

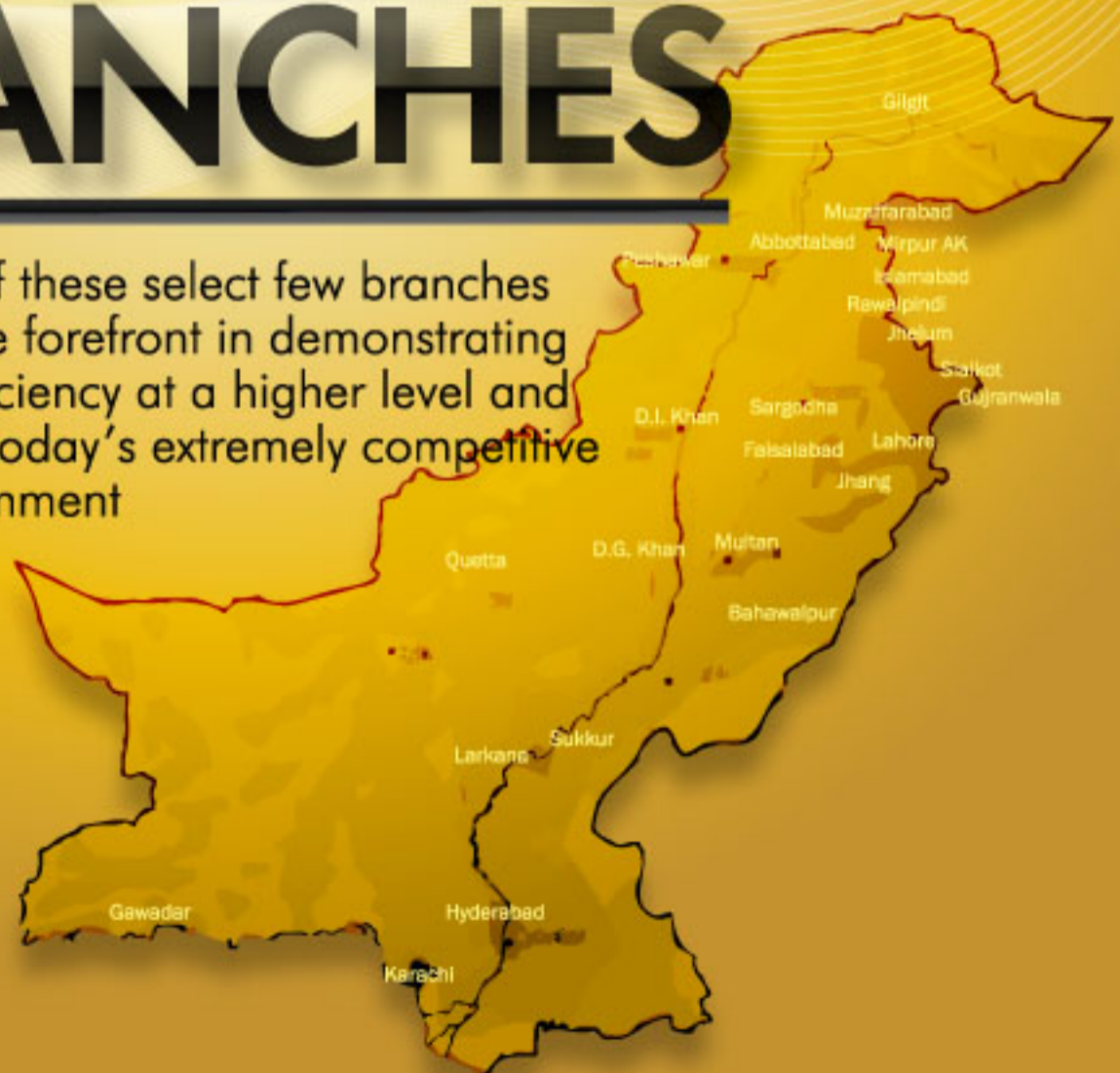


Newsline

since 2006

OUR TOP 26 BRANCHES

NBP is proud of these select few branches which are at the forefront in demonstrating operational efficiency at a higher level and adaptability in today's extremely competitive business environment



is also available at the branch. Focus is laid on Fee Based income generation through various other services like lockers, ATM, utility Bills collection, Arms License Fee, Remittances & Western Union business. The branch is among the top most branches in remittances services. Creating an environment of strong internal control as untiring efforts are made to follow Bank's procedures and SBP Prudential Regulations.



23 MANDIAN MIRPUR BRANCH

Abbottabad

The Branch was located at the basement of a business plaza and faced various problems like distance from the road, insufficient internal space and no parking facility.

These deficiencies were bedrock in the development of the branch. However, despite all these odds, branch had been doing excellent business but a need was always felt for relocation to a proper place.

Eventually, in mid-2012 the branch was shifted to an ideal location on Main Mansehra Road. Branch has been designed keeping in view modern trends in such a way that all sections (Customer Service, Advances and Foreign Exchange) have their own specific place. Branch has ample parking space to facilitate customers. Special attention has been paid to the needs of pensioners and depositors of utility bills.

A separate entrance leads to a spacious hall which has proper seating arrangement and drinking water facility. NBP Mandian Branch has an excellent internal working environment and over here special attention is paid to improve customer service.



24 DISTRICT COURT BRANCH

Toba Tek Singh, Jhang

The Branch is located in Housing Colony near District Courts Toba Tek Singh. The Bank has its own building with wide parking area and green lawn. This branch is also working as a chest (feeding) branch in the District. Courteous, devoted and hardworking staff is deputed in the branch. They are all efficient and experienced and have full knowledge of bank's operational procedures.



25 CANTT BRANCH

Quetta

The branch consists of 20 staff members working in a coordinated and coherent manner. Infrastructure of the branch is fully loaded with modern equipment for the satisfaction of customers. The branch has four ATMs which caters to the needs of individual customers and Army personnels. The ATMs have minimum downtime. Pension, account opening, clearing, e-Remittance, Western Union and cash receipt and payment jobs are handled by highly motivated and committed staff members. Utility bills counter staff entertain customers as per the criteria specified under the rules and regulations of SBP. Proper seating arrangements are furnished to the customers. Branch's main working and deposit activities are related to the Army. The branch has zero tolerance level of customer complaints.



26 NED UNIVERSITY BRANCH

Karachi West

NBP NED University Branch is playing vital role to enhance the performance of the Bank. NED University Branch has implemented different strategies after introducing new products and services to make it one of the top branches of Pakistan and increasing its operation by online system in the branch. It is providing the best services like ATM facility, Money Transfer, E-Remittance, Xpress Money, Western Union, NBP Advance Salary Scheme, Running Finance, Disbursing NED Employees salary, Pension Payments and Utility Collection to their customers and corporate clients such as NED University, Kiran Hospital, NILAT, University of Karachi and Dow University. This branch is also dealing with different colleges and education institution admission/examination forms selling and fees collection to large number of student. This branch is dealing with 70% of customers of NED University and providing them the highest level of satisfaction in all branch banking operations. This branch caters to highly qualified as well as uneducated



NBP eyes energy and farm sectors

After becoming a pioneer in implementing Core Banking Application, National Bank of Pakistan now intends to prioritise financing energy and agricultural sectors over the coming years.

In an interview with Business Recorder, President/CEO **Dr Asif A. Brohi** said that National Bank had successfully implemented first Core Banking Application in its main branch to provide 'superb' customer services, besides ensuring efficiency across the banking functions.

The NBP is the first Bank in the country which has launched Core Banking Application to strengthen its internal banking system, facilitating its customers. After the successful launch of the main branch, the Bank is planning to introduce Core Banking Application in all its branches. According to the plan, Core Banking Application will be implemented in 250 branches over the next four months, the NBP chief maintained.

Dr Brohi said that the NBP has already completed a pilot project of online system and at present, with 1,294 online branches, the bank has become the country's largest Bank with 100 percent online branch network. As the entire country is facing a serious crisis of energy followed by mounting circular debt, the Bank is also planning to extend its financing to the energy sector. NBP will finance energy-related project on top priority. So far, some 10 wind energy projects had been initiated in the country, of which seven have been financed by the NBP. Of these seven, five have already commenced operations and two more are expected to become operational shortly. On the whole, as much as financing facility worth Rs 98 billion had been extended to the energy sector.

Answering a question regarding a cut in key policy rate, the President said that 2012 was a difficult year for commercial banks because of persistent reduction in discount rates that significantly impacted the net interest income of all banks. Under a declining interest rate scenario, the bank was redefining its business model and at present, while most commercial banks are investing heavily in government securities, the NBP had effectively kept its fresh investment in government securities

at a minimum level and was trying to fulfil the demand of the private sector. The Bank is planning to offset the impact of low interest rate by expanding (its investment) in high-yield and low-risk products, low-cost deposit mobilisation, branch expansion and a reduction in non-performing loans (NPL). Positive results, he said, would be visible from this quarter onwards. The agricultural, advance salary and consumer gold are three main products of the NBP to facilitate masses, particularly people in rural areas, which had previously been deprived of banking facilities. A significant growth had been witnessed in agriculture and consumer loans over the past few years and at present, the NBP has the largest

As the entire country is facing a serious crisis of energy followed by mounting circular debt, the Bank is also planning to extend its financing to the energy sector. NBP will finance energy-related project on top priority.



market share in terms of agriculture and consumer loans among domestic commercial banks. Consumer loans, especially against gold, have grown by 51 percent whereas the growth in agricultural loans was 30 percent during 2012. Total agriculture and consumer loans stood at Rs 131 billion at the end of December last year.

Talking about the rise in investment in government papers, Dr. Brohi said that while many local banks preferred to invest in government securities, the NBP witnessed a significant growth in advances locally as well as internationally. With an increase of 25 percent, total advances grew to Rs 657 billion by the end of December last year from Rs 525 billion in December 2011.

NBP achieved a massive growth in lending to farmers: the bank achieved its target for this fiscal year by disbursing Rs 52 billion on account of agricultural credit disbursement during July-April of FY13. The Bank's overall investment has surged to Rs 343.5 billion at the end of December last year, up from Rs 319.5 billion at the end of December 2011.

The Bank was planning to set up 55 new branches across the country, including 40 conventional and 15 of Islamic banking. 'We are focusing on rural areas... we have decided to open more branches in less developed areas, instead of urban areas,' he said. Out of 40 branches as many as 30-32 branches would be established in rural areas. Commenting on the Bank's foreign operations, NBP currently has 29 overseas branches and the Bank is gradually expanding. NBP, he said, was planning to set up a branch in Sri Lanka to facilitate trade and industry. Talks with the Central Bank of Sri Lanka are in final stages,

we would soon set up a branch in Russia. The Bank is also successfully operating as many as four branches in Afghanistan and six in Central Asian Republics. According to him, NBP was also revitalising its Islamic Banking operations. With the opening up of 15 new designated Islamic banking branches this year, the total number of such branches would rise to 23. He expressed the hope that the joining of Zubair Haider as the head of Islamic banking was likely to provide new impetus to NBP's Islamic banking services.

Talking about the Bank's home remittances services, he said that the NBP had aggressively extended its remittance correspondence base across the globe with the aim of facilitating overseas Pakistanis. Cumulatively, the NBP had struck agreements with 30 leading overseas remitting partners. Citing a major strategic move, he said that NBP had created a separate independent group named Global Home Remittances Management Group in 2009 to focus on inward home remittances business, adding that at present, NBP is the leader in the home remittances business.

Dr. Brohi said that the domestic farming sector actually needed loans worth Rs 750 billion annually, while nearly Rs 300 billion was being disbursed via formal banking channels, leaving behind a gap of Rs 450 billion which is being filled by informal channels charging very high mark-up rates from farmers. NBP's farming sector disbursements witnessed a massive increase of 68 percent over the past two years.

Talking about non-performing loans (NPLs), he said that over the past two years, the banks' recovery against NPLs had improved and overall NPLs of the bank posted a slight increase of one percent to Rs 88.7 billion by the end of December last year. ♦



NBP and A. F. Ferguson & Co. (PwC) Sign Contract

NBP hired consultancy services of A.F Ferguson & CO. (PwC) for the BPR & COSO Implementation Project. The consultant will be responsible for developing and applying the BPR & COSO Implementation Project in the Bank in line with SBP guidelines and best market practices.

National Bank of Pakistan and A.F. Ferguson & Co. (PwC) signed a landmark agreement for BPR & COSO implementation at the NBP Head Office.

President, Dr. Asif A. Brohi in his message on the signing ceremony said, 'NBP is committed to achieve the leadership position in the industry by adopting International best practices and ensuring consistent compliance with regulatory requirements.'

He also said, 'NBP believes in business growth and excellence through robust infrastructure, technology and operational support aimed at improving internal and external customer satisfaction.' Highlighting the objective, Dr Brohi said, 'The project is aimed at incorporating the operating model into NBP's business processes and core systems and achieve operational effectiveness and efficiency. Implementing the project will eventually provide a platform for achievement of the Bank's strategic objectives through a phased process of institutional capacity building.' ♦

Broad Objectives of the Project

- To bring efficiency across National Bank of Pakistan through improvement in organizational structures, policies, processes, systems, controls and reporting.
- Facilitating development of RCSA framework (Reference Basel Committee on Banking Supervision 'Sound Practices for the Management & Supervision of Operational Risk).
- To ensure reliability, completeness and timeliness of financial and management information.
- To ensure compliance with policies, procedures, regulations and laws.
- Implementation of bank-wide internal controls conforming to COSO framework.
- Implementation/Compliance of Internal Control Guidelines (BSD Circular 07 of 2004 and subsequent updates or circulars/directives) and integration of the exercises already carried out by the bank.



NBP earns best consumer award

'Protection of consumers interests is necessary for the national economic growth, as this is the only way to restore consumers confidence in picking up products and services based on their own likes and dislikes.' This was the theme at the 8th Consumer Choice Awards held in Karachi

Annually celebrated on a national level, Consumer Choice Awards happens to be the most distinctive corporate event wherein awards are conferred to manufacturers and services providers solely on the basis of consumers' choice and preferences. The 8th Consumer Choice Awards was sponsored by Schneider Electric, Dalda, Shizan, and Laser In, UFone, Delux, Zong, Fritolay, Nestle, Air Blue, EFU, ZIC, Metro, TCS, Coca Cola, National Bank of Pakistan, Hakim Sons, HTC and FWBL. Khalid Tawab, Ex-Caretaker Provincial Minister of Commerce and Industries was the chief guest on this occasion.



In a special message, President Asif Ali Zardari congratulated all awards winners in 8th Consumer Choice Awards, and said that these types of events promote trading activities to a large scale, wherein companies strive hard to provide high quality products and services to consumers. Speaking on the occasion, Caretaker Provincial Minister of Commerce and Industries Khalid Tawab said, 'We all need to work collectively in order to promote business and trading activities in the country.'

NBP was also awarded the 'Best Consumer Award for its remarkable services to the nation as well as internationally. Imam Bakhsh Baloch, received the award on behalf of President Dr. Asif Brohi.

Other distinguished personalities who addressed in the ceremony were Kokab Iqbal Chairman Consumer Association of Pakistan, S M Munir President of India Pakistan Chamber of Commerce and Industry, Mian Zahid Hussain Chief Minister's Advisor for Information Technology (IT), Abdul Haseeb Khan Senator and President of Brookes Pharma, Nazeer Hussain Deputy Director PSQCA, Khwaja M. Yousuf CEO National Productivity Organization of Ministry of Industries, Arif Ansari Chairman CPA Punjab Region, Mian Irfan Akram Vice Chairman Legal Affairs, Anwer Aziz Jakarata-Wala, Mohammad Ishaque Abbasi, and Mujib-ur-Rehman, and many others. ♦

On-Going Trainings...



Executive Development Program (JNMDC)

The Executive Development Program for AVPs VPs is designed to make the participants understand Vision, Mission and Core Values of the Bank and incorporate them in execution of their duties. Enhance participants' abilities, with regard to Personal Development and Banking Operations, in order to improve their performance level. Create a work environment that enables Executives to gain knowledge of Modern Managerial & Management Skills and become more valuable members of the Bank. Improve analytical skills of the participants for prompt & accurate decision making. Groom & develop the participants as the future leaders of the Bank. At the same time improve their skills in the field of communication, planning and decision making.



Leadership Excellence Training Program (JNMDC)

T&OD Group successfully conducting Leadership Excellence Training Program for Executives of the Bank. The objectives of the program is to create work environment that enables Executives to gain knowledge of Modern Managerial and Management skills. Promote multidimensional communication between GMs for improved work performance. Help them gain deeper appreciation of the work of other departments and create a more flexible and agile association among the participations. Enhance the analytical skills of the participants for prompt and accurate decision making.



Proficient Banker (Staff Colleges)

A mandatory two weeks program of 'Proficient Banker' for all officers of the field (OG-III to OG-I) working at the branches and regional offices is designed. The program aims to equip officers with essential knowledge and skills for effectively handling branch affairs and improve customer service. Also equip them with tools for effectively handling branch portfolio, inter-branch reconciliation, branch returns, financial statement analysis, credit & cash management, etc.



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

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



Mobile Training

One day Training Program on "Operational Risk Loss/Incident Reporting Mechanism" was organized by Staff College, Karachi for Hyderabad Region. The training was imparted by Dr Muhammad Asif Khan, Head Research and Development, T&MDD. He shared his views on the BASEL Accord for the understanding of the importance of Incident Reporting Mechanism to the participants of Hyderabad Region. The training program was initiated & Developed by Operational Risk Management Wing, Risk Management Group head office Karachi for the implementation of an instruction circular # 03/2013 dated January 04, 2013.



NBP Exchange Company Limited Opened its 16th Branch In Rahim Yar Khan

NBP in line with its national objective has recently inaugurated its 16th branch of NBP Exchange Company, which is a subsidiary of NBP in Rahim Yar Khan. The mere objective of this branch is to facilitate its local customers and especially Pakistanis of this area whose beloveds are residing abroad. The branch will carry out foreign exchange transactions and collection of home remittances for its valued customers.



Health is Wealth

A Medical Camp was organised with the support of Easy Max Company Representatives at the Regional Office Hyderabad. Hassan Ali Memon, General Manager HR and Ashiq Khawaja, Bank Doctor, were also available at the camp. Easy Max Company representatives checked Cholesterol and Sugar level of NBP Staff; they also brought medical instruments for sale at discounted rate.



NBP launches Home Remittances Arrangement with Sharaf Exchange LLC-UAE

'NBP being one of the leading Bank in serving Overseas Pakistanis has yet again strengthened its position in the UAE market by joining hands with Sharaf Exchange LLC to facilitate its customers through NBP Foree Cash and NBP Foree Transfer services', said Mr. Khalid Bin Shaheen, SEVP/Group Chief & Chairman NBP Exchange Company Limited.

Good Memories!



Muhammad Anwar Quraishi, AVP/Incharge Accounts Section, Operations Group, Regional Office Hyderabad recently retired from Bank's Service. He received shield, Sindhi Ajrak and topi from Muhammad Zaman Khan, SVP/Regional Head, Hyderabad and Hassan Ali Memon, VP/GM-HR, Mashooq Ali Khuwaja, VP/GM-Operations, Muhammad Arshad, VP/GM-Business, Irshad Ali Zardari, VP/GM-Credit and Rafique Ahmed Bhurgri, VP/RCO, Compliance, Wing,R.O Hyderabad. He was an excellent and committed worker of NBP Family. Officers Noor Ahmed Memon, Hala Branch, Saffar Ali, Abdul Majeed, Guard also retired from the Bank services.



General Banking Officers-2013

Atlas Khan, Regional Head, Regional Office, Peshawar, addressed the participants at a training session at the Staff College. Also seen in the picture is Ansar Raza Gohra, Director Staff College Peshawar.



Branch Inaugurated

Inauguration formalities of Saleh Patt Branch took place at Sukkur Region. Present at the ceremony were Regional Head Sukkur, first Business Customer Gagan Lal, Owner of Lal Cotton Factory, Branch Manager, Sardar Ahmed Abbasi and other staff members.



Promotion Larkana

Promotion Letters distribution ceremony of MTO Batch was held at Larkana Region. The following officers were promoted to Grade I. They are Abuzar Imam Jamro, Ali Laghari, Abdul Baqi Khokhar, Hamid Ali Kalhoro (General Manager HR), Mushtaq Ahmed Shaikh (Regional Head), Bisharat Ali Kunbhar

Notable Changes

Tariq Latif Ansari, EVP, P&IRD, HRM&AG, NBP, Head Office, has been transferred to Logistics Supports & Engineering Division, NBP, Head Office, Karachi as Divisional Head till further orders.

Muhammad Salim Qasim, VP/Wing Head, Administration & Coordination Wing, SME & Commercial Banking Division, NBP, Head Office, Karachi is transferred and posted as Wing Head, Industrial Relations Wing and Recruitment and Outsourcing Wing, P&IRD, HRM & AG, Head Office, Karachi.



T&ODG making history

For the first time in the history of NBP, Training and Organisation Development Group held three days training course on EBS & Allied Applications and ATM operations

With the automation of more than 1294 branches country wide NBP has once again made a mark to provide state-of-the-art services to its customers even in the far flung areas. By the virtue of automation of large number of branches now customer in every nook and corner of the country can enjoy the services which are being enjoyed by the customers in the major metropolis of the country.

The program was held to provide efficient and proper use of online applications such as EBS, CAOP, e-Remit, EOBI, GPS etc. and to get maximum output from online applications. T&OD Group has taken up this initiative to provide organized training to field staff in order to enhance their professional skills in operations of banking application softwares which is being used in NBP branches. In this regard for the First time in the history of NBP, T&ODG held 3 days training course on EBS & Allied Applications and ATM operations was added in the training calendar. The inaugural three days training was conducted by Syed Anjum Naseer AVP/ IT Manager, IT Centre Baluchistan who is a seasoned IT trainer and possess 16+ years' experience in IT and Banking operations. Other trainers were Karim Bukhsh, OG-II, ITCQTA, Muqem Ahmed, AVP, ITC Multan, Sohail Ahmed, AVP ITC Lahore and Aamer Nasarullah, AVP, ITC Lahore.

At the end of the training the participants gave very positive and encouraging feedback and termed this initiative as a success as they need such courses related to the work which they are doing in daily routine job. Prior to this training session participants were not aware of many options available to them in EBS and allied applications which they have learnt in this session which will not only ease their daily operations but will also be helpful in grasping new business.

In the last session, present on the occasion was Moizuddin Khan EVP/ Divisional Head OD&T. He expressed his satisfaction over the feedback received from the participants and assured that such sessions will be conducted in future as well and at all staff colleges across country.

ALLIED APPLICATIONS WITH EBS

EOBI PORTAL, COAP (CENTERLIZED OPENING ACCOUNT PORTA, COAP (LOCAL REMITTANCES), COAP-II FOR OLD EBS CIF TO NEW PORTAL CIF, LOAN MODULE, 1-EOD, CURMS (A.T.M CARD PORTAL), GOVERNMENT PENSION SYSTEM, e-REMITTANCES, PREMIUM AMDANI, NBP SAIBAN, TDR, NADRA VERISYS SYSTEM AND CUMS (CENTERLIZED USER MANAGEMENT SYSTEM)

National Bank of Pakistan, the leading bank in the country, has converted all its branches to Online Status. Electronic Banking System (EBS) is being used by all Online branches. In order to facilitate the End Users, following are the main features and procedures of EBS course outline for conducting trainings at Staff College.

The EBS System covers the following activities of branches; GENERAL LEDGER, CHARGES, NBP GENERAL ACCOUNT, ONLINE REMITTANCES, INTER BRANCH TRANSACTIONS (IBT), ATM TRANSACTIONS, NBP ADVANCE SALARY MODULE, PAK ARMY MODULE, INTEGRATION OF ONE EOD MODULE FOR KAROBAR, SAIBAN AND PREMIUM AMDANI

All the cash vouchers of the day are to be entered in the system. During entry, the Batch Number and Serial Number is automatically generated by the system for GL based cash entries, while Account based cash entries will have Batch Number and Serial Number as zero. The operator entering the vouchers must verify before entry that all vouchers have been branded with a Cash or Transfer "Paid" date stamp bearing the current date.

At the close of business hours, the Cashier's receipts and payments book must be tallied with the receipt and payment totals of the Cash Scroll generated by the system. The closing cash balances must also be tallied with the manual cash summary book.◆

Budget 2013- 14

The long wait was over when the newly formed government unveiled what is being termed as 'an investment and business friendly budget' with a total outlay of Rs 3.5 trillion for the financial year 2013-14.

Total expenditure for Federal Budget 2013-14 Rs 3.5 trillion; fiscal deficit 6.3%; PSDP Rs 1.155 trillion; GDP growth rate projected at 4.8%; inflation 9.5%; revenue target set at Rs 2.475 trillion; defence allocation Rs 627 billion; Rs 926 billion allocated for debt servicing; GST raised from 16 to 17 percent; Rs75 billion allocated for Income Support Program; Pension up by 10%; minimum pension raised from Rs 3000 to 5000; Rs 225 billion for energy sector development. The budget envisages a record allocation of Rs 1.155 trillion for Public Sector Development Program (PSDP) with an aim to stimulate the economy. A big chunk of Rs 225 billion will be spent on energy sector. The government has allocated Rs 627 billion for FY 2013-14 defence compared to Rs 570 billion for the preceding year. Proposed an increase in General Sales Tax (GST) from 16 percent to 17, bring down the expenditures of Prime Minister House by 45 percent, which he claimed will result in a national saving of Rs 40 billion. Ban on purchase of new cars for Prime Minister's office but the ban will not be applicable for law enforcement agencies and other inevitable requirements, an increase of 10 percent has been proposed in the pension of retired government employees and the minimum monthly pension has been raised from Rs 3000 to 5000. The budget for next fiscal earmarks an amount of Rs 75 billion under Income Support Program. The tax exemption for luxury cars is proposed to be abolished while 1200 cc hybrid cars are being exempted from import duty. A concession of 50 percent has been proposed for 1200-1800 cc cars. Rs 20, 000 tax will also be applicable on the purchase of 1000 CC cars.

A withholding tax on wedding ceremonies being held at commercial venues has also been proposed along with taxes on foreign movies and dramas. Taxes on cigarettes, pan and chahliya have also been increased. GDP growth rate target for FY 2013-14 has been projected at 4.8 percent and revenue target at Rs 2.475 trillion. The non-tax income will be Rs 800 billion. The government has allocated Rs 185 billion as power subsidy. The budget proposes to abolish the ministers' discretionary funds. The government will initiate a Prime Minister Laptop scheme. Customs duty on water filtration equipment is proposed to be decreased while the people's works program renamed as Tamir-e-Watan Pakistan program. The auction for 3G technology will be held soon and the borrowing from the State Bank of Pakistan (SBP) will be reduced. The rate of inflation will be kept under single digit and its targeted rate for FY 2013-14 has been fixed at 9.5 percent.

Hope this new budget will benefit all Pakistanis and prove to be a step ahead in our way to progress.



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

Success



Facilitating Overseas Pakistanis

Today NBP has over **30 leading overseas** remitting partners extending NBP's **Foree Remittance Services** to remitters in their respective countries.

In a major strategic move, NBP created a separate independent group named as Global Home Remittances Management Group in the year 2009 to focus on inward home remittances business. This move was made in view of the national cause to facilitate overseas Pakistanis especially in the backdrop of the changing global environment where the economies world over witnessed financial crisis, stringent regulations on money transfers and sky rocketing commodities prices with oil reaching its highest ever price. This situation also impacted the Pakistani economy as well and all efforts were made by the Government of Pakistan to mobilize Pakistani communities across the globe to support their country by sending money home to their loved ones through legal/formal channels. NBP being the "Nation's Bank" showed the strongest commitment and established a high powered group to pursue this national cause.

NBP's Global Home Remittances Management Group was established under the leadership of Khalid Bin Shaheen who is a seasoned banker with in-depth knowledge of the dynamics of home remittance business through his extensive local as well as international experience. Resultantly, in a very short span of time NBP made massive changes in systems, setup and procedures which brought about a cultural change not just in NBP but across the banking industry in Pakistan as others banks by observing NBP also realized the importance of home remittances as the second largest source of foreign exchange for the country and followed suit. Since joining NBP, Khalid Bin Shaheen through his charismatic leadership has brought about major improvements and achieved important milestones which established NBP as a major player in the home remittances business. Highlights of important developments are as under:

Completely revamped NBP's remittances processing setup resultantly

beneficiaries can receive their remittances in minutes from across the globe.

Keeping in mind the requirements of overseas Pakistanis, NBP has launched 'NBP Foree Cash' remittance product which allows overseas remitters to visit any of NBP's overseas correspondent banks/Exchange Companies and send remittance to their loved ones in Pakistan free of charge with convenience and reliability of the Nation's Bank. This remittance is immediately available to beneficiaries in Pakistan for collection at any of NBP's 1294 branches nationwide without having the need of maintaining account. NBP has also launched 'NBP Foree Transfer' remittance service which provides equal convenience, security, reliability for beneficiaries having accounts in Pakistan. This service is also free of charge.

NBP has aggressively extended its remittance correspondence base across the globe with aim to facilitate overseas Pakistan at their doorsteps. The added convenience is aimed to discourage the use of illegal Hawala/Hundi channel. Today NBP has over 30 leading overseas remitting partners extending NBP's 'Foree Remittance Services' to remitters in their respective countries. While another 30 important international tie-ups are in the final stages and will extend NBP's Foree Remittance services very soon.

NBP through Khalid Bin Shaheen SEVP/Group Chief & Chairman NBP Exchange Company Limited has represented the whole Pakistani banking sector on mandate of PRI to inform/educate all stakeholders in Pakistan and in major remitting countries to boost not only NBP's home remittances but overall home remittances of Pakistan.

NBP has established the first dedicated, extensive and efficient compliant handling system to address queries/grievances of remitters/beneficiaries. ♦

Recent Accomplishments and Developments

The global core banking market has persistently developed, with a significant fraction of banks having switched their legacy systems with more efficient and flexible core banking systems. The need to change core is because of obvious mode of analytics and its application modernization: providing a more cost effective and efficient way to run core processes. Most emerging markets are finding core replacement a necessity to compete in an ever more competitive, and to regulate banking environment.

Profile

Status Update

- After the successful deployment of Profile at MBK, Data Cleansing/ Migration activity of 10 branches in Karachi is initiated and Deposit, Loans and CIF are ready for Go.
- Data cleansing work has begun across the country (29 regions) to ensure readiness for remaining 248 branch implementations
- Next focus will be on Karachi and Lahore based branches for Profile Deployment.
- Train the Trainer (Final Session) for North now is planned for June 2013 as the focus this month has been to cater to operational aspects learned from MBK Go Live and prior to mass deployment

SAP Financials and Controlling (FICO)

Status Update:

- The FCD operations at NBP Head Office is now Live on SAP Financials.

Treasury (Kondor+)

Status Update:

- Misys team is now onsite for Kondor+ Functional Training and UAT at NBP Staff College. Expected UAT started in June.

Islamic Banking

Status Update

- Islamic Banking Division Chart of Account is finalized by IBG and FCD.
- UAT for new Islamic Banking system by FIS is slated to start this month.

International Branches

Status Update

- Tokyo & Osaka Branches in Japan are now Live on FIS AllProfits v2.0 as on March 31st 2013 – this was the fastest CBA deployment in the Bank!
- Seoul Branch in South Korea is also set to go Live in June which will be another record fastest deployment at NBP!



Mehlan Sarki,
Officer Grade – III, HR &
ADMN Wing, NBP, Regional
Office West, Karachi,
recently submitted her
thesis to the Iqra University
Research Centre. The
thesis studies the
relationship between
demographic variables and
job satisfaction in the
banking sector of Pakistan.

Relationship between Demographic Variables & Job Satisfaction

The following demographic variables were selected as predictors: age, income, gender, marital status and tenure; job satisfaction was measured based on the following factors: empowerment, feedback, compensation and incentives, growth opportunities, and work environment. A structured questionnaire was used to collect data in a survey involving employees working for different banks. ANOVA and Independent T-test were used for analyzing the data. It was found that differences in demographics do have a substantial relationship with employees' perceptions about job-related factors, determining the level of job satisfaction.

The Banking industry has always been recognized for long hours, formalized tasks and high customer interaction. Looking at the workload it has now become crucial for organizations to keep employees satisfied for high performance and retention. This research aims to determine how demographic variables are related with job satisfaction amongst various banks employees.

Data collected from 200 bank employees was analyzed using SPSS (Statistical Product and Service Solutions). ANOVA and Independent T-tests were done to compare different dimensions of job satisfaction with the selection of demographic variables including marital status, gender, age, income and tenure. Survey was carried out to obtain data with the help of a structured questionnaire.

It was found that a difference in perception exists towards variables related to job on grounds of marital status, gender age, income and tenure. Job satisfaction has become a matter of great interest in every field. Every individual pursues job satisfaction differently based on the age, work experience, income level etc.

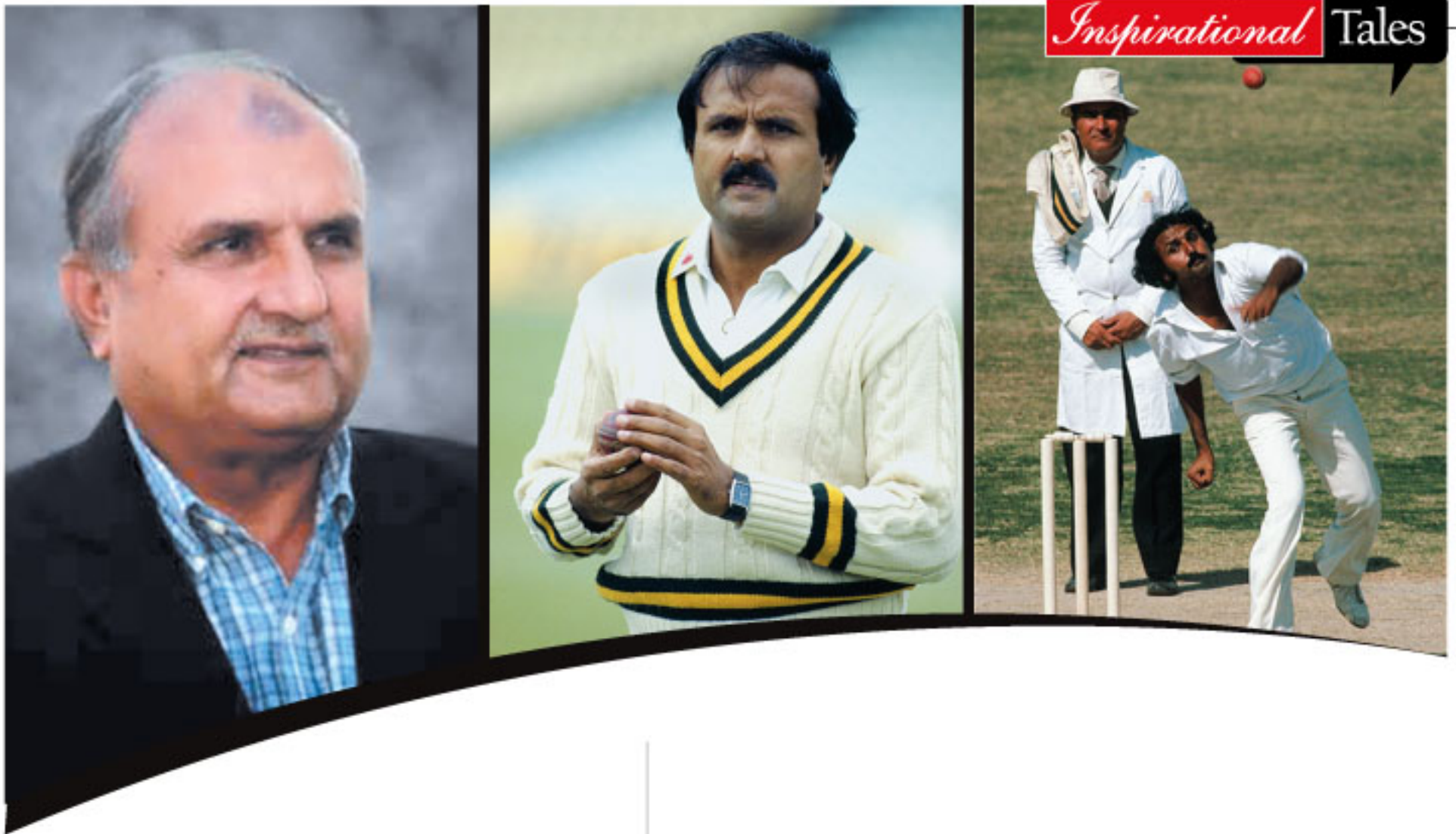
To study the relationship of demographic factors, which are age, income, tenure, gender, marital status, with job satisfaction, if people having different demographics have difference in job satisfaction or not based on characteristics like empowerment, environment, growth opportunities, training and development, incentives and

compensation.

"Job satisfaction is defined as "the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs" (Spector, 1985). Length of somebody's or something's existence: the length of time that somebody or something has existed, usually expressed in years. Gender is the division of people into two categories, "men" and "women."

Through interaction with caretakers, socialization in childhood, peer pressure in adolescence, and gendered work and family roles women and men are socially constructed to be different in behavior, attitudes, and emotions. The gendered social order is based on and maintains these differences" (Borgatta & Montgomery, 2000). Income is the consumption and savings opportunity gained by an entity within a specified time frame, which is generally expressed in monetary terms. (Barr, 2004) However, for households and individuals, "income is the sum of all the wages, salaries, profits, interests payments, rents and other forms of earnings received... in a given period of time" (Case & Flair, 2007). For firms, income generally refers to net-profit: what remains of revenue after expenses have been subtracted. (Schoen, 2008) In the field of public economics, it may refer to the accumulation of both monetary and non-monetary consumption ability, the former being used as a proxy for total income. A person's marital status indicates whether the person is married. Questions about marital status appear on many polls and forms, including censuses and credit card applications.

In the simplest sense, the only possible answers are "single" or "married". However, other options are often included, such as "divorced", "widowed", widow or widower, and "unmarried partners". While anyone who is not married is technically "single" in legal terms, it is often seen as desirable to include these other items. Some unmarried people do not identify as "single" for a variety of reasons, and may be reluctant to describe themselves that way. In some cases, knowing that people are divorced, widowed, or in a relationship is more useful than simply knowing that they are unmarried. ♦



You make us proud again & again

Iqbal Qasim, EVP/Divisional Head, CSR Division has recently been elected to represent NBP as Member Governing Board of Pakistan, Cricket Board for a period of one year.

Muhammad Iqbal Qasim, EVP/Divisional Head, CSR Division, determines the organisation's corporate objectives for CSR providing expertise, advice and direction. He ensures that the CR strategy goals are met by bringing the strategy to life and building CR into business as usual activities. He organises and schedules events, activities and resources, sets up and monitors schedules, time scales and plans.

Mohammad Iqbal Qasim is a former who played in 50 and 15 from 1976 to 1988. Qasim ended his career with 171 wickets in his 50 Test matches, at approximately 3.5 wickets a match. His accurate bowling saw his economy rate at a low 2.21. He pushed the ball through quicker than normal, not extracting great turn, but deceiving batsmen through variations in pace and trajectory.

He is most notable for spinning Pakistan to victory in the 5th Test at of the 1987 India-Pakistan series, and thus securing Pakistan's first series win on Indian soil. He took 9/121, including the key scalp of for 96 in the last innings of the game.

Iqbal Qasim remained a team player, leg spinner, although his career returns are superior by average and very similar by strike rate.

Five members were elected on to form new governing board of the PCB under its new constitution. Naveed Akram Cheema is the only one among five members who has retained his post in the governing body. In the last governing body only one seat was reserved for departments and Naveed got it after winning elections. He is also manager of the national team for the past three years. Incumbent chief selector Iqbal Qasim from NBP, Haroon Rashid (SBP), Masood Anwar Hamid (ZTBL) and Aly Mustansir (HBL) are the others who have been elected.◆

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

If you would like to share your side of the story; kindly call at 021-34304767 or send it at editornbp@hotmail.com

Corporate Social Responsibility



Upgrade Computer Lab

NBP donated computers to Sheikh Zayed Islamic Research Centre, University of Karachi for upgradation of their computer lab. It is a non profitable organization which runs under the education program of UAE.

Participation in an International Event

NBP sponsored a team of engineering students of NED University of Karachi participating in a competition at Baja SAE Korea. Team comprised of students of Automotive Engineering discipline and it is the first team to participate in international event from Pakistan. The object of the competition is to provide students with challenging projects, enhance confidence level in order to develop positive attitude and give them the direction and guidelines to achieve future goals.



Sports Day for Special Children

Special children from various schools of the city participated in sports activities organized by the Society for the Rehabilitation of Special Children on Sports Day. About 75 children and their families took part in Cricket, Hockey, Football and Athletic competition. Since it is a noble cause NBP sponsored the event with trophies, Kits and other necessary items.



3rd NBP Special Games

NBP sponsored the Third NBP Specials Games organized by Professor Iqbal Memorial Trust for special persons. These games are held every year for the special children in order to motivate and encourage them to participate in healthy activities. Around 20 schools with almost 400 special children participated in the event. Bank bears all organization expenses and prizes distributed to the winners.

Sewing Machines to Empower

To empower women, NBP provided the opportunity of self-employment to women living in rural areas of Karachi. For this purpose a vocational training program at Manghoopir under the Manghoopir Social Itihad was held. Mushtaq Ahmed, Additional Deputy Commissioner District Central was the chief guest in the opening ceremony. Sewing machines were donated by the Bank.



Fistula Surgery Medical Camp at Dadu - Sindh

NBP organized a medical camp for treatment of women with fistula disease with the help of Thardeep Rural Development Program (TRDP) at Civil Hospital, Dadu. It is a very common ailment in interior Sindh which occurred due to mishandling of Gynea problem of women. If untreated at an early stage women may not be able to conceive. A doctor conducted 30 fistula surgery, the cost of surgery and medicines was beared by NBP.



Medical Camp at Bhubhar-District Chakwal

NBP organized a medical camp at Village Bhubhar, District Chakwal with the help of a local NGO, Bin Qutub Foundation. Since the village is far from the city area local population especially poor who are facing health related issues. Majority of them were suffering from water borne diseases like fever, stomach problems, etc. Team of Doctors treated about 400 patients and provided them free medicines.



All Pakistan Mangla Golf Championship

NBP sponsored the 2nd All Pakistan Mangla Golf Championship 2013. About 250 professional Ladies and Gents Golfers participated in the tournament. Tariq Khan Lt. General Core Commander Mangal Cantt alongwith Mr. Moeen-uddin SVP/Regional Head, Mirpur A.K distributed the prizes to the winners and the runners-up.



Sponsorship to Baseball Federation Pakistan

To promote Base Ball in Pakistan, NBP Sponsored Baseball National Championship in Lahore. Regional Chief, Lahore (Central) handed over the cheque to Khawer Shah President Pakistan Base Ball Association.



Inter District Football Tournament Peshawar

Khyber PakhtunKha Football Association organized 8th NBP Inter District Football Tournament. Around 16 Districts all over KPK participated in the event. Bannu won the tournament beating Peshawar in the final. Minister of Sports Mr. Syed Aqil Shah distributed the prizes to the Winner and Runners up.



Cash Prizes to NBP Badminton Players

NBP Badminton players participated and won All Pakistan Badminton Ranking Tournament held in Islamabad. Performance of NBP Players was superb through out the tournament. Palwasha won the ladies single and with Sara Mohammad won the ladies double whereas Murad Ali won the men`s single and partnering Rizwan won the men`s double. In appreciating their performance, the NBP management awarded cash prizes for their outstanding performance.



NBP INTER CLUB'S CRICKET TOURNAMENT TURBAT

NBP Striving hard to promote cricket in Baluchistan, Sponsoring Club Cricket in District like, Gawadar, Hub, Pasni, Turbat, Punjgour, Naseerabad, Khuzdar ,Chamman in collaboration with Regional Cricket Association Quetta. Turbat Cricket Association has completed the Club Tournament within time frame and the final ceremony Trophy handed over to the Captain of winning Club.



T-20 Cricket Tournament at Badin

To promote Cricket in interior of Sindh, NBP sponsored T-20 Club Cricket Tournament at Badin in which about 16 Local Clubs Participated. At the final ceremony NBP`s endeavor for the promotion of Sports was recognized by Local Print and Electronic media. Participants and Local Dignitaries appreciated Bank`s untiring efforts to promote sports.



PROMOTIONS FROM OG-I TO AVP

Five officers of D.G. Khan Region have been promoted from OG-I to Assistant Vice President. They are seen with RMT, D.G. Khan Region. Promotees are as follows Muhammad Arshad, AVP/ Manager, Kot Mithan Branch, Muhammad Anwar, AVP (Compliance Deptt.), Regional Office, D.G. Khan, Zahoor Ahmad, AVP, Main Branch, D.G. Khan, Muhammad Kashif Najeeb, AVP/ Incharge Operations, NBP, Regional Office, D.G. Khan and Muhammad Sadiq, AVP (CAD), NBP, Regional Office, D.G. Khan.



Muhammad Asif, world Snooker Champion appointed in NBP

NBP appointed **Muhammad Asif** on contract basis in recognition of his victory in the world snooker championship 2012 held at Sofia-Bulgaria. This achievement has given a tremendous respect and honour to the nation.

Certified Documentary Credit Specialist

Ahmad Naeem, AVP, NBP, Regional Office Multan has successfully qualified the Certified Documentary Credit Specialist Examination conducted by the IFS School of Finance UK jointly recognized by the Bankers Association for Finance and Trade, International Financial Services Association USA (BAFT-IFSA) and International Chamber of Commerce, Paris, France. The CDCS® is an international professional qualification that is recognized worldwide as a benchmark of competence in documentary credits. It enables documentary credit practitioners to demonstrate practical knowledge and understanding of the complex issues associated with documentary credit practice.



International Footballer

Habibullah, a young international footballer, son of Khuda Buksh, Ex- Footballer of NBP team, currently posted HRD, HRM & AG, HO, Karachi was selected in Pakistan Under14 Football Team and played A.F.C Championship in Iran. Pakistan got 2nd position in the tournament.



New Booth

Nake Ahmed Khan, Regional Head, Karachi West, inaugurated NBP Booth on 13th June 2013 at Cantt Board Faisal. Also present at the occasion are Wasim Shahid, CEO of CBF and Raza Abid Shah Manager COD Branch Karachi



Letter Distribution

Letter distribution ceremony of MTO Batch-X of Larkana Region on their promotion to Grade I. They are Abuzar Imam Jamro II, Azhar Ali Laghari, Abdul Baqi Khokhar, Hamid Ali Kalhoro II (General Manager HR), Mushtaq Ahmed Shaikh (Regional Head), Bisharat Ali Kunbhar

Project Management Professional



Umair Sultan, OG-I, Project Management Office, recently earned certification of Project Management Professional (PMP) which is the most important industry-recognized certification for project managers. Globally recognized and demanded, this certification demonstrates that you have the experience, education and competency to lead and direct projects. Umair has more than eight years of IT and project management experience in banking sector. He is armed with BS degree from FAST and MBA degree from CBM.

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

For your suggestions and feedback call on

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e-mail: editornbp@hotmail.com

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WHEN YOU REACH THE TOP, KEEP CLIMBING...

National Bank of Pakistan is a reputed brand. It is a financial institution, recognized for innovation, superior customer service and performance while creating premium value for all stakeholders. Today, the Bank is delivering superior customer service experience and developing deeper and broader relationship with all clients. Optimally the Bank is expanding its operation by adding new distribution channels and entering into new markets where opportunities exist. The Bank has successfully emerged through the difficult years of transformation which has indeed been quite testing for the management. But some effective bold and vigorous initiatives by the Operations Group have accelerated improvement in the outlook, infrastructure, customer service and positive image of the Bank. The Group with complete survey and performance verifications has placed **26 branches** from all over Pakistan in leading positions. **NBP Newline** with the guidance of the Operations Group has given a quick round up of branches which are becoming a benchmark in terms of their interior and customer services. These select few branches are demonstrating operational efficiency at a higher level, and improved customer services in regard to deposits/withdrawal, payment of utility bills and pension in this intricate business environment.



1 AVARI HOTEL BRANCH Karachi South

It is a pilot Branch of Core Banking Application i.e. Profile, Pension, EOBI, Forex, Tax collection, Traffic Challan, Utility bills collection, Advances, Cash withdrawal/Deposit, Remittances, A/c Opening and Clearing. It is one of the finest branches in terms of its outlook and services. The Branch is located in the hub of commercial activities and easy to approach. On visiting the branch you may know why it is placed on the top of the list.



3 TURBAT BRANCH Gawadar

The Branch was opened in 1967 and has been recently renovated in order to place itself in a leading position. Branch premises is covered with a boundary wall, all three gates, one at the front, side and the gate at the backside of premises has been categorised as satisfactory in annual audit report. In Cash Department there are five counters for cash dealing for government receipts and payments and others for regular customers' cash receipts and payments. Customers are facilitated in every respect. Water cooler for pensioner and waiting seats arrangement for old citizens is arranged for their comfort.



2 MAIN BRANCH Sukkur

The Branch facilitates more than 5000 pensioners and daily collects more than 500 Utility Bills. ATM Machine is installed at the main gate and locker facility is also available in the Branch. Main Branch Sukkur feeds cash to 17 branches of Sukkur and Larkana Region. The Branch has minimized its expenditure to increase the profitability of the branch through various measures. The Branch has zero tolerance in terms of customer service and other functions.



4 CIVIL LINES BRANCH Faisalabad

The Branch demonstrated a high level of operational efficiency and has achieved excellence in customer services. The branch has state-of-the-art infrastructure; the branch management is managing and creating a conducive ambiance for the working staff. The Branch has deployed efficient and courteous officers on the counters for providing the best possible services in the shortest possible time to the customers, besides creating a 'Zero Compliant Culture.' This is vividly testified by the fact that in 2012 no behavioral compliant was recorded either from the permanent or walk in customers.





5 WAPDA HOUSE BRANCH Lahore Central

The infrastructure, ambiance and interior of the Branch is ranked as the top Branch of not only Lahore Central Region but of entire Punjab. Centrally heated and air-conditioned system with zero load shedding mechanism provides an ideal environment to customers, staff members and visitors.

Wapda House Branch confronts stringent competition in terms of customer turnaround due to presence of four major competing banks in the building. Pension and utility billing service is swift and completely modernized. Pensioners are provided with comfortable seating arrangement and prompt service. Spacious waiting lounge under the air-conditioned roof with ready water facilities is an obvious factor due to which customers choose Wapda House Branch for rendering their utility bills.



6 CIVIL LINES BRANCH Sargodha

Separate Customer Facilitation Hall adjacent to the main building was constructed and inaugurated in 2012 to facilitate more than 4000 government pensioners and utility bills customers. It has proper seating arrangements along with installation of split ACs and electric water cooler which has been highly appreciated by the branch pensioners and customers.

Main Branch building hall was renovated/refurbished with new/modern designs and accessories in order to accommodate more than 1500 salaried customers. It provides spacious and comfortable environment to account holders to deposit/withdraw with improved and spacious counters.

ATM machine has been installed by constructing separate

glass cabin having Split ACs and separate UPS and Generator installed to ensure 24/7 operation of the machine. More than 500 ATM cards issued to salary account holders, separate spacious counter for Western Union/e-Remittance, CFO i.e. A/c Opening, ATM card applications and enquiry purposes. Separate counter for handling IBT transactions. Separate cabin for Gold Loan customers to ensure confidentiality. In the first week of the month, additional cash counters are opened to facilitate the customers.

Electronic token machine has been installed to facilitate salary customers who are served on first come first basis.



7 MODEL TOWN RAHIM YAR KHAN Bahawalpur

Our branch is catering to the needs of thousands of customers including the salaried class. Since the inception of District Government System it is the only salary disbursing Branch in the district. Branch is engaged in all kinds of business including treasury, foreign currency, financing, etc which has shown remarkable progress. This was made possible through concrete efforts of the staff and management by improving the infrastructure and customer services. The branch was renovated/refurbished in 2010.

Structural changes were also made including construction of the separate hall for Government Section/Pension payment, etc, to facilitate the customers and pensioners. The branch is fully air conditioned and a vast area is also reserved for the parking of vehicles at the Bank premises. More than 40 staff members are posted in the branch to provide better/quality service to the customers. Branch is fully automated and provides every kind of banking services through online fund, transfer, ATM, FC to the customers. Branch has shown remarkable figures in terms of deposits and profit and remained volume leader in the Region for the last several years.





8 MAIN BRANCH

Daska, Sialkot

The Branch has improved infrastructure facilities, customer service and other banking services to the clientele. Separate desks for EOBI/Pension Payments, receipt of Government dues, Utility Bills have been set up. Designated officer has been deployed to facilitate customers at the entrance of the Branch. The availability of fresh drinking water at convenient places of the branch is placed.

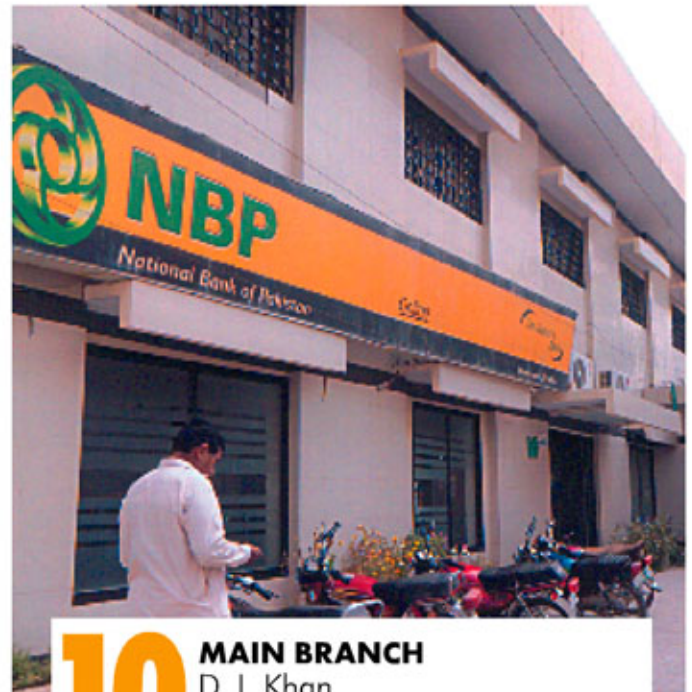
A decent seating arrangements has been set up and proper labelled counters to facilitate customers. There are designated counters for Global Remittance Payments, Installation of LED and ATM in the Branch premises for customer retention. Improved internal and external cleanliness of the Branch premises to working environment and in order to improve customer satisfaction.



9 BANK SQUARE BRANCH

Larkana

The Branch was established in 1974. Over here importance is given to pensioners/EOBI by providing value added services. Customer friendly environment and ample seating arrangement makes this branch a popular choice. Separate counters for utility bills collection and prize bonds are set up. The Branch has been converted from BBO to EBS (COAP). Foreign exchange is authorised and same day clearing through NIFT is made possible.



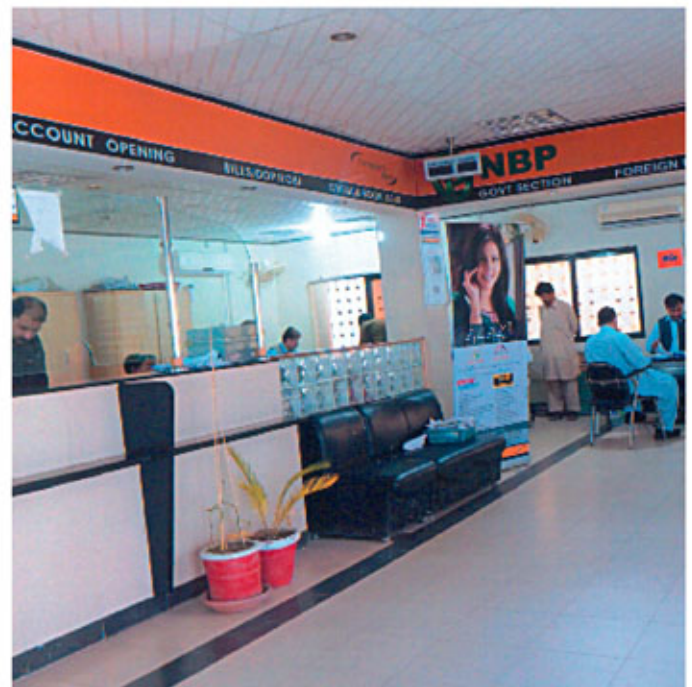
10 MAIN BRANCH

D. I. Khan

The Branch always arrange special counters during rush days of the month for pension payments, utility bills collection and payment of salaries to the government servants.

The Branch has placed water dispenser in order to provide pure drinking water to the customers of the Branch. The Branch has arranged shelter in the sitting area of the customers (Government pensioners and utility bills customers). Sufficient seating arrangement is provided for the customers. The branch is neat and provides hygienic, congenial and comfortable atmosphere to the customers.

It offers all available services of the Bank such as Gold loan, Advance Salary, Home Remittances and issuing of ATM Cards to customers as and promote business besides facilitating customers.





11 MODEL BRANCH Gulberg II, Lahore East

The Branch is ideally located in the commercial hub, Main Boulevard Gulberg, Lahore. Total area of the branch is more than five kanals while the covered area is around one kanal. Branch is in three storey building with an adequate space for staff and customers.

Ample parking space is available in front and right side of the building for use of customers and staff respectively whereas, the back side of the branch comprises of a lush green lawn. The Branch aims to provide efficient and dynamic services to its customers.

The branch is facilitating the customers including pensioners, tax collection and utility bills, etc. Supportive and energetic staff is always ready to attend to Branch account holders who are enjoying roomy space without facing any rush or queue.

Having an online tax and EOBI collection facility along with ample parking and idyllic location, most of the commercial and corporate sector clients prefer to visit this Branch which provides an opportunity for marketing the new clientele for the opening of CASA accounts.



12 ATHMUQAM BRANCH Muzaffarabad

NBP Athmuqam Branch was opened defying all kinds of geographical obstacles in the hilly and remote area of Neelum Valley.

This Branch is unique in many aspects, as it is directly under fire of Indian Army. Before 1992-93, the Branch was shifted to a safe location in a 'Morcha' to avoid gun fire and mortar shells of hostile Indian Army. The need for banking services in Neelum Valley has grown

twofolds. No other Commercial Bank has made any effort to open a branch in the area; NBP Athmuqam Branch is the only Branch which is located at the district headquarters of district Neelum AJK. It is situated at the distance of 85 km from Muzaffarabad. Neelum Valley is one of the most beautiful valleys of the State of Azad Jammu and Kashmir.

NBP Athmuqam Branch is located in the remote area, since infrastructure facilities are not easy to provide. The branch acquired special arrangements to provide online connectivity to the branch. The location of the branch can acquire trade business in future and a new trade route is being chalked out passing through this region and leading to China and Central Asia.

Neelum Valley is developing as the most sought after tourist attraction in the area, the business will flourish as the tourism grows. Being situated at the district headquarters of District Neelum the NBP Athmuqam Branch is providing the Banking services to Pakistan Army, AJK Government and General Public.

The NBP Athmuqam Branch offers all kinds of banking services to its customers which include, Salary Disbursements, Pension Payments, Government Payments/Receipts, Utility Bills Collection, Financing Facilities, Agricultural Finance and Savings Bank.



13 THE NEW CITY BRANCH Mirpur AK

The Branch was established and inaugurated by President AJK Sardar Muhamamd Yaqoob Khan in December 2012. The Branch is located at the outskirts of Mirpur City and caters to the suburban population of Mirpur and Dadyal areas. During the period of nine months the Branch has maintained an excellent customer friendly environment. No customer complaint has been recorded so far. The branch has opened 111 accounts during the period of eight months.



14 CIVIL LINES BRANCH Gujranwala

NBP Civil Lines Branch, Gujranwala is the largest branch of the Region. Beautifully constructed, the Branch provides all the modern banking facilities to the customers, i.e. air-conditioned banking hall with spacious waiting area, electronic token calling system, air-conditioned hall for government receipt/payment with seating arrangement for senior citizens. The environment is customer friendly and staff is courteous and caring.



15 TANDO ALLAHYAR BRANCH Hyderabad

It is only one Branch working in district Head Quarter. With zero complaint and excellent customer services to urban and rural customers.



16 MAIN BRANCH Bhakkar, Dera Ghazi Khan

The Branch was opened in 1960. The outlook of the branch is very impressive and designed with sufficient space to facilitate the customers with regard to deposit /withdrawal, payments of utility bills and pension.

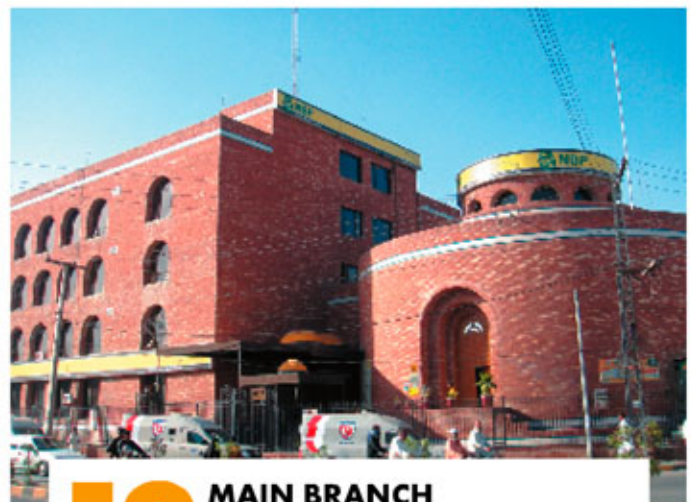
ATM has been installed for the facilitation of the customers round the clock. The branch has impressive floor, counters and appropriate seating arrangements for a large numbers of customers who daily visits the Branch, they are provided with sufficient car parking.

The staff of the Branch is efficient, trained and well equipped with essential knowledge and skill; discharging their duties effectively and courteously with zero complaint environment.



17 NBP PRIME MINISTER SECRETARIAT BRANCH Islamabad

Housed inside the Prime Minister Secretariat premises in the Red Zone Islamabad. It is one of the most important branches of FEDC Region Islamabad both in terms of its sensitive clientele and location. Senior citizens are dealt on priority basis and special attention is paid to quality services to clients. Good seating arrangement and efficient on-the-counter service is the secret of branch's success. Exceptional customer service of the Branch resulted in the increasing number of new accounts being opened with an increase of 57% in the absolute deposit base.



18 MAIN BRANCH Multan

The Branch functions as the Treasury Branch with sizable government/foreign business being conducted here. The Branch also serves as a training centre and compliance with all regulatory, PRs, and Bank's regulation is maintained. Business and operations' risks are kept in view in accordance with the internal controls. The interior and sitting arrangement at the premises can be termed as chic and comfortable.



19 SKARDU BRANCH

Gilgit

NBP Skardu Branch was established in 1967. It is online category -II branch. Skardu Branch is the feeding branch of Baltistan Division of Gilgit-Baltistan. It is the only sub-chest branch which fulfills the cash requirements of other three category-I branches of Baltistan Division. To maximize the customer satisfaction, the cash counter has been relocated and renovated according to the standard and approved design. Along with this all interior and exterior furnishing work has been completed. Skardu is a region/area where in winter season temperature reaches to 15C to -20C. In this severe cold weather, Branch management and staff are performing their duties with dedication; and because of this professional attitude of the staff the branch has established zero complaint culture. The branch is also providing the services to the two Brigades of Army, serving at the border area (Line of Control) with India. The Branch is located in the center of Main Bazaar of Skardu and attracts the local customers as well as the Pakistani and foreign tourists. ATM is installed and is functional. All government transaction i.e., salaries, pensions, EOBI, Government transactions are performed in the branch. The Audit Rating of the branch has been improved from 'C' to 'B' because of the strong Internal Control in the branch and smooth daily transactions. There is a prominent decrease in NBP General Account entries and no fraud and forgery has been ever detected since the inception of the branch.



20 TALAGANG BRANCH

District Chakwal, Jhelum

The branch was acquired and renovated in 2008 according to set standards of the Bank and the branch recorded zero level of complaints in 2012. Pensioners of the branch are promptly served and separate cash counter is specified for the pensioners without affecting the general clientele of the branch. All sort of Home Remittance customers are being attracted by the branch. Signboards/placards pertaining to Western Union, e-Remittance, and Xpress Money are installed at prominent places of the branch. ATM facility was provided by the branch in 2012. However, people term NBP ATM as best ATM in the area.



21 NBP CORPORATE BRANCH

Rawalpindi

All types of facilities are provided to customers under one roof including salary/pension payment, Foreign Exchange, Government Receipts/Payments, receipts of Traffic Challans/Utility Bills, Payment of Foreign Remittances like e-remittance and Western Union besides availability of lockers. ATM transactions are balanced on daily basis. The branch has been renovated to facilitate the customers according to their needs. The branch is now very attractive and spacious to accommodate the clients even during salary and pension issuance days.



22 HAYATABAD TOWNSHIP BRANCH

Peshawar

Hayatabad Township Branch, Peshawar, is located in Government Offices cum residential locality of the city and is catering to the needs of large number of Government Departments and its employees along with the residents of the area. However, in order to have better word of mouth and to attract new customers the Branch management emphasizes on customer services at the Branch. Importance is being given to customer services and every team member is motivated to deliver his/her best. Proper display of counter-plates, queue bars and proper sitting arrangement helped in improving our customer services. For good first impression all efforts are being made to concentrate and maintain the interior and upkeep of the branch. A clear display of two major products namely, NBP Cash & Gold and NBP Online, have been affixed at the main entrance, resultantly not only regular visiting clients get to know about the products but also all those passing by potential customers can visit to know the details of various schemes. Stressed is also given to deliver multiple services to clients instead of just the required one. Special Counter for pensioners is made operative, a large number of students are catered as a Booth has been made operative at Institute of Management Sciences, Hayatabad, Peshawar for fee collection. Special desk for FBR collection is available for tax collection within the branch. To ease passport fee depositors, separate counter for Passport Fee Collection