

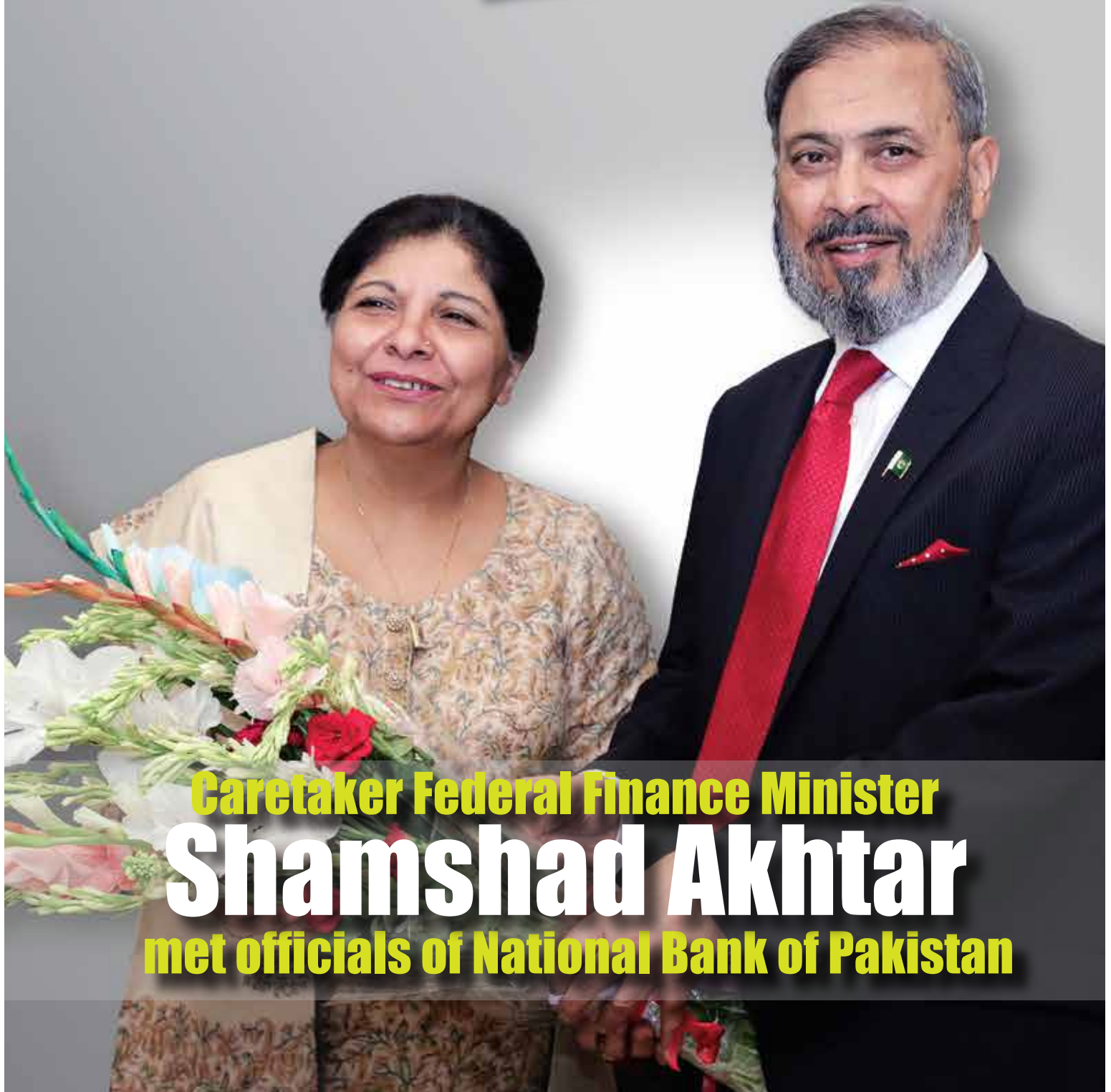


NBP

Newsline

since 2006

May/June 2018



**Caretaker Federal Finance Minister
Shamshad Akhtar
met officials of National Bank of Pakistan**

... Editor's note

Issue # 56



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Dear Readers,

'Don't fear change, embrace it.'

Our organization is being buffeted by winds of change. Change is a continuous process and it's fundamental for an organization to undertake change that helps it to survive and achieve the set goals.

Looking back only 10 or 15 years, one can see tremendously positive changes within NBP. We are now benefitting from throwing a little caution to the wind and getting rid of the 'because that's the way we have always done it' attitude.

Change and success go hand in hand. NBP is changing and emerging as a more vibrant and target oriented organization

A new spirit is generating among us, a spirit which we had lost way back. So let's not resist the winds of change but welcome it with open arms and vigor.

Asra Adnan
Editor

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

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Corporate Social Responsibility



Finance Minister visits NBP

Federal Minister for Finance and Economic Affairs Dr Shamshad Akhtar held meetings with representatives of Pakistan Business Council and Overseas Chamber of Commerce and Industry, CEO of Engro Group and top management of National Bank of Pakistan at NBP Head Office and discussed various issues related to trade and investment.



The minister assured of her maximum possible support and facilitation to private sector and also sought cooperation from the business community to strengthen the country's economy. The caretaker government would do its best for promoting trade and industry despite having limited time and resources, she added.

She also assured that the amnesty scheme would be implemented in letter and spirit to get its real objectives. The business community representative showed their confidence in the caretaker government and hoped that it would take practical decisions on certain issues affecting the economic growth.

The President NBP, who led his Bank's team in the meeting, informed APP that the federal finance minister appreciated the role of National Bank in the country's economy and on other national services. He said the minister remarked that NBP had a special place in the country's economic system. One of its major tasks was to collect revenue for the country and to support the projects of national interest. She directed NBP management to adopt aggressive strategy for modern banking including e-banking and mobile banking. She emphasized that the Bank should mobilise and facilitate its customers to bring new investment and to increase exports.

She said trade deficit was a serious issue for the country and the country needs to double its exports to overcome the gap between the exports and imports. ♦





SMEs HAVE HUGE POTENTIAL

Rendezvous with Mr. Saeed Ahmad, President/CEO, NBP

Being the largest state-owned commercial bank, what is your take on the current economic situation of Pakistan? How do you see the future?

Pakistan is on the route of sustainable economic growth. However, there are certain impediments including the international pressures that may dampen the pace of economic growth. Having said that, policy makers and economic managers have appropriate mitigants in place to condense the impact of such risks, even if materialized. Contraction in GDP in future years is certainly not forthcoming. Pakistan GDP is envisaged to grow over 5.5% mainly on account of continuous progress in the agriculture sector, improved energy supplies, robust demand for consumer durables, improved law and order situation, accommodating monetary policies and CEPC opportunities. Balance of Payments (BoP) is certainly under pressure. But since a major portion of these imports are intermediate goods like energy, machinery and metals that will increase our production capacity, hence a favorable BoP outcome is expected in near future. Besides, extension in the GSP+ status will certainly give boost to export resulting in shrinking trade deficit. Foreign investors and lenders are confident about our economy as it is evident from the increasing FDI and oversubscription of bonds/Sukuk issue. Further issues to bridge the financing gap are expected, however, possibility of knocking at the IMF's door for a bail out is ruled out in the foreseeable future. Interest rates are expected to gradually increase as a fall back of monetary tightening primarily owing to increase in aggregate demand and a rise in oil prices. Banks having low cost deposits, good technology infrastructure, improved Branchless Banking platforms and good borrower selection will certainly reap benefits from the gradual rise in interest rates and the overall progressing economy.

Which sectors would you outline as the standout ones to look for in the future, especially in the context of CPEC?

CPEC provides growth opportunities to a diverse range of sectors. However, sectors that will stand out are energy/power, cement, construction, metallic products and allied industries. As progress continues; automotive machinery & equipment, transport and textile sectors are also expected to gain momentum.

Does the banking sector have the capacity to extract maximum benefit out of CPEC? And also does it have the financial muscle to finance multi-billion dollar projects?

CPEC projects require large amount of finance and almost all the projects under CPEC are financed by China. However, I am of the view that the local banks have the financial muscle to fund these projects under a consortium arrangement and that too to a very

limited extent.

The Banking sector Capital Adequacy Ratio (CAR) is at a comfortable level and well above the regulatory threshold. However, financing such large projects will increase the credit risk weighted assets as a result of which CAR level will reduce thereby making the banks non-resilient to any adverse shocks. Besides, it will not leave any room for the banks to satisfy the appetite of the private sector funding. Therefore, higher amount of funding will require equity injection.

Nonetheless, significant opportunities potentially exist for the banking sector to reap benefits through expansion in deposit base arising from these projects and fee based business such as LCs/guarantees etc.

What is your outlook in the interest rates? Do you see the banking spreads going up in the near future?

If the 25 bps recent increase is seen as a preemptive strike against rising inflation, this suggests that SBP is looking at increasing interest rates by 100-125 bps in the remaining part of FY18. Banking spreads will only go up provided the sector is successful in mobilizing low cost deposits.

What is your view on directed lending? Should banks not focus more on SME sector?

Developing and developed countries have recognized the importance of Small & Medium Enterprises. SMEs inter alia are considered to be the engine of economic growth owing to their significant contribution towards employment generation and poverty alleviation.

In Pakistan, economy is also dominated by SMEs, which produce most of its output and employ most of its workforce. Specifically, SMEs constitute 90 percent of the economic establishments, 30 percent of GDP, 25 percent of export earnings, and employ 78 percent of the non-agricultural labor force. This is a major justification for a strategy of support to unleash the sector's potential.

Subsequent to economic slowdown in 2007 – 2008, the SME sector was considered as a highly risky venture for bankers. Lack of expertise of bankers to fund SMEs, increased documentation and collateralization further added to the woes as a result of which the sector shied away from obtaining finance. Thanks to SBP for playing a pivotal role in bringing the sector back on track. It is the relentless efforts of the regulator due to which SME financing started rising in 2013. SBP initiatives to support SME include improving regulatory framework; market development through SME supported subsidized refinance schemes and also through capacity building and creation of awareness among bankers and SMEs. The strategic direction of SBP also entails significant increase in SME borrowers and the sector's share in private sector credit by 2020.

Besides, SBP persuasion, commercially speaking, SME sectors offer significantly high returns relative to the corporate business segment. Keeping in view the current and expected economic setting, the sector has huge potential. Further, it is very important to note that China Pakistan Economic Corridor (CPEC) would have a very huge impact on the economy of our country and for getting full benefit of this project; SME sector would also be under more focus.

What is the situation on the NPLs front? How has NBP brought the bad loans down so effectively?

Through focused approach and persistent efforts, NBP has managed to significantly reduce its stock of NPLs. This is evident from the record NPLs recoveries made during previous years. Fresh accretion in NPLs stock is also managed through prudent borrower selection, thereby discouraging funding to high risk borrowers.

NBP has followed a very rigorous strategy that allowed it to prioritize its moves for ensuring achieving the recovery targets. This included identification of bad loans and analyzing individual loan profiles as per realistic criteria in order to make them qualify for putting desired level of recovery efforts.

Additionally, field offices were engaged for inviting their extra efforts and making their directions clear under the guidance of internal policies and relevant regulations.

The overall recovery regime was a blend of prioritizing our choices for putting recovery efforts, mobilizing field functionaries and adding to their confidence by virtue of clear guidelines and objective sharing.

Although considerable progress has been achieved in this area, but still NBP NPLs stock is by far the largest in the industry. This inter alia owes to the reason that NBP unlike peer banks has made the lowest write-off during the last five years. However, changes are being made in the internal policies to facilitate write-off especially of chronic NPLs where neither the borrower nor the collateral securing the loans are traceable.

What is the outlook on the deposit side? What are the plans to improve your CASA ratio to compete with other big banks?

Industry deposits during 2014-2017 witnessed a cumulative aggregate growth of more than 12%. Double digit growth in deposits is also expected during 2018 and the industry is expected to continue this momentum in future years; primarily owing to higher economic growth and increased financial inclusion. Low cost deposit mobilization is the key success factor and banks will continue their efforts in the direction as to reap benefits of the rising interest rate scenario and resulting higher banking spreads.

NBP cognizant of the success factor is

onboard the trajectory of further improving its CASA ratio through improved customer service, increased market penetration, active engagement of field offices, capitalizing its branch network / AAA Rating / public sector status, active engagement with public and private sector institutions, and off-loading its high cost deposits. Launch of new products and services, with bundle offer, to cater to the diverse needs of its clientele is also on the cards.

PRECISION FARMING: Just as in any other field, technology has become an inevitable and integral ingredient for successful and efficient farming. The current age of agriculture is described as Precision Farming Age. The philosophy behind precision agriculture is that product inputs (seed, fertilizer, chemicals, etc.) should be applied only as needed and where needed for the most economic production. NBP is currently partnering with SBP, Pakistan Farmers Association and Agriculture University,

Given the massive shortage of housing units in the country, what are you doing to cater for home mortgage?

Housing drives a number of other segments of the overall economy. With only 50% (fifty percent) of the annual housing demand met in the country, housing finance is expected to be a major growth area of the national economy. Presently, there is a huge backlog of housing units and is increasing exponentially every year. This demands immediate attention of all the stakeholders especially the financial institutions for supply of fund to afford housing so as to improve living conditions, health, education and human development. The major hurdles in the growth of housing finance, due to which banks are somewhat reluctant to lend, are long-term engagement of funds, poor recovery and weak foreclosure laws. Nonetheless, significant growth is witnessed in housing finance during the last three years with Islamic finance sharing the major portion of the incremental pie.

NBP is offering housing/mortgage finance in conventional banking under the brand name of “Saibaan” since 2003. During the last couple of years, our focus was limited to recovery of sour portfolio. However, going forward the bank will adopt a two pronged strategy focusing on recovery as well as considerable build-up of its mortgage finance portfolio through restructuring and process revision to reduce TAT, market penetration and active engagement of field personnel. Besides, the bank is also working with Pakistan Mortgage Refinance Company (PMRC) on Credit Guarantee Scheme (low cost housing scheme) for low income class under the aegis of Ministry of Finance and World Bank. Further, we plan to launch housing finance product in Islamic Banking during 2018.

IN PAKISTAN, ECONOMY IS ALSO DOMINATED BY SMES, WHICH PRODUCE MOST OF ITS OUTPUT AND EMPLOY MOST OF ITS WORKFORCE. SPECIFICALLY, SMES CONSTITUTE 90 PERCENT OF THE ECONOMIC ESTABLISHMENTS, 30 PERCENT OF GDP, 25 PERCENT OF EXPORT EARNINGS, AND EMPLOY 78 PERCENT OF THE NON-AGRICULTURAL LABOR FORCE. THIS IS A MAJOR JUSTIFICATION FOR A STRATEGY OF SUPPORT TO UNLEASH THE SECTOR'S POTENTIAL.

Does NBP have any plans to introduce new methods and products in agriculture financing?

Agriculture is considered to be the backbone of the economy and NBP being the catalyst for economic growth considers its inherent responsibility to offer value added products and services to cater to the diverse need of this sector. Presently, NBP's share in agriculture financing is highest among the peer banks. Going forward, NBP plans to introduce following methods/products for the sector

VALUE CHAIN FINANCING: Value chain finance offers NBP an opportunity to expand financing for agriculture, improve efficiency and repayments in financing, and strengthen or consolidate linkages among participants in value chains. NBP is already partnering with major players in Dairy Farming Sector. Besides, it also finances cane farmers through Sugar Mills. But the scale is small and the focus is narrow. The team is working to structure the product in order to expand inclusion of various other chains found in agriculture business.

Faisalabad for pilot project for testing/ implementation of this technology in Faisalabad district. Initially, this project is covering 40,000 acres. NBP has borne the cost for 20,000 acres out of this 40,000.

WAREHOUSE RECEIPT FINANCING: This product is in its nascent stages of development. NBP Agri Team is collaborating with PMEX, PAC, Agility and SECP. This product will go a long way in emancipation of farmers from the clutches of middleman who exploits farmers' inability to hold stocks and buys his produce cheaply and makes profits.

AGRI MALL ONLINE PORTAL: NBP is currently collaborating with Pakistan Farmers Association in the development of an online agricultural inputs and machinery shopping portal which would enable farmers to buy inputs online using their Smart Phones without having to go to the dealers. Payment would be made directly out of their approved bank loans. Pilot portal is expected to be ready by end March.

Of late, the banking and non-banking institutions have been criticized of merely becoming investments banks, with the sole focus on investing in government securities. How can that change?

Investing deposits in risk –free government securities at the expense of private sector credit is called “lazy banking”. I am also of the view that the banks were following this practice in the recent past thereby depriving credit to the private sector. But banks adopted this practice on the backdrop of monetary easing and issuance of high yielding PIBs. However, the scenario has now reversed. Interest rates are expected to increase and almost all those high yielding PIBs have matured.

Banks have started diverting their focus from investment to building their advances book size. As per the industry data, ADR of the banking industry has started to increase. It has increased from 46.6% in Dec'2016 to 48.3% in Sep'2017. Besides, growth of net advances in 2016 was higher than the same on the investment side. Although, it's still a long way to go, but good news is that the sector is back on this trajectory. ♦

NBP's ATM services were initiated in 1996 with 16 ATMs and till 2014 only 376 ATMs were installed. During 2015-16 NBP ATM population witnessed a growth which was unprecedented in banks 20 years of ATM history and within short span of just two years 1000 ATMs were installed.

After installation of ATMs operating them was a big challenge as NBP's ATM network witnessed a mammoth expansion in past 2-3 years, which required skilled resources at branch/regional level to handle ATM related jobs. As ATM operations were relatively new function in most of the branches, the acute shortage of ATM skilled resources was observed in the field.

SQG ATM Monitoring Team took various initiatives for improvement of bank's ATM network which include the following :

- Various trainings and discussion sessions conducted at Regional and branch level in order to apprise the ATM Monitoring & FLM Support mechanism for resolution of issues at regional level.

- Issuance of Instructions Circular No. 70/2017, 74/2015, 55/2018 for guidelines to field functionaries regarding ATM support and monitoring mechanisms. Furthermore, a detailed and comprehensive SOP on subject matter, is under discussion with relevant stakeholders and would be issued soon.

- The expansion of ATM network required ATM Monitoring mechanism to be decentralized from centralized operations at HO, for access of ATM Monitoring tools (NBP iViewer) was provided to all Regions.

- Financial powers to approve ATM damage repair expenses have been delegated at regional level through Instructions Circular No. 38/2018 to ensure localized support and vendor management at Regional level with the intent of reducing TAT of ATM downtime issues



These dedicated efforts by SQG ATM Monitoring team and the field functionaries have resulted into improved ATM performance and significant reduction in ATM downtime, which was around 25% (in 2014 with 376 ATMs) to around 10% (with 1200 ATMs) today.

SQG ATM Monitoring team has been imparting trainings on various platforms (such as Staff Colleges, Branches & Regions) to overcome the ATM skill deficiency in the field. With the support of honorable President and Group Head SQG,

SQG striving to improve ATM operations



Envisioning the significance of alternate delivery channels in today's technological/e-banking environment and considering its role as Nation's Bank, NBP is striving hard to provide state of the art modern banking services to the nation. NBP took a major decision in 2014 to install 1000 ATMs. This decision was a record breaking measure and NBP was awarded for highest ever ATM deployment by any bank in the banking history of Pakistan in any one single year.

Mr. Shahid Razzaq, SVP, SQG and his team members Mr. Zishan Akbar and Mr. Najeeb Rehman Bhutto have developed detailed video tutorials for the branch staff, explaining how to operate the ATM. This training content was shared with all stakeholders and received recognition from various groups such as Compliance & L&MDD.

Conventional training models such as lecture style training delivery is comparatively less effective for ATMs because ATM is a machine and it requires hands-on and practical demo for items such as method of cash replenishment, supplies feeding, clearing the errors and etc. In this regard, the most suitable method for ATM training is to develop video tutorials for ATMs which provide comprehensive demonstrations to custodians regarding how to operate various functions of the ATMs.

These tutorials are in Urdu language thus they can be easily understood by any operations / cash staffs who have been assigned the duty of ATM

custodian at the Branch.

The video tutorial model of training for the ATM custodians is also cost effective, as ATM custodians without leaving their seats can have a ready access to the video tutorials to know requirements for maintaining their ATMs and resolve any operational issue at their own with lesser time and efforts. This would also relieve some of the pressure of IT support team at Regional IT Centre and ATM Monitoring Team who are kept on responding queries raised by ATM custodians for resolving day-to-day operational issues due to their limited knowledge and skills.

It is a huge cost saving and long term country-wide sustaining measure for the bank endeavored by Mr. Shahid Razzaq and his team. This endeavor will save the traveling, training, food and TA/DA cost in millions of Rs. for around 1200 ATM custodians who earlier traveled for training as it would enable the ATM custodians to get the ATM FLM training from their desks. ♦



Mr. Saeed Ahmad, President of NBP visited the oil refinery complex of Byco Petroleum Pakistan Limited (BPPL) situated at Hub, Balochistan on May 11th, 2018. He was accompanied by Mr. Jamal Baquar, SEVP & Group Chief, Corporate Banking Group (CBG), Mr. Tariq Jamali, SEVP & Group Chief, Assets Recovery Group (ARG), Mr. Rehmat Ali Hasnie, SEVP & Group Chief, Investment Banking Group (IBG), Mr. Usman Shahid, SEVP & Group Chief, Credit Management Group (CMG), Mr. Irtiza Kazmi, EVP & Divisional Head, Corporate Banking Group (CBG) and Mr. Syed Nadeem Ahmed Unit Head (CBG). Upon arrival at Byco's refinery, NBP's team was given a red carpet welcome by the management, led by their CEO Mr. Amir Abbassciy.

A VISIT TO THE LARGEST REFINERY OF PAKISTAN

BYCO PETROLEUM PAKISTAN LIMITED

Byco's Chief Financial Officer, Mr. Naeem Asghar Malik, provided a detailed briefing on Pakistan's oil industry dynamics, including historic trends and growth of each petroleum product area with special emphasis on company's performance. The key points are as under:

-BYCO represents the country's largest refining complex of 155,000 barrels per day (bpd) which refines crude oil into various saleable components such as, high speed diesel (HSD), liquefied petroleum gas (LPG), motor spirits (MS), high octane blending components, kerosene, jet fuels, furnace oil and naphtha etc.

-Company has backward and forward integration in the form of Single Point Mooring (SPM) facility and oil marketing license respectively.

-Byco is the only refinery which has an oil marketing license by virtue of which it can install retail facilities & establish gas stations across the country. It has a robust Petroleum Marketing

Business (PMB) with more than 300 retail outlets have been set-up, primarily focusing on retail segment.

-Following the commissioning of Pakistan's largest catalytic reformer in February 2018, Byco share in the Motor Gasoline has increased from 1% to 5%, which has brought significant benefits on Pakistan's balance of payments and foreign exchange reserves.

-Byco's financial performance for the nine months ending March 31 2018 showed highest ever sales of around PKR 138 Billion.

-In order to increase their market share, company is actively involved in developing storage terminals on different locations across the country. The major stations for developing oil terminals by OMCs are Daulatpur, Shikarpur, Mehmoodkot, Machike, Sahiwal, Kotla Jam, Thalian, Amangarh, Taru Jabba etc. Mehmoodkot oil terminal is already operational for quite some time while development and construction of oil



terminals at Shikarpur and Machike is in full swing.

Byco's CEO, Mr. Amir Abbassciy appreciated NBP's visionary management by understanding the strategic importance of oil refining to Pakistan's economy and NBP's contribution in making the company the largest oil refinery of Pakistan. He further added that National Bank of Pakistan has played a pivotal role in supporting Byco through its most challenging period. Mr. Abbassciy, explained that Byco's refinery has created direct and indirect employment for over 1,200 people. He thanked NBP management for their continued support and showing trust in BPPL team.

NBP Team expressed its satisfaction with Byco's performance and promised to continue its strong level of support to Byco. Company also shared its future plans including the soon to be commissioned Isomerization unit which is expected to be made operational by or before July 2018. The Isomerization unit will increase Byco's premium motor gasoline production significantly, and enhance Byco's profitability and efficiency as well.

Later on, a tour of the refinery as well as Single Point Mooring (SPM) was given to the President NBP with his team including a visit to Byco's recently commissioned Catalytic Reformer which has increased Byco's premium motor gasoline production by five-fold from 300 M.tons to 1,500 M.tons.

NBP's delegation particularly appreciated the installation of unique Single Point Mooring (SPM). The SPM is a one-of-a-kind in Pakistan, and remains the first and only liquid port in the country. Byco's SPM has significantly enhanced Byco's financial efficiency. The SPM facilitates Byco to import crude oil and refined products without any delays, bottlenecks, demurrage charges, and minimal transit time, directly into its storage tanks through the underwater pipeline installed at the SPM, thereby reducing the total debtor days, which in turns reduces Byco's financial charges. This makes Byco the most efficient refining and oil marketing operation in Pakistan. National Bank of Pakistan has been a significant investor in Byco Petroleum Pakistan Limited, having lent capital for Byco's all major projects including the Single Point Mooring.

The President NBP expressed his appreciation to the management of Byco for achieving production & financial efficiencies. He also expressed his desire of returning to visit Byco's Single Point Mooring site itself by sea when the weather is conducive. ♦





Setting Records

A Reason to Celebrate

CRBG achieved the highest ever cumulative ADVANCE SALARY volume of 71 billion. This is the highest ever number that Advance Salary Product has attained since its inception. The product was on declining trend for last few years and the rising trend in this portfolio is prove of effective product repositioning, commitment and hard work.

In 2002, NBP launched a personal loan product namely NBP Advance Salary for the employees of Federal/Provincial Government, Semi-Government, Autonomous Bodies and Semi-Autonomous Bodies and receiving their salaries through NBP.

Initially three Salaries in Advance were offered to them. However, witnessing the success of the product, NBP Advance Salary limit was enhanced upto Rs. 2 Million or 20 net take home salaries whichever is lower.

NBP Advance Salary is the market leader in Personal Loan category having largest portfolio in the Pakistan's Personal Loan Industry with a book size of over Rs. 70 Billion with Infection 3.48% out of total Industry Portfolio Rs. 164.1 Billion with Infection rate 9.2% (as of Dec 31, 2016). If

we exclude NBP Advance Salary's share in total industry's volume, industry's NPLs would rise to 13.2%.

NBP being a Nation's Bank is offering personal loan facility to the lower-income group. The bank offers a unique proposition to its borrowers and keeps changing its product parameters that are customer centric and flexible.

The purpose of offering this finance facility is to provide financial accommodation to the salaried persons for the payment of goods and services for meeting their immediate domestic requirements. Moreover, it is envisaged that this product will improve the purchasing power of the buyer, their social status and shall also boost the economic activities of the country simultaneously.



As we all know that Consumer banking is one of the fastest growing sectors of Pakistan banking Industry is also now major interest point for the banks. Initially, the consumer banking sector was only focused by the foreign banks but its efficiency and profitability attracted others to come towards this business. Consumer banking is a huge industry with great profits massive potential for improving economic condition. It needs to offer better services at better terms and needs to inform the consumer completely and fully about the services.

Likewise personal loans are generally unsecured type of loans but in certain cases when the amount of personal loans increases the normal limit its remaining portion must be secured. Personal loans include loans for the purpose of education, marriage, purchase of consumer durables or some domestic need, etc. Generally the limit of unsecured personal loans is varying bank to bank, ranging from PKR 50,000 to 2 Million.

Later on, considering its sustainable growth and customer's interest the Board of Directors has approved enhancement of maximum limit of Advance Salary product up to Rs. 2,000,000/- (Two Million) subject to mandatory e-CIB check, credit check, prescribed debt burden and condition that total unsecured personal loan and credit card limits availed by the applicant from all the banks/DFIs should not exceed Rs. 2,000,000/-.

STRATEGIES TO ACHIEVE TARGETS

- Target Un-tapped market (A/c holders who did not avail this product).
- Target existing customers and matured customers who had fully adjusted their existing facility for Rollover/Fresh by offering rebated markup in order to attract them.
- Target Private Sector Organization.
- Lead generation through Call Centre has been introduced.
- Improve Customer Services.
- Physical visits/awareness sessions at the Govt. Departments.
- Invite Departmental Heads/DDO's on Dinner/Lunch.
- Weekly Performance Review i.e: Target V/s. Achievement.
- Extra efforts required from field staff for reducing NPLs & achieving targets.

CRBG has launched aggressive 2-Months (May & June) comprehensive campaign to promote Advance Salary and Cash n Gold products. With country wide

activities and a massive media campaign are underway we are on our way to DOUBLE the YTD net increase in each region's portfolio.

Regions who Achieved Monthly Performing Targets

Following are the regions who achieved their monthly targets.

South	Larkana, Sukkur
North	Mirpur-AK
CENTRAL-I	NIL
CENTRAL-II	Multan

Multiple changes in our existing products to give field complete packages to actively solicit the consumer business.

Advance Salary

- Reduction of 1% Markup Rate to Rollover Customers
- Reduced Processing Fee for Rollover Customers
- Maximum Processing Fee cap giving benefit to those availing higher limits
- Activation of Pakistan Railways Portfolio having employee base of 85K +
- 14.5 % Rate for Pak Army, Navy, Air force, ISI, KRL, PAEC, PAC
- Revision in Credit Approval Authority
- Relaxation in classification for branches having portfolio less than 100M
- Relaxation in condition of References
- Simplification and Reduction in Documentation
- DAO countersigned removed
- Resolution of Credit officer issue
- Increase in limit upto 2M

Saibaan

- Credit Approval Authority to Regions Up to 7.5 Million
- Opening of BTF & Land plus construction Products in addition to Home Purchase and Home Construction
- Addition of Self Employed Professionals Segment
- Availability of Saibaan in 10 additional Regions
- Incentive Program for LSOs
- Saibaan for NBP Staff

Cash n Gold

- Revised Valuation Rate (Soon to be disseminated)
- New Storage Mechanism
- Revised Marketing Collateral & PKFS
- Along with Revised and Heavy Distribution of Marketing Collateral.

HO has made tremendous efforts in developing these packages however it's the responsibility of all field staff to capitalize on these massive changes and prove with results. As we have set a target of June to meet all our objectives we hope you would deliver as per expectations In sha Allah! ♦

LARKANA AN EMERGING REGION

Due to aggressive marketing campaign, the Larkana Region has become the Top Performing Region with total Advance Salary portfolio of Rs.12, 899.50(M) on 30th April 2018 with variance of Rs.619.410 (M) for the first quarter throughout Pakistan.

NBP ADVANCE SALARY					
TOP 10 PERFORMING REGIONS					
AS ON 30 APRIL 2018					
S#	Cluster	Region	Dec-17	Apr-18	Variance
1	South	Larkana	12,280.09	12,899.50	619.41
2	South	Sukkur	10,902.92	11,277.33	374.41
3	South	Mirpur Khas	6,276.87	6,407.39	130.53
4	South	Karachi South	969.,70	1,068.11	98.41
5	South	Karachi West	1,440.94	1,523.00	82.06
6	South	Hyderabad	6,148.02	6,228.23	80.21
7	South	Rawalpindi	1,773.05	1,835.15	62.10
8	South	Gwadar	487.02	544.92	57.90
9	North	Gilgit	1,701.42	1,758.56	57.14
10	Central-II	Sahiwal	905.25	956.39	51.14

All the major of KPIs for Larkana Region are showing positive trend for the year 2018 and the region under the leadership of Mumtaz Ali Bhutto, SVP/Regional Head is committed to implement the holistic strategic plan based on improving work climate and merit oriented culture to provide best quality customer services to general public.



SUPPORTING THE LOCAL SMALL & MEDIUM ENTERPRISE (SME) SECTOR

Considering the importance of the SME Sectors specially traders & Millers, the Larkana Region has sanctioned 53 fresh Cash Finance limits to the rice millers and traders worth Rs.639.750(M) during year 2017-18. Moreover, the Larkana Region has procured 48 wheat centers unparalleled in the history of Larkana Region with total finance of approximately Rs.6.000(M) has been allocated to various branches of the Larkana Region capturing approximately 70% of market share. The Wheat centers will help increase the revenue streams of branches and eventually have positive impact on the funded and non funded income in shape markup and commission of the Bank



CELEBRATING THE MONTH OF JUNE & JULY 2018 AS MARKETING OF RETAIL PRODUCTS

The aggressive marketing campaign has been launched across the Branches of Larkana Region with focus to introduce and market NBP Products to local community.



NATIONAL FINANCIAL LITERACY PROGRAM IN COLLABORATION WITH SBP

The NBP Larkana Region mostly consists of districts with lowest literacy rate population in whole of Pakistan, where awareness regarding banking industry and its benefits is minimum. The Larkana Regional Office in collaboration with SBP has deputed Master trainers to impart knowledge and understanding of basic financial concepts, products and services to low income Pakistanis in remote areas and villages of the Larkana Region in order to open bank accounts and enable better economic decisions.◆

IMPROVING SERVICE QUALITY AT NBP: YOUR SUGGESTIONS

Service quality has now come to play an important part in the corporate world, and is widely acknowledged as an indicator of customer satisfaction and organizational performance. A high quality service ensures competitive advantage, satisfied customer base and improved bottom-line results. Additionally, customers' perception on the service quality is as critical and important as the quality of actual service – the gap between the two being a red flag for any business strategy.

It is a fact that the quality of customer service and ambience at NBP branches still needs to match the industry best practices. Thus, the foremost task before us is to acquire first-hand knowledge on the customers' perception of service provided to them. With our focus on the impact of technical and functional service quality – supplemented by fresh training programs on customer service, process reengineering for refining processes and workflow, and effective IT systems & support for technology – we would not only be able to retain our customer base, but also attract new and high-value businesses critical for the Bank's growth. As it is, we strongly believe that our efforts for bringing improvement in service quality and promoting service culture at the Bank can only succeed with the engagement and active participation of our field force.

In this backdrop – broadly speaking, to identify, tackle and resolve the challenges that affect our service quality – we are inviting our field force to share with us their views and suggestions, based on their work experience, on the following lines:

- **Service quality we offer** – the gap between the service we offer and customers' expectations
- **Factors influencing service quality** and creating service quality gaps
- **Solutions** – ways to improve and enhance service quality
- **Specific resources and support**, if so required, to make the solutions and plans workable

Please feel free to contribute with your valuable input. Sharing your feedback on the above, and also pointing out operational or technological obstacles, if any, can make a difference and help us enhance service quality and achieve customer satisfaction.

Rest assured, good suggestions would be recognized and appropriately rewarded. ♦



(SHAUKAT MAHMOOD)
EVP/ Group Head
Service Quality

نیشنل بینک سروس کوالٹی بہتر بنانے کے لیے آپ کی تجاویز

آج کے دور میں سروس کوالٹی کا روبرو ہونا اور کارپوریٹ دنیا میں ایک نہایت اہم کردار ادا کرتی ہے اور کسی ادارے کی کارکردگی اور اس پر کسٹمر کے اعتماد و اطمینان کی عکاسی کرتی ہے۔ اعلیٰ سروس کوالٹی آج کی مسابقتی دوڑ میں ایک قدم آگے لے جاتی ہے، کسٹمر مطمئن رہتے ہیں اور کئی کے مناخ کو بڑھانے میں مدد ملتی ہے۔ اسی کے ساتھ، کسٹمر کی سوچ و نقطہ نظر اتنی ہی اہمیت رکھتے ہیں جتنا سروس کا اصل معیار۔ ان دونوں کے درمیان فرق کسی بھی کاروباری حکمت عملی کے لیے خطرہ کا نشان ہے۔

یہ حقیقت ہے کہ نیشنل بینک برانچوں میں کسٹمر سروس اور اس سے جڑے ماحول کو بہتر بنانے کی اشد ضرورت ہے، کیونکہ وہ انٹرنیٹ کے معیار سے مماثلت نہیں رکھتے۔ اس لیے ہمارے سب سے پہلا قدم نیشنل بینک کی سروس کوالٹی کے بارے میں کسٹمر کی سوچ اور ردعمل جاننا ہے۔ جیسا کہ آپ کے علم میں ہے، اس وقت ہماری توجہ سروس کے ٹیکنیکل اور فنکشنل معیار کو بہتر بنانے پر مرکوز ہے، جس کو حاصل کرنے کے لیے ہمارے منصوبے میں نئے ترین پروگرامز، کام کرنے کے طریقہ کار میں بہتری اور آئی ٹی سسٹمز کو زیادہ موثر بنانا شامل ہے۔ اس سے نہ صرف ہم اپنے کسٹمر کی تعداد بڑھا رہے ہیں بلکہ نئے اور ان بڑے کاروباری حضرات اور اداروں کو بھی اپنی طرف متوجہ کر سکیں گے، جو بینک کی نشوونما میں ایک کلیدی کردار ادا کر سکتے ہیں۔

یہ بات تو ہے کہ ہم سروس کوالٹی کو بہتر سے بہتر بنانے پر یقین رکھتے ہیں اور اس کو اپنی روش بنا چاہتے ہیں، تاہم یہ ہدف اس وقت تک حاصل نہیں کیا جاسکتا جب تک ہماری فیلڈ فورس اعلیٰ طور پر ہماری ہم خیال اور سرگرم نہ ہو۔

اس پس منظر کے ساتھ ہم ان چیلنجنگی نشاندہی اور سہا ب چاہتے ہیں جو ہماری سروس کوالٹی پر اثر انداز ہو رہی ہیں۔ ہم اپنی فیلڈ فورس کو دعوت دیتے ہیں کہ وہ اس حوالے سے اپنے قیمتی خیالات اور تجاویز ہم تک پہنچائیں، جس کی بنیاد ان کا تجربہ اور درج ذیل نکات ہوں:

سروس کوالٹی: ہماری سروس اور کسٹمر کی توقعات کے درمیان فرق

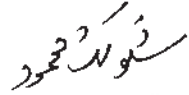
سروس کوالٹی کو متاثر کرنے والے عناصر و نکات

عمل: کس طرح سروس کوالٹی کو بہتر بنایا جاسکتا ہے

اشافی وسائل اور مددگار

براہ مہربانی آپ اپنے قیمتی خیالات بغیر کسی جھجک سے شیئرنگ تک پہنچائیں۔ اوپر بیان کردہ نکات کے علاوہ آپ نیشنل اور ٹیکنیکل رکاوٹیں جو آپ کے خیال میں کام اور سروس کوالٹی پر اثر انداز ہوتی ہیں، وہ بھی ہم تک پہنچانے کے لیے NBP سروس کوالٹی کو بہتر سے بہتر بنایا جاسکے۔

آپ اطمینان رکھیں کہ آپ کی اچھی تجاویز کو سراہا جائے گا اور اس کا مناسب انعام بھی دیا جائے گا۔



ای وی پی / گروپ ہیڈ
سروس کوالٹی

Record breaking ATM Performance during recent Ramadan & Eid Holiday

The performance for this occasion is unprecedented in NBP's last 22 years of ATM history.

The NBP has gradually grown its ATMs network from 16 ATMs in 1996 to 1200 today and ensured operation of highest number of ATMs during this Ramadan and Eid Holidays with the lowest figure of downtime. With the continues efforts, initiatives and measures by SQG and the tremendous support from Group Chief CRBG, field and support staff the following achievements were made possible during the month of Ramadan.

Major highlights:

- ATM uptime during entire month of Ramadan was 91 %.
- Number of financial transactions performed on NBP ATMs during the month of Ramadan were around 2.3 Million
- Total Amount disbursed from NBP ATMs during the month of Ramadan was around Rs.23 Billion
- ATM uptime during 4 days of Eid Holidays was 95 %.
- # of financial transactions performed on NBP ATMs during Eid Holidays

were 130429.

- Total Amount disbursed from NBP ATMs during Eid Holidays was 840 Million Rs.
- Highest ATM uptime touched during Eid Holidays 97+ %

It was a collective team effort resulting from strong coordination between field functionaries and support groups. SQG appreciate and thank all participants for this great & historical NBP's achievements and also hope for their continuous backing for achieving the 100% target of ATM uptime on permanent basis.



NBP Welcomed Chinese Delegation

Mr. Qin Bin, Executive General Manager, China Investment Corporation (CIC) accompanied by a six-member delegation including CEO & Country Head, Bank of China Pakistan Operations visited National Bank of Pakistan to discuss the investment opportunities in Pakistan with regards to project financing under CPEC and to explore the possibilities for collaboration on various fronts. The meeting was jointly arranged by Financial Institutions Division, International Banking Group and Bank of China, Pakistan team. The senior management of National Bank of Pakistan and BOC Pakistan were present at the meeting and various avenues of mutual cooperation between the two institutions came under discussion.



NBP Honoured with two Prestigious Awards



The Asian Development Bank was conceived in the early 1960s as a financial institution that would be Asian in character and foster economic growth and cooperation in one of the poorest regions in the world.

A resolution passed at the first Ministerial Conference on Asian Economic Cooperation held by the United Nations Economic Commission for Asia and the Far East in 1963 set that vision on the way to becoming reality.

The Philippines capital of Manila was chosen to host the new institution, which opened on 19 December 1966, with 31 members that came together to serve a predominantly agricultural region. Takeshi Watanabe was ADB's first President. ADB assists its members, and partners, by providing loans, technical assistance, grants, and equity

investments to promote social and economic development.

ADB in partnership with member governments, independent specialists and other financial institutions is focused on delivering projects in developing member countries that create economic and development impact.

At present, ADB is composed of 67 members, 48 of which are from the Asia and Pacific region. Fortunately, due to the efforts of Financial Institutions Division, International banking Group our bank is a major strategic partner of ADB and included in their approved panel of issuing / confirming bank upon which ADB takes exposure.

Recently, ADB has awarded our bank a prestigious award of "Trade Deal of The Year" as a part of their annual Trade Finance Program (TFP) & nominated our FI team to receive that award. ♦



At present there are 25 banks in Kyrgyz Republic. All other banks have wide operational network in various cities. NBP Bishkek is the only single branch bank here. But in terms of business, NBP Bishkek Branch, despite being a single branch bank and other limitations, remained at 9th or 10 position among 25 banks. Central Bank surveillance teams have always acknowledged personalized services to customers and the Bank has never faced any customer complaints. Recently, Central Bank team has conducted inspection of our branch for last three years 2015, 2016 and 2017 and they showed satisfaction over operations and awarded us Rating "2".

The Group Chief IBG issued letter of appreciation and recognition for management and staff of NBP Bishkek Branch. ♦

Long Term Banking Proficiency Award by Central Bank of Kyrgyz Republic

NBP Bishkek Branch, Kyrgyz Republic which was awarded Long Term Banking Proficiency Award by Central Bank of Kyrgyz Republic on the occasion of Golden Jubilee celebration of introduction of Kyrgyz Currency "Som". Out of 25 banks operating in country three were awarded this medal, NBP Bishkek being one of them. They accounted for the long terms banking association, service excellence, institutional strength, compliance and internal controls, and other related matters and selected three banks for medal.



NBP entered the banking industry of Kyrgyz Republic in 2000 when the banking industry of the country was at its infant stage. Ever since NBP Bishkek Branch showed its excellent performance and remained most successful branch of NBP in its Central Asian operations. NBP Bishkek has remained in top profiteering branches of NBP Overseas operations.



NBP Bangladesh Operations Country Manager, Muhammad Quamruzzaman and BURO Bangladesh Executive Director, Zakir Hossain signed an agreement at the Bank's controlling office in Dhaka. Under the agreement, NBP will offer mandatory disbursement of loan under agriculture credit for Tk 100 million.

NBP AITEMAAD ISLAMIC BANKING AWARENESS SESSIONS



In order to increase footfall in our Islamic Banking Branches and create awareness regarding various aspects of Islamic Banking, NBP Aitemaad Islamic Banking Sindh Region in coordination with Marketing Department recently arranged Islamic Banking awareness sessions in Islamic Banking Branches located in Gulistan-e-Jauhar and Defense Housing Authority, Karachi.

Shariah Scholars of NBP Aitemaad Islamic Banking Group graced the occasion as guest speakers and educated the participants regarding the key concepts of Islamic Banking, the importance of a Shariah-compliant banking system and the differences between Conventional and Islamic banking.

Interactive Question & Answer session was also held through which customers clarified their queries regarding Islamic Banking products and services.



The sessions served as an informative platform for customers who showed their interest in this growing industry. The session was highly appreciated by the audience who encouraged NBP Aitemaad Islamic Banking team to continue their endeavors in spreading Islamic Banking knowledge and awareness. ♦



Training

NBP Staff College, Karachi, held 5 – Day Training Program on Islamic Banking for NBP Islamic Banking branches staff. After the completion of Training, Group Chief, IBG, distributed the certificates to the participants.

Karandaaz Supporting Digitization of National Bank of Pakistan

Karandaaz Pakistan and National Bank of Pakistan (NBP) have partnered to launch a nationwide initiative for the promotion of digital financial inclusion by implementing a robust Application Programming Interface (API) on Apigee. Apigee is a leading API platform owned by Google. The implementation of Apigee is provided by Abacus Consulting that is the sole provider of Apigee services in Pakistan. This development will help the largest government owned bank to digitize its transactions end to end primarily Government to Person (G2P) and Person to Government (P2G) transactions. The platform will also enable NBP to collaborate with its various existing and potential partners such as government entities, micro-financial services (MFS) players, telecom companies, financial networks, and FinTechs.

CEO Karandaaz, Ali Sarfraz, while discussing the development said, “This partnership between Karandaaz and NBP will play a profound role in catalyzing the process of financial inclusion in Pakistan by bringing technology to the table. We are confident that with this technology, NBP will be a front-runner in this drive to change the way the banks interact with their clientele in the country. Karandaaz is excited to be part of this initiative that will affect the lives of over 200 million Pakistanis.”

Rehan Akhtar, Director Karandaaz Digital said, “By the disbursement of payments to the account-holders through digital channels such as mobile wallets and over-the-counter (OTCs), banks can reduce costs and expand delivery of financial products and services to the masses. Developments such as this at NBP will certainly enable the country to develop an agile, digitally-empowered financial ecosystem.”

Saeed Ahmed, CEO & President, National Bank of Pakistan said, “NBP as a national institution believes that its primary responsibility is not only to derive the market towards the financial eco-system but also acts as a catalyst in enabling other players to embrace the digital age. Launch of Open API Platform by NBP is a strategic milestone in this direction and sharing its digital assets with strategic partners & fintechs, NBP will accelerate the pace of digitizing the economy and transfer the benefits of the same to the masses.”

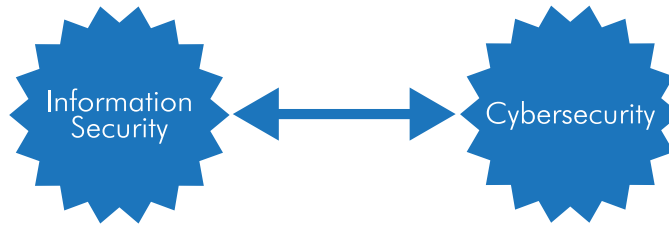
SEVP/Group Chief – Payment Services & Digital Banking Group, National Bank of Pakistan said, “With the launch of Open API Gateway, NBP has achieved another strategic milestone towards the digitization. Being the only bank with strategic partnership with all major Mobile Money Players in Pakistan, primarily NBP will digitize the government transactions through internal & external channels and secondly, NBP will speed up the market disruption by introducing transactions for millennials like digital account opening, digital credit, digital channel for inward remittances etc.”

The portal is accessible to the public through the link:

<https://developer.nbp.com.pk/>

Karandaaz Pakistan, is promoting financial inclusion for individuals by employing technology enabled digital solutions and access to finance for micro, small and medium businesses through a commercially directed investment platform. The company has financial and institutional support from the Bill & Melinda Gates Foundation and the United Kingdom’s Department for International Development (DFID).

National Bank of Pakistan is a leading bank of the country playing its role as catalyst for economic growth while serving the nation through diversified product offering, promoting innovation, and superior service quality. The bank is striving to constantly improve its universal banking capabilities, introduce multiple delivery channels, and invest in people and processes to generate sustainable higher returns for its stakeholders. ♦



Data Security Breach: A case in point, Equifax Inc.

Equifax Inc. is a USA based consumer credit reporting agency. Equifax collects and aggregates information of millions of individual consumers and businesses worldwide. Their recent disclosure in a document submitted to USA Senate Banking Committee indicates that a forensic investigation found that the criminals accessed other information from company records than they had mentioned in their earlier disclosure. It indicates that the Equifax hack is much worse than consumers knew.

In September 2017, Equifax announced a cyber-security breach, which it claims to have occurred between May and July 2017 where cybercriminals accessed over 140 million U.S. Equifax consumers' personal data including their Names, Social Security Numbers, Birth Dates, Addresses and in some cases, Driving License Numbers and Credit Card Numbers. In a later submission to USA Senate Banking Committee, Equifax has revealed that the stolen information also included Tax Identification Numbers, Email Addresses and Phone Numbers.

The underlying issue that caused the massive data breach was a basic infosec and IT governance principle of timely patch management of corporate applications and operating systems.

Changing scenario

With the advent of current millennium, there has been a stronger need to ensure that the information governance related policies, processes and controls are implemented by the firms to manage cybersecurity risks. Policies, processes and controls that address cybersecurity risks also tackle plethora of the information security risks therefore the terms cybersecurity and information security are often used interchangeably.

We are watching new threats emerging from nowhere (with strange names and even stranger modus operandi) on daily basis that are exploiting the vulnerabilities of inter-connected systems through internet and intranet for unlawful and spiteful reasons.

The difference

The key difference between information security and cybersecurity is that information security additionally look in to the risks that are from systems that are tangibly isolated from other systems. These are stand-alone systems and the information is not accessible through any connected devices or internet. In real world, we can see that the difference is negligible because almost

Paradigm Shift: From Information Security to Cybersecurity

Information security (or "infosec") is a relative term and directly connected with the organization's business strategy; products and IT function thus influencing the cost and risk management policies of the institution.

Information security is another way of implying enterprise's overall "data security." Therefore, the main concern of information security is the confidentiality, integrity, and availability (this is often referred as the "CIA") of organization's data. The same is also true for "cybersecurity" as it is all about protecting organization's "digital assets" from the information security breaches and protecting data that is found in electronic form. The main purpose of this article is to address the concern and to understand how to determine information security requirements that work efficiently and effectively with the organization's objectives covering the cyber threats as well.

all organizations use connected systems to manage data. However, when we talk about cybersecurity risk management processes, there is no discrepancy between the two terms.

The acceptance

Due to the general awareness, we can observe that the organizations have started gradually using the term cybersecurity instead of information security. This is the first step towards accepting the new and potentially disastrous risks inherent with doing business in today's world. Organizations have to progressively develop more effective and more targeted processes and controls to respond to those risks. This requires board members and senior management to think well beyond the traditional IT areas of networks, applications, and data stores.

The risks

The risks related to the direct implications (legal point of view) of cyber-crimes are far more than the simple information security related risks. In addition to C-level executives, legal counsels have to be informed immediately once the company faces cyber-attack as a part of cyber-incident reporting workflow.

How organizations can do better to implement cybersecurity principles? Corporate technological infrastructure has expanded exponentially and information / data reside on multiple platforms not limited to corporate servers, individual devices, business partners' devices and the cloud.

We are now seeing the upsurge of cyber-crimes where data breaches don't differentiate between victim organizations. The main focus now is how ready are the organizations and what would be their response? Every firm has separate culture to defend and protect its assets. No one size fits all.

The protection is based on the same main principles of cybersecurity i.e. 'defend' and 'respond' as discussed above. Now understandably companies cannot just define a single traditional enemy as in-fact there are numerous.

Wild West

In the current context, cyber-crime scenario is depicting a Wild West scene because of the vast geographical area and imprecise boundaries. Anyone can launch an attack from anywhere randomly without any warning.

In short, cyber-threats are just like cold / flu viruses that are always present in the air and may attack us anytime from anywhere therefore we need to make our defense (vaccinations and immunity level) strong and respond accordingly.

Conclusion

The threat landscape is expanding rapidly in both magnitude and complexity. At present cyber threats such as viruses, malwares and ransomwares are intimidating both organizations and individuals equally. The threats are blurring the demarcation line between information security and cybersecurity.

The Equifax breach is the most popular instance of understanding how the typical infosec and cybersecurity functions are interconnected in the organizations. It also confirms that basic tenets of information security governance such as regular patch management are directly proportional to an effective cybersecurity doctrine of the enterprise. There is definitely an overlap between information security and cybersecurity. ♦



Brig (R) Rana Akhtar Hussain Khan, SVP, Chief Security Officer

Security is Our Top Priority

NBP's Security set up has geared up for more efficient and effective measures to create and maintain an appropriate safe and secure environment for the protection of functions, premises and human resources.

Installation of high and low-risk areas, Strict Monitoring and its observation report on daily basis, assures the cameras and other related equipment's accuracy, troubleshoot and fix the hardware problems and failures on daily basis, Incident notifications and others as well with IP cameras and wired or wireless network to deliver a feature-rich video surveillance solution for today that is upgradeable for the future.

CMR SERVICES

We incorporate with new and updated technology as well regarding embedded Network Video recording systems with advanced and improved technology features compatible with several brands of CCTV systems and cameras.

We provide an extremes level of security for the bank premises covering all inside and outside areas of our organization with proper and efficient monitoring staff 24/7 to provide the best services in preventing certain high risk security breaches.

CMR VISION & FUTURE CONSIDERATIONS

We are moving with the updated technology as well comprising Pan Rotation & tilt rotation at high speed PTZ. PTZ camera play vital roles in middle and big scale video surveillance systems. Compared to other types of CCTV camera as it has smart patrol & tracking features, powerful zoom & auto focus function 3D video display feature. Moreover, we upgrade the monitoring aspects i.e. video wall management and other standalone embedded NVR having improved and advanced features of video surveillance along with the advanced data storage & backing up protection as well.

Security Survey of an organization is considered essential for ascertaining its security weaknesses lapses and for taking appropriate measures for protection of personnel, premises and material. It is highly important to determine the security lapses and weaknesses protect physical assets from theft, damage & other security risks and recommend appropriate actions for improvement in weak areas.

The purpose of premises security is to ensure cost effective protection of physical assets of an organization. Physical assets include buildings, fittings, equipment, products & all materials use in the company / factory.

DIGITAL SECURITY WING

The digital security wing is made up of several parts providing our organization utmost protection and security as the highest priority. We design, integrate, and service the best

systems technology from leading manufacturers in video surveillance, monitoring, access control interactive security.

CONTROL MONITORING ROOM – CMR

Central Monitoring Room (CMR) situated at NBP, Head Office Building 3rd floor South Wing. CMR is the hub



Mr. Abdul Hashim, AVP/Wing Head, Digital Security

of all Digital security activities. A control room, operations center, or Central Monitoring Room (CMR) is a room serving as a central space where a large physical facility regarding monitoring and controlling activities are performed in order to provide 24/7 better and attentive security services for preventing several incidents such as fire flare and other drastic incidents. Presently 21 NVRs are installed at CMR and up to 400 cameras are installed with these NVRs. These cameras are installed for the surveillance of all 14 floors and outside of Head Office Building.

TASKS & OPERATIONS OF CENTRAL MONITORING ROOM

Our security platform has a suite of operations and tasks that can be combined to meet specific requirements. Tasks such as the Daily Progress Report, Identification and



VISITOR MANAGEMENT

The visitor management system operates smartly in such way when the visitor comes in the premises of a bank; a message is generated by the server against the concerned personal whom the guest wants to meet. After the approval and confirmation from the concerned personal via message generating system the visitor will allow to enter the bank premises with proper authorization and checking process which, meets the security standards.

ACCESS CONTROL

As a security wing, one of our concerns is security. Security for our assets, facilities, and our employees as well. Our access control system operates in such manner that only authorized persons can enter in the bank premises. Furthermore, we also use these systems for multiple security operations such as for protecting employees and property, verification of overtime, ease of record history of every entry and also we can track the movement in order to regulate who has access to your business and monitor who enters your building.

PHYSICAL SECURITY

Physical security has inherent shortcomings that necessitate enhancing reliance on technical (Digital) security thus reducing the security budget. Armed Guards are hired and deployed on gates for day and night duties. Number of Armed Guard is considered sufficient to meet any contingency; however, training standard of these guards is good. Security can be further beefed up by hiring one more guard for special tasks, like night shipment loading and patrolling etc. Security watchmen are performing their duties round the clock and shifts are shuffled periodically.



Mr. Nizamuddin Nizamani,
VP/Wing Head, Security

PHYSICAL OBSTACLES AND BARRIERS

These obstacles and barriers provide restrictions to unauthorized personnel and vehicle for their access in the premises without permission.

ENTRY / EXIT / PROCEDURES

All personnel's and vehicles are permitted to enter all NBP premises by adopting proper security procedure. Every employee has to prove his identity by showing bank's card, while entering.

VISITORS

Visitors are checked on their arrival at main gate and sent to Reception Office for further process. The receptionist first confirms from the person who is being visited and then issue a visiting card to the visitor by depositing his original CNIC. The visitor is then escorted to the concerned department.

VEHICLE SEARCH

All private and company vehicles are searched by Security Guards while

entering / leaving premises. Security staff also checks any cargo loaded in the vehicle with the Gate pass provided by respective driver.

CHALLENGES TO SECURITY

However, there are few challenges like mushrooming of security companies of low standards and less availability of ex-soldiers. There is poor standard of training and weapons, low paid but longer duty hours. Bank employees are not security conscious they don't hang on their cards and don't like passing through speed gate, lack of awareness of digital security.

ACTIONS TAKEN

- Unauthorized parking areas removed
- Reduction of Guards from HO
- Enforcing Access Control System
- Redeployment of Guards
- Checking of Vehicles at Ramp Entrance
- Visitors control system adopted
- Use of Bank ID cards by Employees
- Cleanliness of Garbage from bank premises
- Smoke detectors being rectified

EXISTING SECURITY ARRANGEMENTS

- Physical Security
- Digital Security

Deployment of Guards

- State Bank of Pakistan Rules.
- Pakistan Banks Association (Under Authority from SBP)
- Punjab Shops & Establishment Ordinance 1999.

Additional responsibilities:

- Full access control
- Watch for irregular or unusual conditions that may create

security concerns or safety hazards

- Sound alarms contact direct supervisor in cases of emergencies or presence of unauthorized persons
- Warn violators of rule infractions, such as loitering, smoking or carrying forbidden articles
- Permit authorized persons to enter property and monitors entrances and exits
- Observe departing personnel to protect against theft of company property and ensure that authorized removal of property is conducted within appropriate client requirements
- Investigate and prepare reports on accidents, incidents, and suspicious activities. Maintain written logs as required by the post
- Provide assistance to customers, employees and visitors in a courteous and professional manner
- Multi computer use and functions of computers, phone systems, alarm systems, turn styles, handheld radios ♦



TREND setters

NEVER UNDERESTIMATE THE POWER
OF A GOOD PROFESSIONAL OUTFIT

For a woman being stylish and elegant at workplace can be an everyday struggle. Women normally find themselves staring into their closets debating on what to wear, worrying about professionalism, appropriateness, color, and number of other predicaments. It is also widely believed that people make assessments of others within few seconds on the basis of how well they are dressed. So remember, when your dress is on-point professionally, it says you are serious about your career and yourself as a person. NBP Newslines throws spotlight on some of our well-dressed ladies who are not only making a mark professionally but also ooze a lot of style and grace.

‘Classy when you are dressed modestly’



Saima Rahim,
VP/Regional Head,
Islamic Banking,
Atimaad. Peshawar

Your dressing is all about how you would like to be perceived by people you are working with. Since our corporate world is still predominantly male, dressing up can be a little tricky. It consists of a combination of style, colours, fabric and comfort. Hence a dress considered stylish in a certain area or country may not be considered so in another. A dress need not have bold cuts or fit to be seen as stylish. A simple and elegant dress if properly designed and matched can be more stylish and at the same time comfortable to carry at workplace. Don't blindly follow trends; don't follow if it doesn't suit your personality. Heavy jewelry, studded open sandals, bangles, necklaces, strong perfumes, fancy shoes, bold colours, flashy makeup & bold hairstyles etc. should be avoided at work place. Being modest you can look graceful by simply wearing a good watch, court/peep toe shoes, smart hand bag, light/no makeup look, light perfume, elegant dress and you are good to go. ♦

‘Add colour to your style’

I love colourful clothes and stuff. My dressing is a little vibrant and this is not to draw attention. Clothes have not always been as influential a 'tell' of our personalities as they are today. Only as a result of technical advancements over centuries have fashion choices become significant. Practical and comfy clothing is important when putting together an outfit. Don't be afraid to experiment with

Sobia Sajjad,
VP/Branch Sales &
Service Manager, Jail
Road Branch, Lahore



‘Style is something very individual, very personal’

Being a professional, I have always opted for simple and smart outfits. I have my own signature style which I have successfully maintained for years. At workplace, I prefer to wear matte shades with minimal jewellery and make-up. Wearing an outfit that doesn't blend in with your office environment will have a negative impact on your co-workers. When it comes to style and make-up tips, a working woman must understand the difference between evening and day wear. By keeping your own personal fashion sense appropriate for the office, you will find it easy to maintain a tidy and positive image. What you wear is how you present yourself to the world, especially in today's world when people are quick to judge you solely on how you appear. This especially holds true when you are dressing for work. ♦

Shahla Ghulam Hussain,
SVP/Wing Head,
Recruitment &
Placement, Karachi





‘Elegance is timeless’

How one dresses up at workplace depends largely on their personality and their status in the organizational hierarchy. It is natural that in the first few minutes of a meeting one is judged by their appearance and not work. However, looking professional is something an employee strives for regardless of one’s position. Business attire is highly dependent upon both the culture and norms of not just an individual organization but industry within which it operates. Trends are changing but women are still more conscious than men.

I believe in simple and smart dressing; I pay a lot of emphasis on shoes and handbags too. ♦

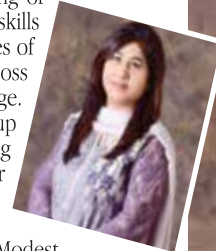


Shamim Masood,
OG-I, Jinnah Avenue
Branch, D Chowk,
Islamabad

‘Create your own style’

My professional experience as a practicing lawyer and as in-house counsel spans around 20 years and I have worked for various organizations before joining NBP. I believe that a good dressing is one of the best tools for success. My interest in personal grooming and importance of workplace attire stems from my passion to look presentable throughout the day.

I strongly believe that how an individual dresses can be a powerful extension of his/her personality. The choice of clothes and accessories of an employee can largely contribute in reinforcing or diminishing his/her skills and qualities in the eyes of his/her co-workers, boss and clients at large. However, by dressing up I simply mean dressing modestly and not for gaining attention by wearing latest fashion that’s in rage. Modest, comfortable yet elegant attire with a great sense of colors and combinations is what I normally opt for. ♦



Raffat Mughal,
SVP/Wing Head,
HR Legal Coordination &
Grievances, Karachi

Fashion *Mantra!*

Do’s

- Go for peach or pink matte colour lipstick to lighten up your face.
- A thin layer of brown or black kajal with a sweep of mascara for a natural look will hold on for the whole day.
- Go for smart cut kurtis with medium length and complement it with straight fitted pants. Shalwars are back in fashion so make generous use of them as well.

I am no fashion guru but here are some basic rules one can follow to look smart and all charged up at workplace.

Don’ts

- Avoid dark and flashy lipsticks and heavy eye make is a big NO.
- Anything flashy and glittering is inappropriate at a professional environment.
- Please avoid layered gharara pants at work and keep it for evening wear. Materials like silk and satin are best to avoid.

The three key factors for choosing the right method of training are:

Ability of the person: Customers of banks are spread across various geographic locations having their own language and culture. The employees of banking organizations require right type of training to serve these customers. Some employees find it easy to understand the concepts and skills of training while others find the going tough. Hence training must be provided according to individual caliber. Employees come from various educational, professional and cultural backgrounds and therefore suitable training needs to be catered.

Vision of organization: All employees must be trained in such a manner that they are aware of and strive to achieve the goals of the organization. From the clerk to the senior manager, there must be awareness and commitments to goals of the bank.

Technological limits: Training must be provided keeping in mind technological limits, flexibility and cost of training.

These challenges faced by banks can be met by adopting e-learning. E-learning helps achieve such goals of the Bank in the following ways:

- E-learning also enables tracking of compliance with various regulations of the banking industry.
- E-learning enables the Bank to adapt content according to the needs of the learner.
- E-learning is accessible ANY TIME, ANY PLACE to train employees globally.
- E-learning helps employees enhance their skills of communication which has a positive impact on quality of customer service.
- E-learning gives learners the freedom to take the course at their own pace and navigate to topics of their choice.
- Any updates/ changes in the organizational processes can be easily communicated globally through e-learning.
- E-learning provides a common platform for all employees to learn.

The State Bank also places great significance on the continuous training of banks' staff especially relating to AML/CFT (Anti-Money Laundering / Combating the Financing of Terrorism) and issued instructions to the Banks / DFIs (Development Financial Institutions) to equip their staff with relevant skills as per their respective roles and responsibilities within the institution and to test the capability and knowledge of the relevant staff on periodic basis. The Banks/DFIs were also advised to either purchase or internally develop comprehensive AML/CFT Computer-based/online Training Programs and Tests.

In view of the continuous follow up by the State Bank of Pakistan and to submit a plan to acquire/develop such Training Program and Tests along with clear timelines for implementation, the **e-Learning Wing of Learning & Management Development Division** in close consultation with Compliance & support of Information Technology Group, has designed, developed and implemented a Learning Management System (LMS) by using MOODLE – (Modular Object-Oriented Dynamic Learning Environment) primarily for Compliance functions featuring computer-based tests / quizzes for ensuring clear understanding of AML/CFT. The NBP e-Learning

Catching up with changing times

L&MDD moving on to NBP E-Learning Portal



Today the financial world has become increasingly competitive in the present economic scenario. Managers of banks are focusing on revamping resources to contest competition. With digitization, the use of online Learning Management System at workplace is trending and capacity building through training is the need of the day. However to ensure maximum learning efficiency and productivity, training courses are designed in a way to deliver completely engaging learning experience aligned to the needs of individuals.

Portal could be accessed from the NBP Intranet with the help of Web Browser and using the following **URL: 10.11.8.250/moodle**

You would appreciate that e-Learning Wing is comprises of only two resources. Mr. Aziz-Ur-Rehman, SVP who is heading this wing and acquired master's in computer science degree from Quaid-e-Azam University, Islamabad and attained Project Management skills from Lahore University of Management Sciences (LUMS). However, he is technically supported by a single resource, Mr. Muhammad Abu Bakar Islam, Officer Grade – I, having BS Honors in Computer Science and MBA & MS in Project Management from Bahria University; camped at Staff College, Lahore. Both officials have worked hard with dedications and made possible launching of this e-Learning Portal for NBP Employees with the support of IT Group and Compliance Group.

The Learning & Management Development Division also utilized e-Learning Portal for taking pre-assessment tests/quizzes of the newly inducted batch of 300 Trainee Officers in NBP Staff Colleges (Karachi, Lahore, Islamabad and Peshawar). At present, about 9,500 users have been created in e-Learning Portal for accessing the "AML/CFT E-LEARNING CERTIFICATE PROGRAM – 2018". Around 2500 tests and quizzes of different courses have been conducted through e-Learning Portal and 30 employees have acquired digital certificates for **AML/CFT e-Learning Training Program – 2018** till May 19, 2018.

The assistance and support of Mr. Shahid Saeed, SEVP/CIO, Mr. Ansar Raza Goraha, EVP/Divisional Head – L&MDD, Mr. Saeed Habib, EVP/Group Chief – Compliance and Mr. Shahnawaz Khan, EVP/Divisional Head – IT Infrastructure & Technology Division was invaluable in helping e-Learning Wing, Learning & Management Development Division, in getting everything done in a very timely manner. Their expertise and enthusiasm were both appreciated during a time which can be stressful for all concerned!

Learning & Management Development Division is determined to stretch scope of this e-learning concept in other important functional areas of Bank including Services & Products, Branch Operations, Credit, Business and Risk Management etc. This would enable NBP to substantively respond to regulatory requirement relating to training and to provide an easy to access e-Learning platform for building knowledge-base of employees.

As per directives of the Management Committee, we are also initiating a bidding process for acquiring a comprehensive Learning Management System (LMS) for the Bank. ♦

The contact details of the e-Learning officials are as under:

For Input/feedback & suggestions:

Mr. Aziz-Ur-Rehman, SVP/Wing Head
E-Learning – L&MDD
(LL): +92 21 99225450
Email: aziz@nbp.com.pk

For Technical Support / Issues:

Mr. Muhammad Abu Bakar Islam, OG-I
Project Manager – eLearning – L&MDD
(LL): +92 42 37232928
Email: maislam@nbp.com.pk

Training of Mobile App Cash Management

With the vision to introduce digital banking in NBP, Payment Services & Digital Banking Group (PS&DBG) is continuing to launch digital banking products and services for convenience of its customers. NBP Mobile App was launched in December 2017 with a set of financial and non-financial transactions. NBP account holders, with NBP Mobile App, can perform balance inquiry, transactions enquiry, location of the nearest ATM/branch, beneficiary addition and can also conduct a host of financial transactions which includes Inter/Intra Bank Funds Transfer, Utility Bills Payment, Airtime Top Ups, and Government Payments. With the same vision, Cash Management System (CMS) collection module has also been launched for NBP branches to facilitate our customers.



As digital banking is a new initiative of NBP, it was felt that there is a need of training/awareness program for our field functionaries which includes Regions and Branches. Keeping this in view, recently PS&DBG conducted awareness/training sessions for the field functionaries of 37 Regions on Mobile App and CMS collection module. The said training was conducted as per following schedule:

- May 08 & 09, 2018 at NBP Staff College, Islamabad.
- May 10, 2018 at NBP Staff College, Lahore.
- May 11, 2018, NBP Staff College, Karachi.

Each day of the training and awareness session was divided into two sessions; first half was on Mobile App and second half for CMS.

Mr. Muhammad Farooq, EVP, was the Course Coordinator/Director and faculty members were Mr. Asir Hassan SVP and Mr. Zohaib Ali Khan VP. ♦





President NBP had Iftar Dinner with journalists at Karachi Press Club

About 1500 journalists joined in to have Iftar dinner with Mr Saeed Ahmad, President NBP. This annual Iftar Dinner is considered to be one of the largest journalists gatherings.

NBP President was briefed about the history of Karachi Press Club and was taken for a visit of the premises. He later interacted and had dinner with the journalists and some prominent political personalities.



The agreement was signed by Muhammad Farooq, NBP's Executive Vice President, Payment Services and Digital Banking Group and Fateh Muhammad Khajak, Director General Excise, Taxation and Anti-Narcotics Baluchistan. The NBP President, Saeed Ahmad and Baluchistan's Secretary Excise and Taxation, Zafar Ali Shah Bukhari were also present at the occasion. The JazzCash is collaborating with NBP in the tax automation project.

Speaking at the occasion, Zafar Ali Shah Bukhari, Secretary Excise, Taxation and Anti-Narcotics, Baluchistan, said that earlier the taxes were collected manually through NBP's branches, which had its own challenges and complications. Reconciliation of collected money was one of the biggest problem while at times transparency and timeliness were compromised in manual system, he added and said that the implementation of new automated system would make the process much easier for customers and will provide real time validation as well.

Saeed Ahmed, President NBP said that automation and digitization of all government procedures and payments & taxes collections is one of the primary objectives all federal and



NBP, Baluchistan's Excise, Taxation and Anti-Narcotics Dept. signed agreement for automation of tax collections.

provincial governments to achieve complete E-governance. The NBP is assisting all the provincial governments in digitalizing their various payments, fee and taxes collection systems. He mentioned that the NBP has already inked MoUs and agreements with various provincial and federal departments including Directorate General of Immigration & Passports, Bureau of Emigration and Overseas Employment, Public Service Commission KPK, Islamabad Traffic Police, Driving License Sindh and Dealer Vehicle Registration System (DVRS) and collection of e-Tax in Punjab.

He further stated that NBP is playing a major role in enhancing the financial inclusion by aligning with digital banking revolutions in Pakistan. NBP is in process of developing systems for digitization of all G2P & P2G payments. He highlighted that NBP is actively working to digitalize its banking services built on a collaborative model with Telcos and other stakeholders. This will help in promoting Alternate Delivery Channels and enabling the right environment for inclusive growth and achieve the goal of financial inclusion, Saeed said. ♦

Corporate Social Responsibility



NBP Donated Rickshaws to Poor Students of Mohmand Agency

Mohmand Agency is a district located in FATA. The recent survey in Mohmand Agency has shown that the young students after passing Matriculation Exams often stop pursuing further studies due to poverty. To eliminate this, National Bank donated rickshaws to poor students as a source of income to feed their family and bear educational expenses. NBP President and Head of Service Quality Group handed over the possession of Rickshaws to a Political Agent of Mohmand Agency at a ceremony held at Governor House, Peshawar.



NBP Extends Support to Mother & Child Rehabilitation Society, Lahore

The Mother & Child Rehabilitation Society (MCR) is located in slum area of Lahore. They rehabilitate special children by providing educational, physical and vocational training facilities. Moreover, MCR takes additional care by providing adult physiotherapy, consultation and awareness programmes to educate patients from the risk of disabilities. National Bank of Pakistan once again provided donation to their cause, under its CSR initiative of supporting mother and child.



Faisalabad Deaf Cricket Club Tournament organized by NBP.

National Bank has a long association with the sports community of special people across Pakistan. In fulfilling its commitment towards sports facility of special people National Bank gave Cricket clothing, kits, bore travelling expenses and provided refreshment charges to Faisalabad Deaf Cricket Association (FDCA) as they were short of funds for organizing their tournament.



NBP Sponsored Pukhtun Festival in Islamabad

Cultoor is an organization based in Islamabad, working in developing cross border cultural relationship with Afghanistan and other central and South Asian countries. They organized a cultural event by the name of Cultoor for establishing strong ties between Pakistan and Afghanistan besides promoting Pukhtun culture internationally. Pukhtun dance, food, songs, painting and sculpture were displayed along with a discussion on key challenges. National Bank supported their cause and participated as main sponsor to promote cultural activities between two nations.



NBP Donation to Hassan Academy Special Education, Rawalpindi

Hassan Academy Special Education is a project launched by a locally based non-profit NGO named "Educational Welfare Society for Disabled Children" located in Rawalpindi. The aim of the NGO is to take care of educational needs of the poor disabled children who desperately need extra attention/assistance at the earlier stage of life. The NGO provides free of cost education to the disabled children from nursery to graduation levels. Almost 250 children (boys & girls) are enrolled. NBP supported their cause by giving them a substantial financial assistance for carrying out their activities.



Establishment of Computer Lab in Nice Welfare Society School, Lahore.

National Bank upgraded the computer Lab in a school being supervised under the administration of Nice Welfare Society. This school is located in a slum area of Lahore and is providing quality education to the underprivileged children residing in those areas. Apart from academic education, the society imparts vocational training programmes to the jobless people for creating employment opportunities for them.



NBP Extends Donation to Ali Zaib Foundation, Lahore

Ali Zaib Foundation provides Blood Transfusion Services to the needy patients living in outskirts villages of Lahore. The Foundation works for poor patients who need blood transfusion treatment on regular basis to recover poor patients from the severe illness such as, Thalassemia, Cancer and other diseases in which blood is heavily required by the patients. Around 3,500 patients are registered and getting free of cost blood transfusion treatment from the foundation.



NBP organized Medical Camp in KPK

National Bank in association with NHSD organized few medical camps in the remote areas of KPK where medical services are scarcely available for the local inhabitants. Network for Human & Social Development (NHSD) is an NGO based in Rawalpindi, comprising of dedicated doctors and well equipped paramedical staff. NBP always acquired services of NHSD whenever a medical camp is required to be conducted in KPK, remote area Islamabad & Rawalpindi as a health initiative under its CSR activities.



“CONGRATULATIONS”

First NBP Inter Group/Division Badminton Team Tournament (Men & Women)

Keeping its tradition to bring more and more fun and entertainment to NBP employees, CSR Division came up with the idea of organizing an Inter Group/Division Badminton Tournament for men and women. Previously, both the cricket tournaments were for male employees of NBP, resulting in a pressing demand from the female employees that some activity should also be designed for them. To meet this long and pressing demand of female employees of NBP, CSR Division announced the launching of its “First Edition of NBP Inter Group/Division BADMINTON TEAM Tournament” and “First Edition of NBP Inter Group/Division TABLE TENNIS TEAM Tournament.” Tournament was organized at the NBP Sports Club Badminton courts. In total 12 teams representing various groups and divisions participated in this inaugural tournament. Best part of this tournament was participation by a large number of female employees representing their respective groups and divisions. Men’s Team Tournament was won by RMG beating CBG while the honours of winning the Women Team Tournament went to HRMG after they beat Team RMG.



National Bank of Pakistan Football Team Won All Sindh/Baluchistan Jam M. Yousuf Aliyani (Late) Football Tournament at Uthal Baluchistan: (April 2018)

It’s one of the most famous and biggest tournament in the province of Baluchistan, 64 top teams from all over Pakistan contested in this tournament. NBP Football Team won another football tournament by defeating Jeay Jam Bela, Baluchistan’s provincial champion football club. It was very well contested match, watched by jam packed stadium with more than 5000 people in the stadium. After a stiff resistance shown by the club side NBP football team succeeded in defeating the club team by a margin of 2-1. For qualifying for the final, NBP had to face tough challenge in semi-finals, however they defeated Sui Southern Gas Company by a comfortable margin of 2-0. Even though SSGC is considered to be one of the best football sides in domestic circuit and favorites for the championship. National Bank’s Muneer Ahmad Jr. was declared as the Player of the Tournament for scoring the match winning goal in the Final.



First NBP Inter Group/Division Table Tennis Team Tournament 2018

Besides the badminton tournament, CSR Division also organized the First Inter Group/Divisions Table Tennis Team Tournament. This tournament also caught the interest of all the officers/executives including women competitors. In this tournament 12 teams participated. The winner of the women category was SQG and they defeated HRMG, however, the men’s event was won by CBG.

Mr. Shaukat Mahmood, Group Head SQG, along with Wing Head CSR Division gave away the prizes.



3rd Edition of NBP Inter Group/Division T20 Cricket Tournament.

After the tremendous success of last 2 year’s Inter Group/division T20 Cricket tournament, CSR Division of Service Quality Group on great insistence from all other groups and divisions organized the 3rd Edition of NBP Inter Group/Division T20 Cricket Tournament. Like the past 2 tournaments it was again appreciated and participated by all Groups and Divisions of National Bank of Pakistan.

In total 17 teams participated in the tournament and was played with full zest and zeal by all the teams which highlighted the unity and harmony amongst the various groups and divisions of NBP. Best part of this tournament was that it was attended by most of the Group Chiefs and Divisional Heads, who were there at the ground to cheer and boost their team’s moral on the match day. Moreover, a large number of family members of players and employees also watched these matches with enthusiasm. Everybody appreciated CSR Division’s management and arrangements during the entire event. Team CSR Division did a wonderful job throughout, as they were present on all Saturdays and Sundays during the event.

It was a closely fought fiercely contested tournament with few nail biting and closely contested match finishes and results. Ultimately, the four teams which made through to semi-finals were CRBG, IBG, CMG and RMG. Semi- finals were won by IBG and CMG. Both the teams played the final and the day belonged to INTERNATIONAL BANKING GROUP Team who won the final by 5 wickets.

Tournament once again provides an opportunity for all the employees of the bank to have a positive and competitive interaction with each other and to boost a friendly and cordial environment amongst themselves.

Certified Anti-Money Laundering Specialists



Khalid Pervaiz, VP/ Head Retail & Consumer Banking Department, Regional Office Jhang, qualified CAMS Examination (Online) and became active member of Association of Certified Anti-Money Laundering Specialist (USA), which will improve his professional skills to serve the organization in a better way.

Noman Azim Qureshi

-CAMS, Head Internal Controls, Regional Office, Mirpur Khas, recently acquired the international qualification of Certified Anti Money Laundering Specialist (CAMS) awarded by Association of Certified Anti Money Laundering Specialists (ACAMS), Miami, USA. I also received Cash Award on acquiring CAMS as per Information circular:# 197/2010.

This certification is regarded as a Gold standard in the field of Money Laundering & Counter Financing of Terrorism & there are very few handful persons in the entire country with this specialized international qualification.

Outstanding Performance

Danish Hussain, AVP/Unit Head, Compliance Group, achieved outstanding performances for the year 2013, 2014, 2015 and 2016. He had developed excel based KYC (Know Your Customer) Risk Categorization Sheet which is



applicable at NBP Overseas and NBP Aitemaad network. He was the Project Manager for FATCA Implementation at National Bank of Pakistan. He also initiated Google forms Quiz and short video trainings for FATCA and other AML/KYC projects. He is a Certified Anti Money Laundering Specialist from ACAMS-USA, Project Management Professional (PMP)

from Project Management Institute PMI-USA and has also cleared all the stages of Junior Associate ship of Institute of Bankers Pakistan. Academically, he also holds MBA, MA and MS degrees and plans to pursue PhD in Islamic Banking. We wish him success in his future endeavors.

Farewell



A farewell party was organized in honor of Muhammad Nazim Khan, Ex-VP, NBP Regional Office Muzaffarabad on his retirement. He dedicated 39 years of his life to serve NBP. He will be remembered for his dedication and loyalty to the Bank.

Group Head, SQG, presented a bouquet to Mohsin Furqan, EVP, on his farewell. We wish him luck and success in his future endeavours.



Candid Moment

President Saeed Ahmad is seen with Imdad Hussain Khan, EVP/NMH Central-II, Nasir Abbas, SVP / Regional Head, Multan, Sail Ababs V.P / R.E Business Multan, Muhammad Khurram Rashid V.P / R.E IC & SEI and Haq Nawaz Romani V.P / R.E Operations & S.S.



Chief Instructor of NBP Taekwondo, Syed Aleem Mian, Officer Grade-I, is seen with his students and the President of National Bank of Pakistan. Mr. Saeed Ahmad at NBP Sports Complex, during a training session.



Facilitation Center for NBP retirees at Main Branch Lahore.

Mr. Asad Saleem, Divisional Head, HR Services Division, HR Management Group, Mr. Dilbar Husain Khan RH along with Ch. Muhammad Shafi RE SS inaugurated Facilitation Centre for retired employees at Lahore Central at Main Branch, Lahore.



Target Achieved

A prize distribution ceremony was held at NBP Regional office, Sargodha. Prizes were distributed by the Jubilee Life Insurance to the managers who achieved their bancassurance targets for the year 2017. Mr Manzoor Ahmed (SVP/Regional Head, Sargodha) and Muhammad Anwar (Regional Executive Business/ VP) distributed the prizes.

Organisational Changes!



Mr. Muhammad Farooq, EVP, is designated as Group Head (Acting) Payment Services & Digital Banking Group



Mr. Nasir Hussain, EVP, is designated as Group Head (Acting) International Banking Group



Mr. Muhammad Ismail Usuf, EVP, is designated as Group Head (Acting) Treasury & Capital Markets Group



Happy Birthday Doll!

Aysa Nazir d/o Muhammad Khuram Shahwar, AFO-MTO/OG-II NBP CHAK NO 73 JB Branch Faisalabad on her first birthday.



BRAVO!

HRMG organised lunch for the winners of the 'First NBP Intergroup/Divisional Badminton/Table Tennis Team Event Tournament' for putting up highly competitive and exciting matches at NBP Sports Complex, Karachi.



Meeting of Directors of Staff Colleges with EVP/Divisional Head-L&MDD in Islamabad



Meet n' greet session after Eid holidays at the Regional Office Karachi West.



Dr. Usman Asim Madani, AVP/Head of Foreign Exchange, Treasury Operation Wing, has been recently approved the award of Ph.D Degree in Economics.



Regaining Confidence

NBP Ziarat Branch suffered heavy loss (fraud) in 2013 and the staff is trying to build confidence of customers and capture the market by offering free tea for everyone during salary days.

Branch staff distributed NBP Diaries, Check Book Covers and NBP Wall Clocks to their valued clients and to those clients who left us due to fraud.



Sponsorship; Muzaffarabad Super League

NBP is always proactive in promotion of healthy sporting events in the capital of Azad Jammu & Kashmir. Muzaffarabad Super League, is a major cricketing event was made possible by the contribution of NBP which turned out to be popular sporting event. Residents of the city attended the event in numbers and all sectors of society appreciated the efforts of NBP in projecting sporting talents from Azad Jammu & Kashmir. The Regional Head, NBP Regional Office Muzaffarabad along with Regional Executive BOSS, graced the medal ceremony and posed with winners.



ACCA Affiliation

Eid Milan dinner was organised by Wing Head, R&PW, HRMG, at the Golf Club for her team and Overseas internees were also invited.



Young Leader

Muhammad Maaz Tariq s/o Mr. Tariq Saleem, VP, CMG, HO, from Karachi will join outstanding high school students from across the nation to take part in a unique academic and career oriented development experience, 'The Global Young Leaders Conference', in Washington, DC and New York City. The Global

Young Leaders Conference is one of the Envision family of programs (www.envisionexperience.com) that enable students to explore their interests and experience learning beyond the classroom. Maaz was nominated to attend the conference by the Envision program. In addition to displaying a commendable academic profile, he is a fitness-oriented student taking part in sports like running as a hobby and being part of his school's rowing team. He has interest in volunteer work, took part in some community service projects of his school as well.

Maaz is excited to attend the educational conference and gain an unmatched international exposure and opportunity to enhance his communication skills and more.



ACCA Affiliation

Muhammad Waseem Sheikh (MWS) joined NBP under ACCA Training program. He took initiative like ACCA Training Program in Banking Industry and equipping Audit & Inspection Department with people from diversified educational backgrounds to prove that we all are committed towards continuous improvement. He started his journey towards ACCA even before completing his Middle School. To get enrolled in ACCA he passed Foundation in Accountancy exam conducted by

Association of Chartered Certified Accountants (UK) at a very young age, afterwards he started ACCA. He joined Audit & Inspection Department of NBP when he was ACCA Finalist under a training program. He achieved this incredible milestone at an age of 18 years. As a result of his hard work and determination he got ACCA Affiliation at the age of 19 years. We wish him luck and pray for his success in all his future endeavors.

رہے ہیں، براؤنچ ٹیٹ ورک اور AAA ریٹنگ اور پبلک سیکٹر بینک ہونے کا فائدہ اٹھانا چاہتے ہیں، پرائیویٹ اور پبلک سیکٹر کے اداروں سے سرگرم رابطہ کر رہے ہیں اور زیادہ لاگت والے ڈپازٹس سے جان چھڑا رہے ہیں متنوع قسم کے کسٹمرز کی ضروریات کو سامنے رکھتے ہوئے نئی پروڈکٹس اور سروسز کو بنڈل آفر کے ساتھ لانچ کرنا بھی ہمارے منصوبوں میں شامل ہے۔

س۔ ملک میں رہائش پیمانی کی شدید کمی ہے، آپ گھروں کے لیے قرضوں کی ضرورت کو پورا کرنے کے لیے کیا کر رہے ہیں؟

ج۔ رہائش گاہوں کی تعمیر معیشت کے کئی شعبوں کو آگے بڑھاتی ہے۔ آج کل رہائش گاہوں کی سالانہ منظر نامہ طلب کا صرف 50% حصہ ہی پورا ہوتا ہے توقع ہے کہ ہاؤسنگ فنانس قومی معیشت کی ترقی کا اہم حصہ ہوگا۔ آج کل رہائش پیمانی کی شدید کمی ہے اور یہ ہر سال

کرے گا۔ قرضوں کی وصولی کے ساتھ ساتھ رہن پر دیئے گئے قرضوں کو بڑھایا جائے گا، ایسا ڈھانچے میں بنیادی تبدیلیوں اور طریقہ کار پر نظر ثانی کے ذریعے کیا جائے گا تاکہ TAT کو کم کیا جاسکے۔ اس کے ساتھ مارکیٹ میں اپنی موجودگی بڑھائی جائے گی اور فیلڈ میں کام کرنے والے عملے کی مصروفیت بڑھائی جائے گی۔ اس کے ساتھ ساتھ بینک، پاکستان موٹو گینج ری فنانس کمپنی (PMRC) کے ساتھ کریڈٹ گارنٹی اسکیم / کم لاگت ہاؤسنگ اسکیم پر کام کر رہا ہے جو وزارت خزانہ اور ورلڈ بینک کے تحت کم آمدنی والے لوگوں کے لیے تیار کی جارہی ہے۔ اس کے علاوہ ہم 2018 میں اسلامی بینکنگ کی ایک پروڈکٹ کے طور پر ہاؤسنگ فنانس شروع کر رہے ہیں۔

س۔ حالیہ دور میں بینکنگ اور نان بینکنگ اداروں پر یہ تنقید ہوتی رہی ہے کہ وہ صرف سرمایہ کار بینک بن کر رہ گئے ہیں جن کی بنیاد بیوروکریٹسی اور ریٹائرمنٹ میں سرمایہ لگانے پر ہے اس میں کیسے تبدیلی لائی جائے؟

ج۔ پرائیویٹ سیکٹر کو قرضہ دینے کے بجائے ڈپازٹس کی گورنمنٹ سیکورٹیز میں رسک یا خطرے سے محفوظ سرمایہ کاری کو "Lazy Banking" کہتے ہیں۔ میرا بھی یہی خیال ہے کہ حالیہ سالوں میں بینکنگ میں یہی کرتے رہے ہیں اور اس طرح پرائیویٹ سیکٹر کو قرضوں سے محروم رکھتے رہے ہیں۔ لیکن بینکوں کے اس چلن کا ایک پس منظر آسان مالیاتی پالیسی اور زیادہ فائدہ مند PIBs ہیں۔ لیکن اب منظر بالکل الٹ چکا ہے۔ شرح سود میں اضافے کی توقع ہے اور تقریباً تمام زیادہ فائدہ مند PIBs اب میچور ہو چکے ہیں۔

بینکوں نے اپنی توجہ سرمایہ کاری سے قرضوں کی طرف موڑنا شروع کر دی ہے۔ بینکنگ انڈسٹری ڈینا کے مطابق بینکنگ انڈسٹری کا ADR بڑھنا شروع ہو گیا ہے۔ یہ ستمبر 2017 میں 48.3% ہو گیا ہے۔ جبکہ دسمبر 2016 میں 46.6% تھا۔ اس کے ساتھ ساتھ 2016 میں خالص قرضوں میں اضافہ سرمایہ کاری سے زیادہ تھا۔ حالانکہ ابھی لمبا فاصلہ طے کرنا ہے اچھی خبر یہ ہے کہ بینکنگ کا شعبہ دوبارہ سے ترقی شروع کر رہی ہے۔

پاکستان میں بھی معیشت میں SMEs کا غلبہ ہے جو اس کی زیادہ تر افرادی قوت کو روزگار دیتے ہیں اور زیادہ تر پیداوار SMEs سے آتی ہے، خاص طور پر 90% معاشی ادارے SMEs ہیں، 30% GDP اور 20% برآمدات SMEs سے آتی ہیں، 78% نان ایگزیکٹو چارج افرادی قوت SMEs سے روزگار حاصل کرتی ہے۔ یہ ہی اس کا سب سے بڑا جواز ہے کہ اس شعبے میں امکانات کو بڑھانے کے لیے مدد کرنے کی حکمت عملی اپنائی جائے۔

کئی گنا بڑھ رہی ہے۔ اس بات کی اشد ضرورت ہے کہ اس شعبے ہر تمام متعلقہ حلقے توجہ دیں خصوصاً مالیاتی ادارے تاکہ گھروں کی خریداری کے لیے رقم دستیاب ہو سکے اور لوگ اپنے گھر خریدنے کے قابل ہوں اس طرح حالات زندگی، صحت، تعلیم اور انسانی ترقی میں بہتری آئے گی۔ ہاؤسنگ فنانس کے راستے میں بڑی رکاوٹیں جن کی وجہ سے بینکنگ کسی حد تک قرض دینے سے کتراتے ہیں وہ ہیں، فنڈز کی لمبے عرصے تک مصروفیت، قرضوں کی واپسی کی خراب صورت حال اور رہن رکھی ہوئی جائیداد کی ترقی کے کمزور قوانین۔ اس کے باوجود پچھلے تین سال میں ہاؤسنگ فنانس میں قابل ذکر اضافہ ہوا ہے۔ اس اضافے کا زیادہ تر حصہ اسلامک فنانس سے آیا ہے۔

NBP سن 2003 سے سائبان کے نام سے روایتی بینکنگ کے تحت ہاؤسنگ فنانس / رہن کی سہولت فراہم کر رہا ہے۔ پچھلے کچھ سالوں سے ہماری توجہ خراب قرضوں کی وصولی تک محدود رہی لیکن اب آگے بڑھتے ہوئے بینک دو شاخ حکمت عملی پر اپنی توجہ مرکوز

Ware House Receipt Financing: یہ پروڈکٹ ابھی اپنے ابتدائی مراحل میں ہے۔ NBP کی ایگزیکٹو ٹیم PMEX, Agility, PAC اور SECP کے ساتھ مل کر اس پر کام کر رہی ہے۔ یہ پروڈکٹ بہت آگے جائے گی اور کاشتکاروں کو آڑھتیوں کے شکستوں سے آزادی دلائے گی جو کاشتکاروں کی اس میموری سے فائدہ اٹھاتے ہیں کہ وہ اپنی پیداوار کو زیادہ دیر تک نہیں رکھ سکتا اور اس طرح وہ اس کی پیداوار کو سستے داموں خرید کر خود منافع کما رہے ہیں۔

Agri Mall Online Porthal: آج کل NBP پاکستان فارمرز ایسوسی ایشن کے ساتھ مل کر ایک آن لائن پورٹل پر کام کر رہا ہے۔ یہ ایک شاپنگ پورٹل ہوگی جس پر کاشتکار ایگزیکٹو چارج مشینری اور تمام زرعی Inputs اپنا سامان فون استعمال کرتے ہوئے خرید سکیں گے اور ان کو ڈیلرز کے پاس جانے کی ضرورت نہیں ہوگی۔ خریدی گئی اشیاء کی ادائیگی براہ راست ان کی منظور شدہ قرضے سے کر دی جائے گی۔ پورٹل کی آزمائش توقع ہے کہ مارچ کے آخر تک کر لی جائے گی۔

سوال۔ حکومت کی ملکیت، سب سے بڑا کرشل بینک ہونے کے ناطے آپ پاکستان کی معاشی صورت حال کے بارے میں کیا کہتے ہیں؟ آپ مستقبل کو کیسے دیکھتے ہیں؟

جواب۔ پاکستان پائیدار معاشی ترقی کی راہ پر ہے لیکن کچھ رکاوٹیں ہیں جن میں بین الاقوامی دباؤ بھی ہیں یہ رکاوٹیں ہماری معاشی ترقی کو سست کر سکتی ہیں ان سب کو سامنے رکھتے ہوئے، پالیسی سازوں اور معاشی منتظمین نے مناسب اقدامات کئے ہیں تاکہ ایسے خطرات کا اثر کم کیا جاسکے۔ آنے والے سالوں میں GDP میں کمی کے امکانات نہیں ہیں پاکستان کی 5.5% GDP کے حساب سے بڑا ہے جس کی بڑی وجہ زرعی شعبے میں مسلسل ترقی، توانائی کی فراہمی میں بہتری، گھریلو اشیاء کی مناسب طلب، امن و امان کی صورت حال میں بہتری، صورت حال کے مطابق ترتیب دی گئی مالیاتی پالیسی اور CPEC سے پیدا ہونے والے مواقع ہیں۔ ادائیگیوں کا توازن یقینی طور پر دباؤ میں ہے لیکن ہماری زیادہ تر درآمد چونکہ International Good سے تعلق رکھتی ہیں جیسا کہ توانائی، مشینری اور دھاتیں، جن سے ہماری پیداواری صلاحیت بڑھے گی اس لئے آنے والے وقت میں ادائیگیوں کے توازن میں ایک موافق تبدیلی کی توقع ہے اس کے علاوہ GDP+ اسٹیٹس میں توسیع سے برآمدات میں اضافے کا یقینی امکان ہے جس سے تجارتی خسارہ کم ہوگا۔ بیرونی سرمایہ کار اور قرض دہندگان ہماری معیشت کے بارے میں پر امید ہیں جس کا ثبوت بڑھتی ہوئی FDI اور بونڈ/سکوک کی Oversubscription ہے۔ مالیاتی کمی کو پورا کرنے کے لئے مزید بونڈ/سکوک جاری کئے جائیں گے لیکن مشکلات سے نکلنے کے لئے IMF کے دروازے پر دستک دینے کا مستقبل قریب میں کوئی امکان نہیں۔ بڑھتی ہوئی تیل کی قیمتوں اور مجموعی طلب میں اضافے کی وجہ سے سخت مالیاتی پالیسی اپنانی کی جس کے نتیجے میں شرح سود آہستہ آہستہ بڑھنے کی توقع ہے۔ بینکوں کے یا کم لاگت والے ڈپازٹ ہیں، اچھا ملکولوجی انفراسٹرکچر ہے، بہتر ہوتا برانچ لیں پلس فارم اور منتخب قرض لینے والے ہیں ان سب کے نتیجے میں بتدریج بڑھتی ہوئی شرح سود سے بینک فائدہ حاصل کریں گے اور مجموعی طور پر معیشت ترقی کرے گی۔

سوال۔ آپ معیشت کے کن شعبوں کی نشاندہی کریں گے جو کہ آپ کے خیال میں مستقبل میں نمایاں ہونگے خاص طور پر CPEC کے تناظر میں؟

جواب۔ CPEC کئی متنوع شعبوں میں ترقی کے مواقع پیدا کرے گا۔ اس کے باوجود جو شعبے نمایاں ہوں گے وہ توانائی/ بجلی، ہیمنٹ، کنسٹرکشن، دھاتی اشیاء اور متعلقہ صنعتیں۔ جیسے ترقی ہوگی آٹوموٹیو مشینری اور آلات، ٹرانسپورٹ، ایکسٹینڈڈ کے شعبے بھی توقع ہے کہ ترقی کریں گے۔

سوال۔ کیا بینکنگ کے شعبے میں یہ گنجائش ہے کہ وہ CPEC سے زیادہ فائدہ حاصل کر سکے؟ اور یہ کہ کیا اس کے پاس اتنی مالیاتی طاقت ہے کہ کاروباروں ڈالر کے پروڈیکٹس کا فنانس کر سکے گا؟

جواب۔ CPEC کے پروڈیکٹس کو بڑی رقم کی فنانس کی ضرورت ہے اور تقریباً تمام CPEC کے پروڈیکٹس کو چین فنانس کر رہا ہے۔ لیکن میرا خیال ہے کہ مقامی بینکوں میں اتنی مالیاتی قوت موجود ہے کہ وہ کنسورٹیم بنا کر ایک محدود سطح تک ان پروڈیکٹس کو فنانس کر سکتے ہیں۔ بینکنگ کے شعبے کا Capital Adequacy Ratio (CAR) ایک آرام دہ سطح پر ہے جو کہ

ریگولیٹری سطح سے خاص اور پر ہے لیکن اس طرح کے بڑے پروڈیکٹس کو فنانس کرنے سے کرڈٹ رسک بڑھ جائے گا جس کا نتیجہ میں CAR کی سطح کم ہو جائے گی جس کی وجہ سے کسی منفی جھٹکے کی صورت میں بینکوں کی مزاحمت کرنے کی صلاحیت کم ہوگی۔ اس کے علاوہ ان کے پاس پرائیویٹ سیکٹر کے قرض لینے کی طلب کو پورا کرنے کی گنجائش بھی نہیں بچے گی۔ اس لئے زیادہ قرض دینے کے لئے Equity بڑھانے کی ضرورت ہوگی۔ اس کے باوجود ممکن طور پر بینکنگ کے شعبے کیلئے بہت سے اہم مواقع ہیں کہ وہ اس سے فائدہ اٹھائیں، ان پروڈیکٹس کی وجہ سے ڈپازٹ بینس میں اضافہ ہو سکتا ہے اور LCS گارنٹیز وغیرہ کی فیس سے کاروبار میں اضافہ ہو سکتا ہے۔

سوال۔ شرح سود کے بارے میں آپ کا کیا خیال ہے؟ کیا آپ مستقبل قریب میں بینکوں کے ڈپازٹس میں اضافہ دیکھ رہے ہیں؟

جواب۔ اگر حال ہی میں کئے گئے 25bps کے اضافے کو مہنگائی میں اضافہ روکنے کی ایک ٹھوس طور پر دیکھا جائے تو اس کا مطلب ہے اسٹیٹ بینک ف پاکستان مالی سال 2018 کے بقیہ حصے میں شرح سود 100-125bps تک بڑھانے کا سوچ رہا ہے۔ بینکوں کی رقم صرف اس وقت بڑھیں گی جب شعبہ کی لاگت ڈپازٹ لانے میں کامیاب رہے۔

سوال۔ ڈائریکٹ لینڈنگ (کسی ایک خاص سمت یا شعبے میں قرض دینا) کے بارے میں آپ کی کیا رائے ہے؟ کیا بینکوں کو SME سیکٹر پر فوکس نہیں کرنا چاہیے؟

جواب۔ ترقی یافتہ اور ترقی پذیر ملکوں نے SMEs کی اہمیت کو تسلیم کیا ہے۔ دوسری باتوں کے علاوہ SMEs کو معاشی ترقی کا انجن مانا جاتا ہے۔ کیونکہ ہر غربت ختم کرنے میں اہم کردار ادا کرتے ہیں۔ پاکستان میں بھی معیشت میں SMEs کا غلبہ ہے جو اس کی زیادہ تر ورک گورس کو روزگار دیتے ہیں اور زیادہ تر پیداوار SMEs سے آتی ہے۔ خاص طور پر 90% معاشی ادارے SMEs ہیں، 30% GDP اور 20% فیصد برآمدات، SMEs سے آتی ہیں 78% فیصد نان اگریکلچرل لیبر فورس SMEs سے روزگار حاصل کرتی ہے۔ یہی اس کا سب سے بڑا جواز ہے کہ اس شعبے میں امکانات کو بڑھانے کے لئے مدد کرنے کی حکمت عملی اپنائی جائے۔

2007 اور 2008 کی معاشی سست روی کے بعد SMEs کا شعبہ بینکنگ کے لئے ایک اسکی (خطرات کے پر) شعبہ سمجھا جاتا تھا۔ بینکنگز میں SMEs کو قرض دینے کی مہارت کی کمی، بڑھی ہوئی کاغذی کاروائی اور ضمانت حاصل کرنے کے طریقے نے مسائل کو بڑھا دیا جس کی وجہ سے شعبے نے قرض لینے میں دلچسپی کم کر دی۔ اسٹیٹ بینک آف پاکستان کا شکریہ کہ اس نے اس شعبے کو بارہ پھری پر لانے میں اہم کردار ادا کیا۔ SBP کی اسٹیٹ کویشنوں سے 2013 میں SMEs کی فنانسنگ بڑھانا شروع ہوئی SMEs کو سپورٹ دینے کے لئے SBP کے اقدامات میں شامل تھے قانونی تقاضوں میں بہتری، ہیڈ انٹروی ری فنانس ایکٹیو buldy Capacity بادر بینکنگ ز اور SMEs میں آگاہی بڑھانا۔ SBP کی حکمت عملی کی سمت یہ ہے کہ

SME سیکٹر میں قرضہ لینے والوں کی تعداد بڑھانی جائے اور پرائیویٹ سیکٹر میں ان کا حصہ 2020 تک خصوصی طور پر

بڑھایا جائے گا SBP کی ترغیبات کے باوجود اگر تجارتی طور پر دیکھا جائے تو کارپوریٹ بزنس کے مقابلے میں SME سیکٹر میں زیادہ آمدنی ہے۔ موجودہ اور متوقع معاشی صورتحال کو سامنے رکھیں تو SME سیکٹر میں وسیع امکانات ہیں۔ اس کے علاوہ یہ بات بہت اہم ہے کہ چائنا پاکستان اکنامک کوریڈور (CPEC) ہماری معیشت پر بہت بڑا اثر پڑنے والا ہے اور اس پر وہجیکٹ سے مکمل فائدہ حاصل کرنے کے لئے SME سیکٹر پر خصوصی توجہ کی ضرورت ہوگی۔

سوال۔ NPLs کے محاز پر کیا صورتحال ہے؟ NBP خراب قرضوں کو پراثر انداز میں کیسے نیچے لے آیا ہے؟

جواب۔ خصوصی توجہ اور مسلسل کوششوں سے NBP اپنے Non Performing Loan یعنی NPLs کو با معنی حد تک نیچے لانے کامیاب ہوا ہے اس کا ثبوت ہمارے پچھلے سالوں میں قرضوں کی وصولی کے ریکارڈ میں دیکھا جا سکتا ہے۔ NPLs میں نیا اضافہ بھی کنٹرول میں ہے کیونکہ ہم ہائی رسک والے قرضوں کی حوصلہ شکنی کرتے ہیں اور قرض لینے والوں کو احتیاط سے منتخب کرتے ہیں۔ NBP نہت ہی سخت حکمت عملی پر عمل کرتے ہوئے قرضوں کی وصولی کو اپنی ترجیحات میں اوپر لیا ہے۔ اس میں خراب قرضوں کی نشاندہی اور انفرادی قرض داروں کا حقیقت پسندانہ تجزیہ تاکہ یہ فیصلہ کیا جاسکے کہ قرض وصولی کے لئے کتنی کوشش کرنے کی ضرورت ہے۔ اضافی طور پر فیلڈ آفیسرز کو زیادہ کوشش کرنے اور اپنی کوششوں اندرونی پالیسیوں اور متعلقہ قوانین کی روشنی میں شفاف رکھنے کی ہدایت دی گئی۔

قرض وصولی کا مجموعی طریقہ کار قرض وصولی کے لئے کی جانے والی کوششوں کی ترجیحات کا تعین، فیلڈ میں کام کرنے والوں کو متحرک کرنا اور شفاف ہدایات اور مقاصد کو شیئر کر کے ان کے اعتماد میں اضافے سے حاصل کیا گیا۔ حالانکہ اس معاملے میں قابل توجہ جد تک مقصد حاصل کر لیا گیا ہے پھر بھی NBP کے NPL پوری بینکنگ انڈسٹری میں سب سے زیادہ ہیں اس کی اور وجوہات کے علاوہ ایک وجہ یہ بھی ہے کہ پچھلے پانچ سالوں میں دوسرے بینکوں کے مقابلے میں NBP نے سب سے کم قرضے معاف کئے ہیں۔ اس کے علاوہ، انٹرنل پالیسیوں میں تبدیلیاں لائی جارہی ہیں تاکہ ایسے قرضوں کو رائٹ آف کرنے میں سہولت ہو جسوں نے تو قرض دار اور نہ ہی ضمانت دینے والے سے رابطہ ممکن ہے۔

سوال۔ ڈپازٹس کی کیا صورتحال ہے؟ آپ کا دوسرے بڑے بینکوں سے مقابلے کے لئے CASA RATIO بہتر بنانے کا کیا منصوبہ ہے؟

جواب۔ 2014 سے 2017 کے درمیان مجموعی طور پر انڈسٹری ڈپازٹس میں 12% اضافہ دیکھا گیا۔ 2018 کے دوران بھی دو ہندسوں کا اضافہ متوقع ہے۔ اور یہی نتیجہ توقع ہے کہ انڈسٹری میں یہ اضافہ آنے والے سالوں میں بھی جاری رہے گا۔ اس کی بنیادی وجہ اونچی معاشی ترقی اور clusion Financial میں اضافہ ہے کہ لاگت والے ڈپازٹس حاصل کرنا کامیابی کی بڑی وجہ ہے اور بینک اس سمت میں اپنی کوشش جاری رکھیں گے تاکہ بڑھتی ہوئی شرح سود سے فائدہ اٹھائیں اور بینکوں کا پھیلاؤ بڑے۔ NBP کو کامیابی کی اس وجہ کا علم ہے اور ہم اپنے CASA RATIO کو بڑھانے کے لئے اپنی کسٹمرس کو بہتر بنا رہے ہیں مارکیٹ میں موجودگی بڑھا رہے ہیں، فیلڈ آفیسرز کو متحرک کر



SMEs

وسیع امکانات رکھتے ہیں

جناب سعید احمد صدر نیشنل بینک آف پاکستان کے ساتھ انٹرویو



نیشنل بینک آف پاکستان نیوز لیٹر

جی / جون ۲۰۰۶ء

سال اشاعت 2006ء

این بی پی



نیوز لائن



عبوری حکومت کی وزیر خزانہ

محترمہ شمشاد اختر

کی نیشنل بینک آف پاکستان کے افسروں سے ملاقات