishing?

Phishing is used as analogous to fishing in a way that you try to catch a fish with bait. If you have no luck to catch a fish with a kind of bait, you change the baits until you are successful to start catching fishes. The same concept is applied to “phishing” where the bait is usually some email that appears to be legitimate and from a trusted sender. The attacker aims to make you perform some type of desired action such as clicking a given link or downloading an attachment which redirects you to the malicious content prepared to steal your sensitive (confidential/personal) information. The desired action would trigger the malicious payload to execute and do the damage (such as downloading a virus/malware on victim’s PC to steal or damage system files/information or processing capacity), or take the victim to a bogus website to capture the sensitive information.

Nowadays, mobile devices (smartphones in particular) are increasingly being used due to their wide range of functionalities. These devices are not only compact but also function similar to the desktop/laptop computers. For this reason, attackers are now targeting the mobile device users for phishing attacks in frequent manner. By exploiting the hardware limitations of these devices and careless behavior of the users, attackers can easily execute the phishing attacks on mobile phones. According to a study, 48% of phishing attacks take place on mobile, and users are three times more vulnerable to phishing on mobile than on desktop. Also, smartphone users are increasing every year. The count of smartphone users worldwide is expected to increase to 2.87 billion in 2020.

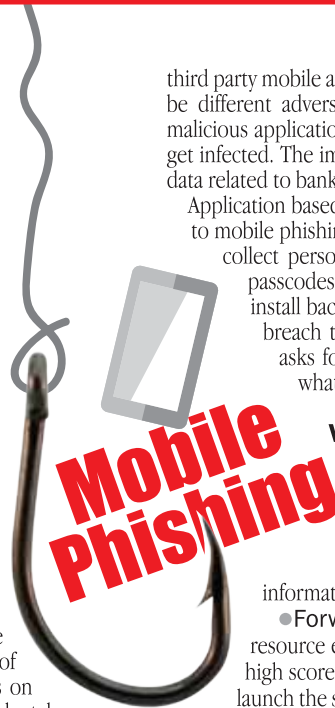
### Why smartphones are more vulnerable to phishing attacks?

*There are various reasons why smartphones are more vulnerable to phishing than desktops and laptops such as:*

- **Small screen size:** With small screen size, it is hard to check the legitimacy of a page. Further, full URLs are not displayed in the mobile browser.
- **Significant data:** Significant amount of personal data is stored on the smartphones nowadays. Most of the users also perform financial transactions through mobile banking apps and do online shopping using smartphones. This information is crucial and attracts the attackers to steal for financial gains.
- **Open source:** Most of the smartphones use open source platforms such as Android. In the mobile operating systems where kernel is open source, malware can be created and published by attackers having sound knowledge of the mobile platform. Users download and install malicious apps which increase the risk of introducing malware in smartphones.
- **Lack of user awareness:** Usually, the users do not take security of smartphones seriously either due to lack of knowledge or their careless behavior.
- **Availability of third party app stores:** It has been confirmed by many sources over a period of time that the applications available for download at

third party mobile app stores may contain malware (such as virus). There can be different adversarial motives of cyber criminals to create and launch malicious applications so that people may be tricked to download virus and get infected. The impact depends on the severity of malware such as loss of data related to banking credentials that may be used later for frauds.

Application based phishing attacks are one of the major problems related to mobile phishing. Once a malicious application enters the device, it can collect personal information of user like login IDs, passwords, and passcodes etc. to relay the same to the attacker. Attackers may also install backdoors to other applications and device areas which can breach the privacy of users. During installation, an application asks for various permissions which are not really required for what the application is supposed to do.



### Various techniques of mobile phishing

- **Similarity attack:** In similarity attack, the phishing application or webpage and its login interface have the same name and icon as that of the legitimate one. The attacker prompts the user to install phishing application and gives malicious interface for login information instead of the legitimate one.
  - **Forwarding attack:** In forwarding attack, a phishing resource encourages the victim to share his/her achievement (e.g. high score in a game) on social networking site while requesting to launch the social networking app. The user, upon clicking the button to launch social networking app, is routed to a phishing login page that looks like the social networking interface. The phishing page asks for login credentials to access the account. These types of forwarding attacks are difficult to detect.
  - **Background attack:** In some cases, malware or phishing application runs while waiting in the background and using Activity Manager of Android to keep track of other applications running on the device. Whenever the victim initiates a genuine target application, the phishing application shifts itself to the foreground and displays the phishing screen.
  - **Notification attack:** The attacker might show a false notification asking the victim for personal details. The notification window can be modified by the attacker to look exactly like a genuine notification.
  - **Floating attacks:** The attacker might use the feature of Android that permits an application to draw some action on top of that application in the foreground. Phishing application may be activated with the help of previously assigned permissions to capture the input fields of login ID and password of a genuine application. Whenever a user enters the credentials in the input fields, they are also captured by the phishing application.
- As a concluding remark, the attackers have many possible ways to perform the phishing attacks by exploiting the vulnerabilities of mobile operating systems, applications, and devices. The organizations taking part in a survey this year regarding phishing impacts experienced, have mentioned that 65% impact of “compromised accounts” was noticed in 2018, followed by 49% and 24% impacts of “malware infections” and “loss of data” respectively. Therefore, vigilant user behavior with information security awareness is the most important and first-line defense against phishing attacks. ♦

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# Happenings



## Leading All the Way!

NBP becomes the first Bank in the world to unveil ICC World Cup Trophy 2019 to be played in England & Wales. The unveiling of ICC World Cup Trophy ceremony was organized at NBP Head Office.



### Prize Distribution

Saima Rahim (Regional Head NBP Aitemaad KP) and Mr Rashid (Head of EFU Banca Takaful) is seen with other executives at the Gold Coins Distribution Ceremony for Banca Takaful at NBP Islamic Regional Office, Peshawar.



### One Day Mobile Training Program

As per training calendar issued by NBP Staff College Karachi, Regional Office Mirpurkhas organized one day mobile training program on Banking Conduct & Consumer Protection at Mirpurkhas.



### Great Honour!

Mr. Wasim Ullah, SVP/Wing, Head Audit & Inspection Group, was invited by State Bank of Pakistan and Economic Affairs Division GoP to deliver sessions on COSO's Framework of Internal Controls, Internal Audit and Fraud Risk Management at the 46th International Commercial Banking Course. There were participants from 14 different countries who attended the program. The sessions were appreciated by all the concerned stakeholders.



### Biometric Verification

As per the directives of SBP, banks are required to complete biometric verification of all account holders by June 30th 2019. In order to achieve the target given by SBP, FEDC Region Islamabad took an initiative to provide 24x7 Biometric verification services to NBP customers at ATM center Main Branch Islamabad where the biometric verification of account holder can be processed instantly 24/7.

# Corporate Social Responsibility



### International Women's Day

In collaboration with Rotary Club and National Bank of Pakistan, Evolutionary Visionary NGO organized an event to celebrate International Women's Day.



### Medical Camp at Safora Goth

Rotary Club of Karachi Chapter had organized a medical Camp in collaboration with NBP at Safora Goth, located in Malir. The people living in this area are very poor and there is no medical facility available. Under this Camp about 500 patients were examined and medicine was provided to them for free.



### A Tribute to the Legend

Arts Council of Pakistan, Karachi, had organized a musical evening "SUHANI SHAM" to pay tribute to legend singers of Pakistan. NBP sponsored the event as it has always played a significant role in promoting cultural and traditional programs.

## SPORTS Program -2019



### National Ranking Badminton Championship at Lahore

Murad Ali, NBP Bronze medalist of South Asian Games 2016 (India) and Pakistan's Champion secured the top spot in Men's Singles National ranking while Mahoor Shehzad of WAPDA maintain first place of Women's Singles in National ranking. Rizwan Azam & Sara Mohmand (NBP) reached the Mixed Doubles final



### 8th NBP Disabled T-20 Pent angular Cricket Cup-2019

National Bank of Pakistan has long association with Disable Cricket Association (PDCA). Teams from all over Pakistan have participated at the 8th edition of cricket tournament sponsored by the Bank. Federal Area retained the title by defeating Punjab Provincial Team. Total Prize money of Rs. 200,000 was distributed among the winner and runner's up Team.



### Palwashah won double title of 42nd India Club UAE Open Badminton-2019

Palwashah Bashir won the women double title of 42nd India Club UAE Open Badminton Tournament, UAE. Around 730 participants competed in the Men's, Ladies, Boys & Girls, and veterans categories. Palwashah is a star on a national level as she has won back-to-back national titles and created a name for herself after bringing home a bronze medal from South Asian Federation (SAF) games 2010.



### NBP Cricket Academy Activities

As part of training and grooming program, NBP Cricket Academy organized an in-house under -19 cricket tournament. Such activities help coaches in identifying the talented Cricketers for further grooming.



**Leadership Course**

Hafiza Safia Shaukat, Manager Operations Atta Building Branch, participated in 9th International Conference on Management Research (ICMR) held at Lahore. She successfully presented her Research paper on 'Leadership Development in Development Economies' with DR. Yasin (PHD. MALAYSIA) and Dr. Muhammad Mudassar Ghafoor (PHD. UK).



**Goodbye...**

Area Audit & Inspection Office Islamabad arranged farewell ceremony to pay tribute to invaluable contributions rendered to the Bank by retiring employees Mr. Imran Saeed, AVP and Mr. Muhammad Abid Akhtar, AVP. Both the employees shared their cherished moments of four decades spent with each other in the Bank. Audit & Inspection Chief (N), Mr. Shakil Ahmed appreciated the commitment, skill level, and team work exhibited by these seasoned employees during their service with the Bank and wished them health, peace and happiness for their post-retirement life.



**Gear Up 2019**

Mr. Muhammad Fahad Khan, AVP/Manager NBP M. A. Jinnah Road Branch Karachi was given appreciation award for increasing SME and Commercial Finance Portfolio of branch during GEAR UP 2019 conference held at Karachi West Region.



**So long!**

A farewell party was organised to bid farewell to Mr. Qurban Ali Kunbhar, SVP/Divisional Head, Reconciliation & Settlement Division, OPG, on his retirement. It was headed by Mr. Tariq Zafar Iqbal, Group Head, Operations along with his senior team, Mr Zubaid Ali Sheik, EVP/Divisional Head, Mr Hammad Sarwar, SVP/Divisional Head, Mr Asad Saleem, Divisional Head, all Wing Heads and other staff members.



**Kudos!**

Nazar Muhammad, Enterprise Risk Management, RMG, have secured Second Position in IBP Essay Competition 2018 on Essay "Managing Compliance Risks in Banks: Issues & Challenges" along with PKR 100,000/- as 2nd Prize. Congrats!



**Larkana Region Celebrating Success**

Mr. Mumtaz Ali Bhutto, SVP/Regional Head Larkana along with other Regional Management Team members received a warm welcome upon their arrival at Regional Office Larkana after attending CRBG Annual Business Conference 2019, where Larkana Region won 5 awards/shields in different categories. Sweets were distributed among staff members and customers to celebrate the success of Larkana Region. The Region received Best Award for highest Consumer Finance in Pakistan. Moreover, the Region was also declared runner up for achieving most of the KPIS & securing fresh SME finances for the year 2018. The Larkana Region was also awarded NBP President Performance Appreciation & AML alerts shields.



**Birthday Bash!**

Staff College Lahore celebrated 53rd birthday of Ghazanfar Abbas Khan, SVP/ Director. We wish him good health, happiness and a very long life.



**First Position**

Ms. Rukhsar Majeed, Trainee officer, Islamic Banking Branch, 29-The Mall, Peshawar, has secured First position in her Master's degree in HRM from University of Peshawar and has been awarded with Gold Medal. She dedicates her success to her parents and teachers.



**Shaadi Mubarak!**

Sadaf Sikandar, OG-II (posted at Payment Wing, Financial Control Group, Head Office) recently married Siraj Deen. Congrats!



**You Go Girl!**

Li Ning' Badminton rock star... Palwashah Bashir was recently awarded with Pentene's 'Strong is Beautiful' Award. More power to her. Keep on rocking girl!



National Bank of Pakistan  
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