



# Newsline

since 2006

July/August 2019

A person wearing a dark hoodie is sitting at a desk, viewed from behind, using a laptop. The background is a dark blue digital space filled with binary code (0s and 1s) and a network diagram of white nodes connected by lines. The overall theme is cybersecurity and digital technology.

## Information & Cyber Security at NBP

**NBP has very effectively implemented a system to deal with the cyber security of the Bank to strengthen the trust and confidence of its customers**

### Change is Always for the Better!

The month of September ended on a sad note as powerful 5.8-magnitude earthquake jolted Pakistan-occupied Kashmir and several cities in the north-eastern parts of the country, killing and injuring over 300 people. Condolences to the families who lost their loved ones and prayers for country's security and safety.

On the work front, NBP witnessed collaboration and emergence of new groups as part of reorganization 2019. Successful restructuring involves good preparation in advance, good planning which will address all the programmatic areas, support services which are needed to advance organizational requirements to achieve set goals.

Change can be difficult to accept, particularly in big companies, which are set in their ways. However, change can be effective and meaningful only when people adopt themselves to new environment. Change allows people to rise.

The most valuable people in an organization are those who continuously develop new approaches and strategies to face the various challenges. Without change, companies may soon find themselves falling behind the curve and losing ground compared to their competitors. They need to adapt to keep up with the times.

**Asra Adnan**  
Editor

**Regret!**

*In our last issue, on page 24 the pictures were erroneously captioned as Khunjrab Bypass Pak-China Border. And on Page No. 25 caption of picture of Toli Peer is wrongly placed. In the centre pic Karimabad is not the capital of Hunza its Aliabad.*

*The Editor regrets the error.*

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

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

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

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Contributions to NBP Newsline may be sent to Strategic Marketing Division, Strategy & Business Analytics Group, 2nd Floor, Head Office, Karachi.



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## Tightening the Information & Cyber Security

**Data security has been of great importance in the financial sector. It becomes all the more necessary since the very foundation of banking lies in nurturing trust and credibility of its customers.**

## Information & Cyber Security

According to International Standards Organization (ISO) 27032 standard, "Cyber Security relates to actions that stakeholders should be taking to establish and maintain security in the cyberspace", where cyberspace is the complex environment resulting from the interaction of people, software and services on the Internet by means of technology devices and networks connected to it. Cyber security has a unique scope requiring stakeholders to play an active role in order to maintain, if not improve, the usefulness and trustworthiness of the cyberspace. The other related terms are briefly mentioned below:

- Information security is concerned with the protection of confidentiality, integrity, and availability of information in general, to serve the needs of an information user.

**Confidentiality** ensures that the information is protected against disclosure to unauthorized users.

**Integrity** ensures that the information is protected against unauthorized / improper modification.

**Availability** ensures that the information is available when needed by authorized users.

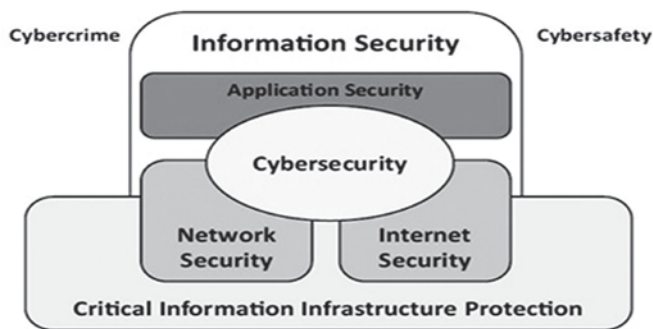
- Application security is a process performed to apply controls and measurements to an organization's applications to manage the risk of using them. Controls and measurements may be applied to the application itself (its processes, components, software and results), to its data (configuration data, user data, organization data), and to all technology and processes involved in the application's life cycle.

- Network security is concerned with the design, implementation, and operation of networks for achieving the purpose of information security on networks within organization, between organizations, and between the organization and users.

- Internet security is concerned with protecting internet-related services and related ICT (information & communication technology) systems and networks as an extension of network security in organizations and at home, to achieve the purpose of security. Internet security also ensures the availability and reliability of internet services.

- CIIP (Critical Information Infrastructure Protection) is concerned with protecting the systems that are provided or operated by critical infrastructure providers, such as energy, power and telecommunication departments. CIIP ensures that those systems and networks are protected and resilient against information security risks, network security risks, internet security risks, and various other cyber security risks.

Figure 1 summarizes the relationship between various security domains.



Relationship between various security domains.  
Source of information: ISO standard 27032 ([www.iso.org](http://www.iso.org))

- Cybercrime is the criminal activity where services or applications in the cyberspace are used for or are the target of a crime, or where the cyberspace is the source, tool, target, or place of a crime.

- Cybersafety is the condition of being protected against physical, social, spiritual, financial, political, emotional, occupational, psychological, educational or other types or consequences of failure, damage, error, accidents, harm or any other event in the cyberspace which could be considered non-desirable.

## Role of Information Security Division (ISD), Risk Management Group:

Information Security Division (ISD) has been created in 2017 by NBP under Risk Management Group. Previously, the function of information security was being managed by a department under Information Technology Group. However, keeping in view the latest trends of cybercrimes and online frauds, the decision of extending the information security function to the level of a division at NBP was made for bank wide control of information security under Risk Management Group. The division has been led since 2018 by Syed Alay Raza, the EVP / CISO and Divisional Head of ISD. This division currently has four wings namely (1) IS Policies, Procedures & Guidelines Wing, (2) IS Governance, Risk & Compliance Wing, (3), IS Incident Management & Forensics Wing, and (4) IS Monitoring & Analytics Wing. The role of ISD is to govern the information security function across the bank, and orchestrate the interactions of various stakeholders of the bank's projects to achieve information security objectives. It includes the oversight of technical information security controls development, implementation, monitoring and reporting. In case of cyber security breaches and subsequent reporting to the regulator and external agencies others, ISD has the role of investigation support, reporting, and coordination with relevant authorities. ISD is responsible for management and mitigation of information & cyber security risks across the enterprise by devising strategies to monitor and address current and emerging information security risks. Being a subject matter expert on the information security controls, ISD engages the respective stakeholders for clear understanding, incorporation, monitoring and improvement of the controls. It leads the implementation process of information security controls to be executed in effective and efficient manner.

## Efforts of Information Security Division to create information security awareness among NBP employees and customers:

ISD has put efforts through multiple channels for developing the information & cyber security awareness to educate NBP employees about the risks of violating the policies and acceptable use guidelines related to information protection. The program comprises of several elements including:



- Emails – Dissemination of information security guidelines and awareness in periodic manner.

- NBP intranet – Availability of information security guidelines and awareness content, information security policy, and acceptable use guidelines at NBP intranet website for easy access of employees.

- NBP Newslines – Manuscript contributions on user awareness and case studies under regular "Information Security Highlights" feature.

- Classroom based trainings/workshops – Information security awareness



workshops for NBP employees across the country at NBP staff colleges.

●Computer Based Testing - CBT on e-Learning portal to determine whether employees understand general information security principles and the contents of NBP information security policy.

SBP has also mandated advised the banks to create information security awareness among their customers in the light of recent attacks on digital payment systems, specially the card infrastructure. For this purpose, ISD is playing a vital role by developing the awareness content for dissemination to customers through SMS messages, emails, social media, and NBP website while taking in loop the other stakeholder groups. Below is the snap of a part of developed content:

Security ●Social Networking ●Data Security in Portable Mobile Devices  
●Botnet ●Password Security ●Social Engineering  
●Clean Desk and PC Security Measures ●Secure Workplace  
●ATM skimming fraud awareness ●Blockchain, cryptocurrency and bitcoin  
●Forced crypto-mining ●Social media etiquettes

Major documents developed by Information Security Division for IS governance:

- Information security policy v3.0
- Cyber security management framework v1.0

## WATCH OUT!

### 1. Secure your Identity and Payment Card

Always take reasonable steps to keep your card safe and your PIN secret. Neither your bank nor any agency is authorized to ask you to disclose your PIN.

### 2. Ensure confidentiality of your PIN and CVV

For payment cards, select random combination of numbers for PIN to make it the hardest for a criminal to guess. Also change PIN number at frequent intervals. Also protect three-digit CVV at the back of your card for online transactions.

### 3. Secure your Payments

Always provide the card details and information only to secure and trusted vendors/merchants/websites.

### 4. Make yourself Familiar with Frauds

Make yourself familiar with the possible internet frauds. Do not be convinced by the persuasive and attractive traps of hackers.

### 5. Subscribe to NBP Digital

To track your account transactions and make secure & convenient payments, subscribe to **NBP Digital**, the digital banking app of NBP.

### 6. Check SMS Alerts and Account Statements

Regularly check SMS alerts to keep yourself updated with the transactions on your card. Also reconcile payment card account statements to keep track of the card usage.

### 7. Contact Call Center

NBP has the call center for 24/7 customer support. Contact NBP call center at (021) 111-627-627 in case of any problem or enquiry.

### 8. Discard your Card Properly

In case you need to discard your payment card, always cut it vertically at least in four parts to avoid the misuse.



### **Syed Alay Raza, EVP/CISO (Chief Information Security Officer), Information Security Division, Risk Management Group**

The leadership role of bank's information and cyber security is with Syed Alay Raza, EVP. He joined NBP as CISO / Divisional Head, Information Security Division, Risk Management Group in 2018. He possesses cross-functional technology experience of 20+ years in Information Security, IT Operations, Risk Management, Project Management and IT Audit. He has worked with the renowned international organizations and financial institutions including World Bank, IFC, CIDA and USAID in various countries.

*Figure 2: Customer awareness content developed by ISD.*  
The circulated bank-wide emails to all staff by ISD regarding recent threats and vulnerabilities of information & cyber security domain include but are not limited to the following topics:

- Cyber Security ●Confidentiality ●Ransomware ●Malware ●Adware
- Email Use & Security ●Phishing attacks ●Internet Usage ●Browser

- Information security risk management framework v1.0
- Information security incidents and forensics management framework v1.0
- Internet banking security framework v1.2
- Acceptable use of information assets guidelines
- ATM anti skimming guidelines

The above documents, along with other information security documentation, are available at NBP intranet address <http://10.1.0.28/isd>

#### *Role of Information Technology and other Groups:*

While the role of ISD-RMG is to communicate/recommend/acquire & review appropriate IS Controls for safeguarding NBP's information assets as per the bank's information security policy, information technology is a key function to enable the success of cyber security management. Most of the bank's information, whether at rest, in transit or in process, resides at information technology driven systems where ITG is the custodian of information systems in the bank to the most extent. Therefore, IT security function within Infrastructure & Technology Division – ITG is also working as an extended arm of ISD – RMG for information & cyber security at NBP.

In this regard, the role of other groups i.e. all business and support groups cannot be ignored in building the effective defense at internal and external layers of the organization. Their responsibilities include making every bank's employee under their respective domain aware (in-line with ISD guidelines) to exhibit the vigilant behavior while dealing with information systems of the bank. They are also responsible to identify and classify their respective information assets and data to assist in the information security risk management processes.

Key points for NBP users to understand cyber security and respond effectively

#### Understand the risk:

In NBP, keeping in view the standard definition, cyber security refers to the collection of policies, guidelines, security safeguards and technologies that can be used to protect the bank's cyber environment, users and its assets. With the advancement of internet and related technologies, cyber security is a major concern for organizations globally as the internet has opened many ways of external attacks from adversaries. Cyber security, in addition to various technical and administrative controls, needs due care and vigilant approach by end-users to protect themselves from any of the cybercrime or cyber-attack components including:

- Phishing attacks: Seeking unauthorized information disclosure via emails (spams, attachments, links) and other communication channels.

- Data leakage or information theft: Includes PII i.e. Personally Identifiable Information such as bank account details and credit card numbers.

- Malware injection in systems, networks, devices etc.: Systems may be damaged or become agents of attack (zombies as the part of botnet) after being infected with malicious software.

- Reputational damage of individuals, groups, entities etc.: Sharing of data/information without owner's consent via one or



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more electronic channels, such as social media.

- Other forms of computer and internet based crimes (financial information exchange, frauds etc.) or cyber terrorism (threat messages, posts etc.) in individual capacity or collectively organized manner.

#### **KEY POINTS to exercise 'due care' and 'vigilant' approach**

- **KEEP** the antimalware/antivirus software updated.

- **PERFORM** regular scans of computer system via updated antimalware/antivirus software.

- **KEEP** your passwords protected (do not share with anyone in any circumstances whatsoever) and avoid writing them on paper or storing electronically. Change your passwords periodically in regular manner.

- **KEEP** your passwords strong enough that they should not be easily cracked. A strong password is minimum eight characters in length with a combination of alphanumeric characters having at least one capital letter, one small letter, one number and one special character, with no consecutive use of alphabets or numbers.

- **Always SCAN** downloaded files to identify malware infections before copying or opening them.

- **TAKE** extra precautions when installing browser plugins. The more plugins or add-ons a browser has, more it will be vulnerable to cyber-attacks. Keep the browser updated and frequently check privacy and security settings of browser.

- **CONSIDER** what information you post on social media as this information can be the basis of fraud. Think before you post!

- **Always SHRED** or properly dispose of the confidential information which is no longer required.

- **DO NOT** open attachments or click links in emails sent from unknown or untrusted senders. They usually ask you to verify your information or lure towards attractive monetary gains. Apply the same vigilant approach for emails of known contacts, unless you are certain that you will not be taken to any malicious or infected place.

- **DO NOT** click unknown links in messages on social media. Such links may be fraudulent paths to malware or social engineering attacks.

- **DO NOT** select/use same password for multiple accounts.

- **DO NOT** use work email for accounts at social media.

- **DO NOT** use third-party email accounts (Gmail, Yahoo etc.) for work-related communication i.e. official correspondence and data transfers.

- **Neither DISCUSS** confidential and work-related matters in public nor share them on social media sites/apps.

- **Never KEEP** your computer unlocked while moving away from the desk. ♦



# Open Forum

## NBP Newline invited NBPIans to pitch in their ideas and suggestions on Information and Cyber Security

### NBP ALL SET TO COPE WITH ATM SKIMMING THROUGH ITS EMV DEBIT CARDS



ATM skimming is most common type of cyber-crimes that our bank faced in recent times. Now, NBP is all set to fight with this ATM Skimming through its new EMV Debit Cards. All existing magnetic strip cards are now being replaced with new EMV cards. Magnetic strip cards are most vulnerable to ATM Skimming because it store all information on its magnetic strip on the reverse side of ATM and it's very easy to copy the magnetic strip's stored data through a skimming device that can easily be purchased online less than 50 dollars. When magnetic strip ATM card is swiped this skimming device helps fraudsters to copy data and make a clone ATM card. But recently introduced EMV cards are very secure because they don't store data on its chip rather every time you transact a unique encrypted code is generated which cannot be used another time so, it makes impossible for the fraudsters to make a clone or copy your data. Therefore, it is responsibility of front end staff to educate their customers regarding benefits and features of new EMV cards to make it a success.

**Syeda Sana Batool**  
OG-II/ Operations Manager  
NBP Sargodha City branch

### INFORMATION AND CYBER SECURITY AT NBP

Cyber security or information technology security are the techniques of protecting the computer, network, programs and data from unauthorised access or attacks that are aimed for exploitation.



Major areas covered in Cyber security are (A) Application security (B) Information security (C) Disaster recovery (D) Network security

Cyber security is important for every profit and no-profit making institution. National Bank of Pakistan carry important information about the customer and the attackers know it, so it is important for bank to have a robust cyber security in place. Below are the few main points that describe why cyber security is important for bank. Leakage of data or information can caused serious problems and lead to loosing public trust, and causes customer insecurity. It is responsibility of our bank to communicate and inform to customer about the cyber security and other measure they

must take to prevent and protect their personal data and information, Bank should have a strong cyber security plan. Penalties for non-compliance can be abrupt for banks just not only for financially but also in greatly increased oversight having a compliance standard which stimulates banks to focus on cyber security. When a bank says compliant, it ensure that it is meeting consensus security and protecting the customer data. When a bank gets data breach, consumer lose time and money. A bank may recover fraudulently spent money fully or partially but it does not work all the time. The action that occur due to bank data breach is time- consuming, stressful and full of pressure. Consumer needs to cancel the cards, check statement and keep their eyes open for complications in case of data breaches. It is difficult for consumer to handle data breaches as they know their data and information is in the wrong hands. Besides cancelling the cards and letting down the fraud, a consumer cannot have a good night sleep as the personal information can be used against a person. After a consumer's personal data gets stolen, it floats perilously out of control, cyber-security is most important to banks as they carry personal and private information of consumers.

**Naeem Ahmed Phulpoto**  
OGIII, NBP Main Branch Khairpur Mirs

### INFORMATION AND CYBERSECURITY AT NBP AND THE ROLE OF INTERNAL AUDITORS

Cybersecurity is defined as the technologies, processes, practices designed to protect an organization's information assets--computers, information, systems, programs and data from



unauthorized access. As per ECIIA (European Chartered Institute of Internal Auditors) cybersecurity has become one of the biggest risks for financial organization in general and for banking industry in particular. It is due to their increasing reliance on computers, ATM systems, information systems and, programs, digital Apps and data. Security breaches either in the form cyber-attacks, ATM skimming devices or data theft negatively impact the organization both financially and in terms of reputation. As per Global Technological Audit Guide (GTAG) four common sources of cyber threats are cybercriminals, hacktivists, service providers and developers of substandard systems.

At NBP, the management has introduced various preventive and detective controls to protect the integrity, confidentiality and availability of information. Cybersecurity related controls have been introduced in the bank

particularly to protect the information of customers, employees and financial data. Risk management process of cybersecurity at the bank is being performed by three lines of defense. First line of defense includes the operations management i.e. Managers, Operations Managers, Tellers and Supervisors. They own and manage the data processing, system administration and other controls related to the safeguarding of assets. They also ensure secure usage of ATM, restrict teller posting and maintain skilled IT staff. The second line of defense is being performed by the Compliance Department. Their functions mainly include monitoring key cybersecurity risk indicators and collaborating with the first line of defense to deal with the security information. They ensure and help implementing fidelity and secrecy of customers' information as per measures defined in SBP BPRD Circular No.08 dated 08.10.2018. Moreover, they also assess the relationship and services of third party service providers that include vendors and suppliers. Third line of defense is internal auditors. Internal auditors at NBP are using an update approach for providing assurance to the higher management & the Board over cybersecurity risks. Internal auditors assure following points while assessing the bank's cybersecurity risks:

- Who has access to the branch's most valuable information?
  - Validating that cybersecurity provisions are included in the business continuity plans and disaster recovery testing efforts.
  - Conducting independent evaluations of preventive and detective controls related to cybersecurity and recommending improvements.
  - Evaluating cyber risks in case of third parties and suppliers.
  - Is the management prepared to react timely if a cybersecurity risk occurs?
- It is important to know that the bank is suffering continually the consequences of cyber-attacks. The least we can follow the following lessons which have been learned from Cyber-attacks.
- Every employee should know his/her responsibilities regarding cybersecurity and adhere to them.
  - The branch's staff should apply foundational security measures that include password hardening and ATM checking for skimming devices.
  - IT staff should know how to recognize and respond to hacking attempts.

In order to save the bank's interest, it is high time the management focus on cyber preparedness in case of cyber-attacks rather just communicating cyber awareness.

**Muhammad Imran Ramzan,**  
Officer Grade I/ Sr. Auditor  
Audit & Inspection Office(C) Lahore



## For the Love of Cricket...

**Former Pakistan Captain Wasim Akram met NBP President and showed keenness in offering his services to train and groom young cricketers of NBP. He feels that there is no dearth of talent in Pakistan, it only has to be scouted and groomed properly.**



*He* was of the view that nowadays cricket is very different from what it was in olden days. Today there is professionalism and top class facilities for the players.

He said, 'We need to work on a setup which is attainable to set a clear pathway for the next generation of cricketers to graduate to the top level.' One of his visions is to encourage more and more youngsters to focus on cricket and take up the game.

Sports play a very important role in the development of youngsters and, with the new structure, we want to encourage youngsters to consider cricket as a serious career-option.

The President assured him of NBP's support through NBP Sports Club, NBP is eager to bring reforms in grooming young talent and giving them the chance to thrive on a national level. ♦





# One day meeting with Service Quality field team



**Keeping in view the present day challenges and with the aim to make Service Quality Group a goal oriented unit, SQG management team held a one-day meeting with Service Quality Coordinators and Officers at NBP Head Office, Karachi.**



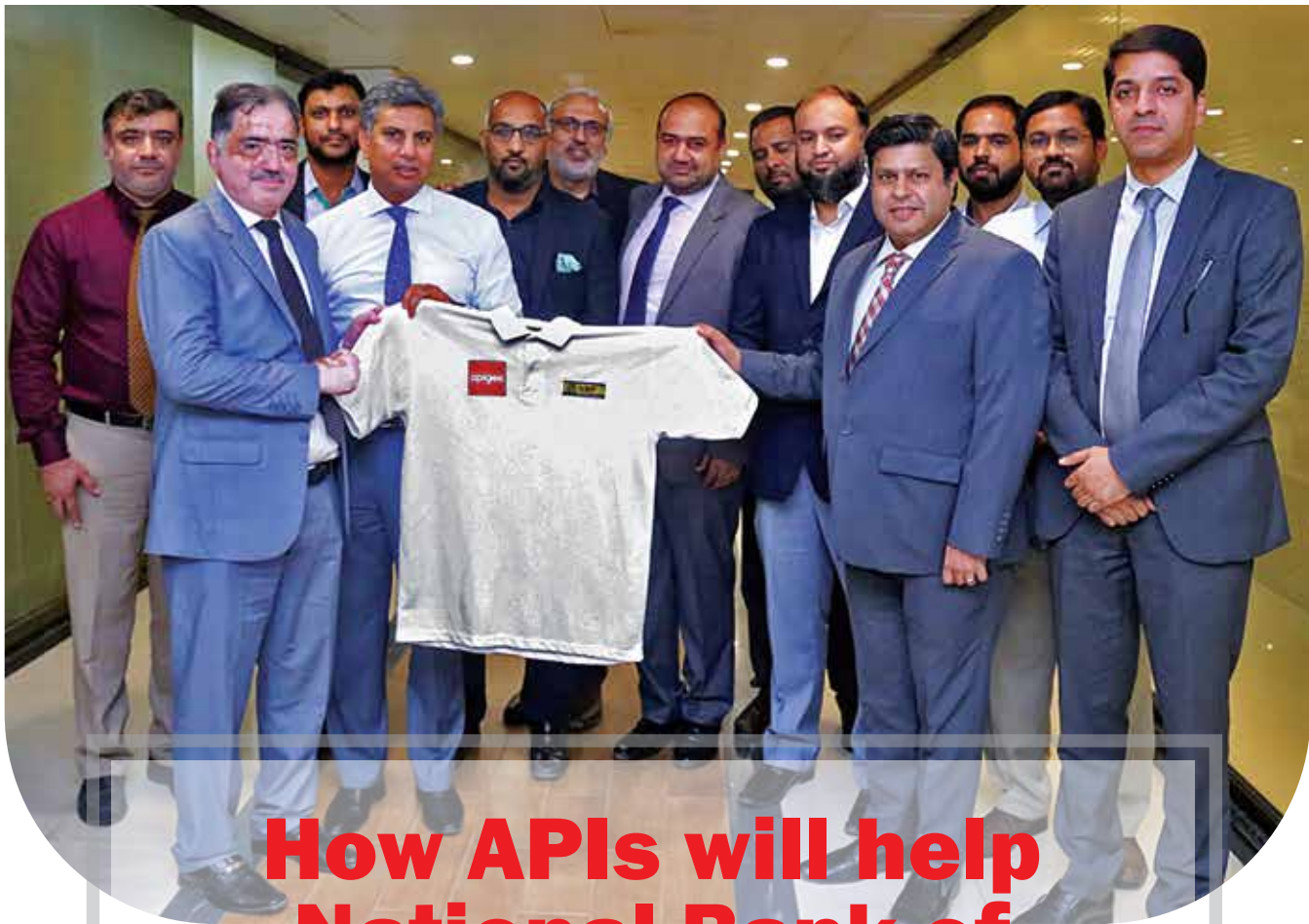
In the opening address Mr. Shaukat Mahmood, EVP/Group Head, SQG explained that the meeting provides a brainstorming platform for exploring and developing future strategic opportunities and solutions for meeting challenges towards better performance of SQ field team & improved Service Quality. The ultimate aim being to establish SQ practices which are sustainable, robust, pragmatic, and analytical, this can only be achieved if the SQ field team is effective and understands their role & function. He also conveyed the keen interest the senior management & the Board of Directors have shown towards improved customer service & their directives for positive and impactful change in Service Culture in the Bank.

Subsequently, Mr. Javed Ashraf, SVP/ Divisional Head, QAW and the Divisional Head, CMW conveyed their expectations on result oriented efforts & performance by taking concrete steps for resolution of SQ issues in

coordination with branches & Regions. While appreciating efforts of SQCs/SQOs they urged for enhanced & cohesive efforts to bring positive change in Customer's perception about NBP. They also shared future plans and strategies and invited feedback & comments. Mr. Aijaz Hyder Shaikh, VP/Wing Head also briefly shared his observations on the Branch Checklist and the expected improvement desired in future.

The formal session was started by Mr. Fawad Ahsan, Wing Head-QAW with a briefing to the participants on the purpose of this session, thereafter inviting the field teams to share their experiences and feedback. The SQCs & SQOs appraised SQG Management with their feedback on existing SQ project/initiatives, discussed challenges faced in the field and provided their suggestions. This participation in the session also created a sense of inclusion for SQCs & SQOs in planning and bringing improvement in SQ systems & mechanisms.

The Wing Head-QAW then shared Network wise performance evaluation vis a vis branch coverage, cost, impact & the intended targets, besides sharing of deficiencies observed in execution or understanding of JDs & role of SQ field functionaries. It was also emphasized that in order to analyze the degree of improvement it is imperative to keep track of activities performed, maintain reliable/accurate MIS and perform in unison to achieve tangible results. A separate presentation was also shared on the MIS based on Branch Visit Reports and focus points were agreed to work upon with special emphasis on cohesive & coordinated efforts with branches & Regions, educating them on SQ function as facilitators with sole aim to bring a sustainable improvement in Service Quality and developing a customer centric approach. The session ended with a resolve by all to further gear up the efforts to achieve the targets.◆



## How APIs will help National Bank of Pakistan modernize the banking experience

### Sign Up

*Zohaib Ali Khan, Head of Mobile Financial Services, and Nadir Ikram, Technical Lead at the National Bank of Pakistan inform us about how NBP uses APIs to help implement digital banking and reduce the burden of legacy manual processes.*

NBP, Pakistan's largest government-owned bank, serves private and commercial customers and also acts as the government treasury bank. This means that it handles all government transactions—including disbursements and cash collection. In the past, every government transaction had to be handled physically through the NBP branch network. But in a populous country like Pakistan, managing the huge volume of financial transactions is a big task, especially if a single bank is the only conduit. While we're still in the early stages, here are a few ways that we're actively working to find solutions that overcome these challenges.



## Using APIs to increase access

Our digital banking implementation team, which includes product developers and a small in-house think tank, is responsible for developing new technology and out-of-the-box solutions tailored to the requirements of different areas of the bank.

Recently, we developed a plan to open up the NBP government mandate to other banks and third-party fintech partners. Under this new model, instead of relying solely on our own channels, customers can now transact through fintech apps and other approved Pakistani banks. To be able to roll out a solution that would be reliable, scalable, and secure enough to meet our needs, we adopted Google Cloud's Apigee API management platform. This platform allows us to accelerate our product development, so that we can compete in the fintech space. It also gives our customers access to a wide range of banking services through our own and partner channels.

As a government bank, NBP has to deal with a lot of procedural hurdles, which have slowed down our entry into the fintech market. Additionally, legacy systems required us to develop solutions for each particular channel and use case. APIs and API management increase the reusability of our services, while also bringing ease and speed of getting our services to market. In fact, we've seen the time it takes to offer a new solution reduced by 20%. Apigee not only helps us to achieve our go-to-market goals—it enhances our capacity to capture new and unique use cases across multiple channels. We appreciate the speed, agility, and security that Apigee brings us, along with its many out-of-the-box features.

## Reducing barriers to consumer services

One example of how we're using Apigee is our passport collection use case. In Pakistan, to obtain a passport, citizens have to visit an NBP branch. This can involve waiting in long lines to deposit the government-required passport issuance fee. The sheer volume of these transactions was overwhelming our local branch teams, and costs for this type of manual transaction were high.

**To address these concerns, we developed an API that allows not only NBP branches, but also third-party banks and fintechs, to accept passport issuance fees. Customers can now visit the bank or fintech provider of their choice, reducing the load on NBP, while the government passport department inspectors can now easily reconcile these transactions.**

Furthermore, the government had problems reconciling the fee collection with the passport transactions.

To address these concerns, we developed an API that allows not only NBP branches, but also third-party banks and fintechs, to accept passport issuance fees. Customers can now visit the bank or fintech provider of their choice, reducing the load on NBP, while the government passport department inspectors can now easily reconcile these transactions.

We also developed a bill payment solution with Apigee that gives customers the possibility of paying utility bills online. Previously, the NBP process was inefficient. We had an in-person bill payment mechanism operating in our 1,500+ bank branches. Now, we've integrated the payment API with the branch channel so that bill payment is automated, whether it takes place in a branch or online.

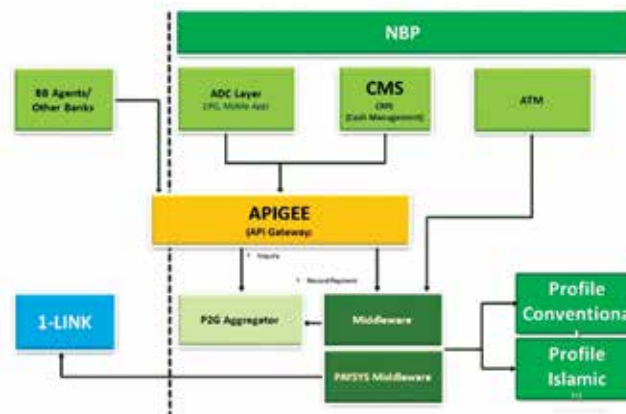
## Increasing the API footprint inside and outside the bank

Now that we've implemented the Apigee platform, our partner ecosystem is benefiting from it and growing, too. We've enrolled a wide range of fintechs that are developing products in the corporate payment space. We're also planning to partner with several incubation centers to provide our APIs via sandbox environments, once our Apigee developer portal goes live. Other fintechs will be enrolled through the incubation centers as well. Finally, alternative third-party partners, such as fintechs and banks, will consume our APIs and/or partner with us for product development.

We've currently published 10 APIs and by the end of this year, we expect to have 25 to 30 live. We're looking forward to implementing monetization, but not necessarily with revenue as the primary focus. As NBP is a government-owned bank, we have a responsibility to act as a catalyst for smaller players,

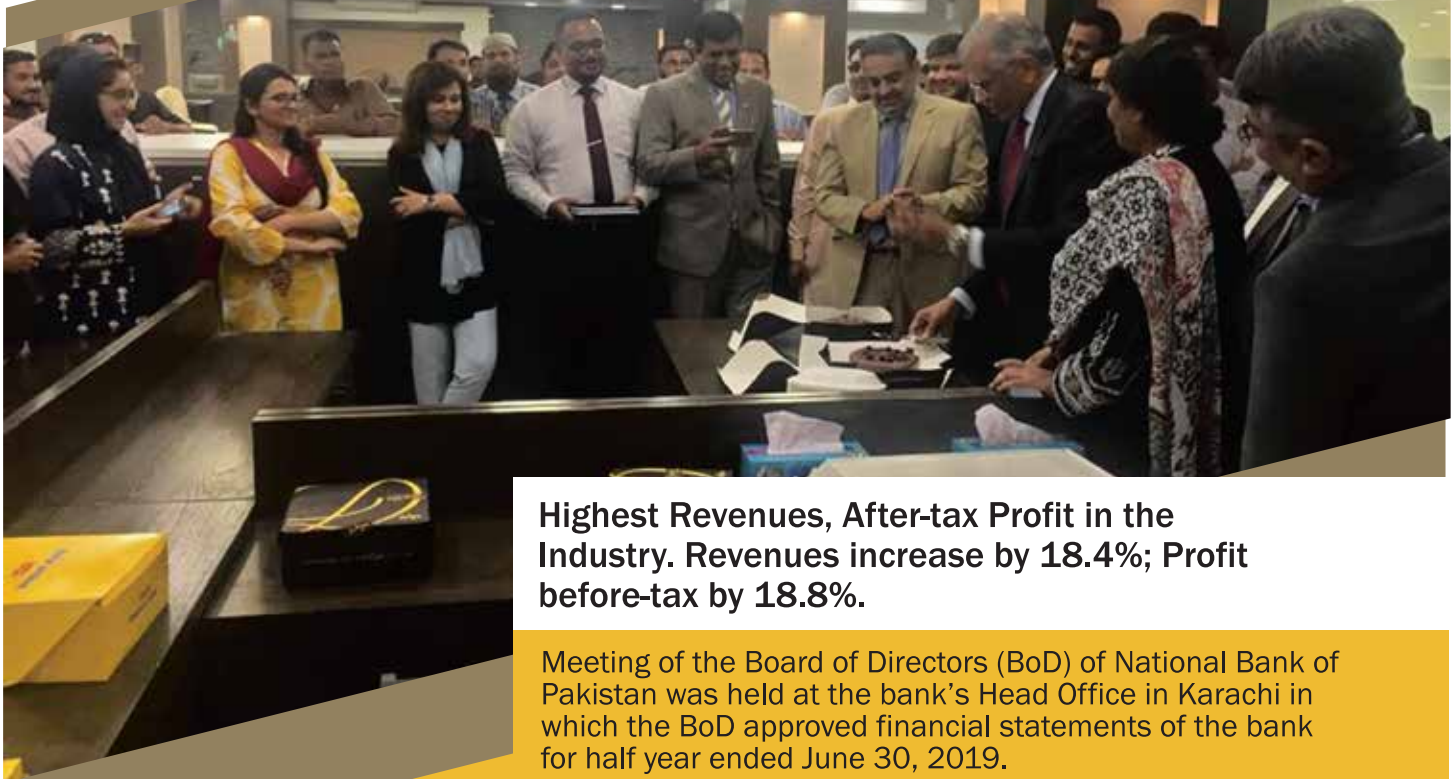
and we see monetization expertise as an opportunity for fulfilling our mandate to help fintech startups grow and mature. In the long run, API revenues will certainly become more important, but the short-term goal is seeding innovation in the marketplace and providing the best possible retail banking experience for our customers, nationwide. ♦

NBP – Application Architecture



# Half Yearly Financial Results

for June 30, 2019



**Highest Revenues, After-tax Profit in the Industry. Revenues increase by 18.4%; Profit before-tax by 18.8%.**

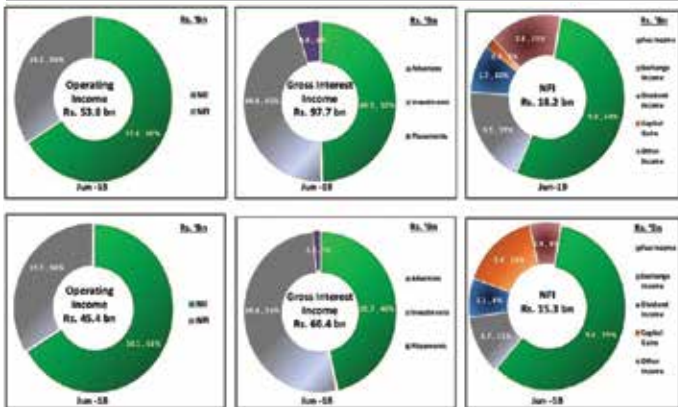
Meeting of the Board of Directors (BoD) of National Bank of Pakistan was held at the bank's Head Office in Karachi in which the BoD approved financial statements of the bank for half year ended June 30, 2019.

Profit before taxation amounted to PKR 20.4 billion, registering an increase of 18.8% against June, 2018. After-tax profit amounted to PKR 11.1 billion being 11.1% lower than PKR 12.5 billion of June 2018. The drop in after-tax profit is mainly due to the higher taxation charge of 46% compared to 27% for June 2018. Overall revenues of the bank amounted to PKR 53.8 billion which is highest in the banking industry, and is also 18.4% higher than the bank's revenues for the corresponding period last year. Growth is attributed to volumetric growth in earning assets, and increase in the discount rate over the period. During the period, the bank paid PKR 47.1 billion as profit to its depositors. On the back of increased deposits and higher profit rates thereon, the profit paid is 81.9% higher than PKR 25.9 billion paid for the half year ended June 30, 2018.

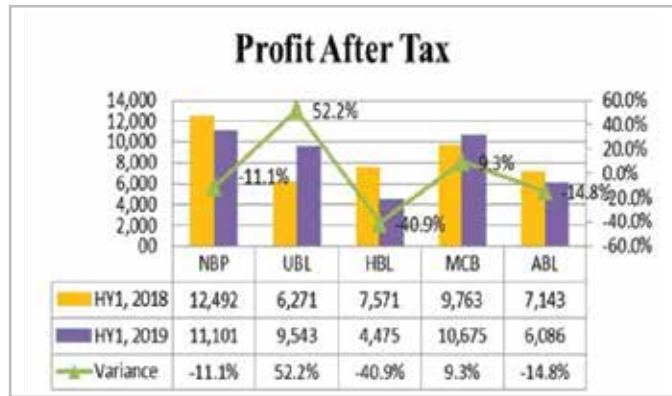
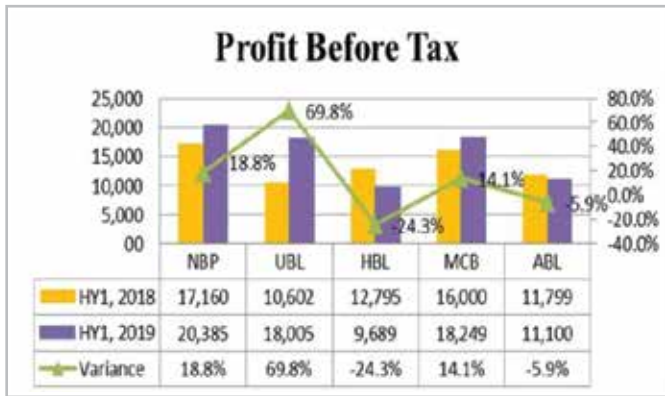
While net interest income increased by 18.0% to PKR 35.6 billion, the bank's non-fund income also increased by 19.3% to PKR 18.2 billion as against PKR 15.3 billion earned during the corresponding period last year. Complementing objectives of the government and SBP, the bank is aggressively promoting home remittances through banking channels. This has considerably increased the bank's market share in home remittances business as transaction volumes and remittances grew by 29% and 19% respectively from June '18.

Representing 13.8% of the banking industry's total assets, total assets

## Key Performance Indicators



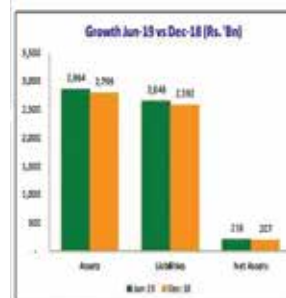




of the bank stood at PKR 2,864.0 billion which is 2.3% higher than PKR 2,798.6 billion as at December 31, 2018. Strength of the bank's balance sheet is driven by the wide market outreach and branch banking network where the focus remains on low-cost deposit mobilization.

Representing 12.3% of the total banking industry loans, gross advances of the bank amounted to PKR 1,091.9 billion, marginally higher than PKR 1,059.5 billion as at December 31, 2018. However, compared to PKR 912.6 billion of June 2018, gross advances stand increased by PKR 179.2 billion or 19.6%. The bank's deposits amounted to PKR 2,093.4 billion, higher by PKR 82.0 billion or 4.1% as against PKR 2,011.4 billion as of December 31, 2018. This represents 79.0% of the bank's total liabilities and translates into 13.7% share of total banking industry deposits. Customer deposits that form 84.0% of the bank's funding pool remained stable during the period and amounted to PKR 1,758.0 billion which is 5.0% higher than PKR 1,674.1 billion as of December, 2018

In its 70th year of service to the Nation, the bank is committed to delivering strong results. Its business strategy is evolving to ensure a focus on its "National Role" through reaching and supporting underserved sectors including SME, Microfinance, Agriculture Finance, and finance for Micro-Housing. This is in addition to its dominant role in dealing with the public sector and its employees. Building a digital banking capability and a full scale technology platform will be a central part of this strategy as well the development of a performance driven culture within the institution. ♦





# Be Responsible and Be a Tax Filer

In pursuance of Government's mission of broadening tax base and to document the economy in Pakistan, FBR has requested to inform NBP employees to file their Income Tax returns and obtain the status of tax filer. It has been noted that majority of NBP employees are not appearing as tax filer in Active Tax Payer List available at FBR portal. We would clarify that deduction of withholding tax from the salary and holding NTN doesn't mean that the employee would be tax filer automatically. Therefore all employees should file their tax returns and avail the benefits of being a tax filer.

A brief guide on procedure to file tax return is attached for your ready reference.  
To facilitate NBP's employees in filling of their Income Tax Returns for TY 2018  
(income year: July 2017-June 2018), FCG has evaluated services of following two vendors:

Karsaz Education & Welfare Organization is an NGO and approved Income Tax Return Filing Facilitator by FBR: They are offering these services for the employees of NBP at free of cost. Employees can directly approach them through following details:

Person to contact: **Muhammad Jaffar Khan**  
Address: Room # 4, 1st Floor Ehtesham Center,  
10th Street, Phase-I DHA, Karachi  
Tel: +92-21-99440433  
Cell: +92-346-0088800  
e-mail: [jaffar@kewo.org.pk](mailto:jaffar@kewo.org.pk)  
website: [www.kewo.org.pk](http://www.kewo.org.pk)

## **BEFILER (Pvt.) LTD**

M/S Befiler has developed a digital platform "**Befiler.com**" to facilitate online tax filing at significantly subsidized rates. A step wise tutorial on filing tax return using Befiler.com is available on Youtube. Employees who wish to avail the services can use the discount **code NBPPRC123** at the payment stage to avail the following special discounted rates:

**NTN Registration: Rs. 100**  
**Tax Filing Fee for each year: Rs. 900**

*We urge our employees to avail services of any of the two mentioned above and become tax filers before the stipulated deadline.*





## TORQUE TURNED NBPIANs

**Torque- the Turning Force was invited by Corporate & Investment Banking Group on behalf of National Bank of Pakistan for their very renowned and energetic session on “TACT- Transforming Attitude, Communication & Teamwork”.**



The purpose of the session was to enhance the skill and capacity of the employees on attitude, communication and teamwork. The session was of 3 hours and was attended by the participants from Corporate & Investment Banking Group, TCMG, HRMG, RMG and CMG. It was led by Maalik Khaskhely, trainer and consultant at Torque Corp. a leading management consulting firm working with corporate Pakistan since 2008, with the mission to turn the professionals on.

Starting off with the importance of communication, Mr. Maalik, highlighted the use of one's inner and outer senses- from empathy, calmness to sense of sight and hearing. He engaged the participants in diverse activities and de-briefed the activities at the end. The training was extremely impactful and huge success among the participants as it helped them to inspire and lead with a positive attitude. It also touched on the crucial areas of enhancing teamwork and communicating effectively with their internal and external customers to meet the standard of NBP's vision, mission and values.

Addressing the audience, the Group Chief- Corporate & Investment Banking Group stressed upon the need of soft skills trainings in addition to technical expertise required to do the job done. He further added that with each passing day our attitude and work ethics develop us as a Brand, hence we should focus on building a nice one.

The participants viewed the session as an insightful and productive. It will help them to practice the learning within their teams and building a positive attitude for an inclusive culture. ♦





## NBP-BANCASSURANCE LOCAL SALES CONVENTION

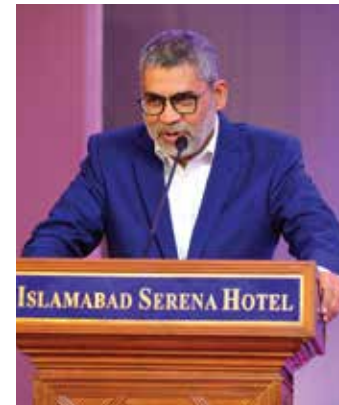
In celebration of NBP-BANCASSURANCE, CRBG, achievements of top performers (branch managers, Regional Staff and Head Office) EFU, JLI & SLIC organized a beautiful event at Shogran.



Bancassurance Business launched on 25-08-2015 with State Life Insurance Corporation (SLIC) as on 31st December-2016 SLIC was the only Insurance Company with NBP. To cater the need of untapped market and to increase/enhance Bancassurance Business Portfolio. NBP Management decided to on board two more Life Insurance Companies i.e. EFU Life Assurance & Jubilee Life Insurance Company from 2017 along with SLIC to increase Non funded Income. In 2017, ManCom assigned Target for Rs. 250 Million fresh Premium Amount to Bancassurance Department whereas Bancassurance Department has successfully achieved Rs. 452 Million i.e. 181%.



Year-2017	IP Name	Issued Policies	Premium Amount	Commission
	EFU	2692	117,311,535	47,240,000
	JLI	2844	267,122,631	65,567,665
	SLIC	1801	68,524,935	27,409,974
	<b>Total</b>	<b>7337</b>	<b>452,959,101</b>	<b>140,217,638</b>







After achieving the assigned Bancassurance target successfully in 2017, NBP Management has increased 300% target for the 2018 as comparatively 2017 from Rs. 250 Million to Rs. 750 Million to increase Non funded Income and to increase Bancassurance Business Portfolio. In 2018 ManCom has assigned Target for Rs. 750 Million fresh Premium Amount, to Bancassurance Department whereas Bancassurance Department have done a wonderful job and achieved a milestone of Rs. 1.2 Billion fresh Bancassurance Business i.e. 164%.

IP Name	Issued Policies	Premium Amount	Commission
SLIC	2117	120,863,299	50,121,967
JLI	6010	598,827,102	164,127,358
EFU	5178	510,068,792	153,786,806
<b>Total</b>	<b>13305</b>	<b>1,229,759,193</b>	<b>368,036,131</b>

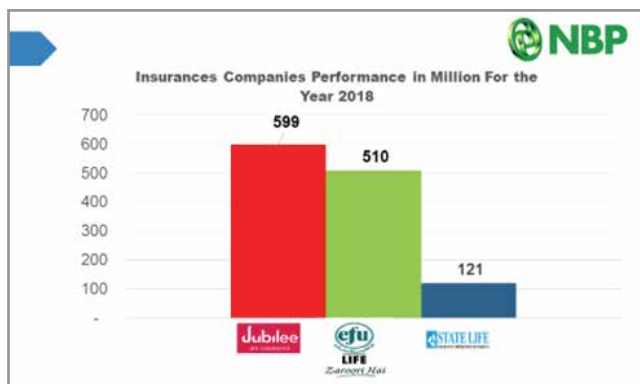
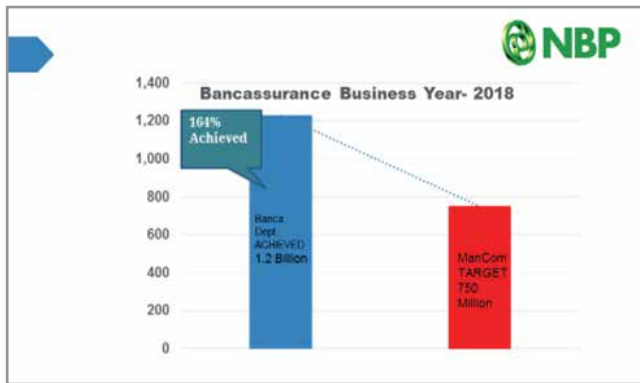
Year-2018

**BANCASSURANCE BUSINESS in 2018**

NBP Earned Commission Income in Non-Funded Income Stream (NFI)  
 Commission Income Earned during the Year-2018 **Rs. 368 Million**  
 Commission Income Earned every month 368/12 = **Rs. 30.66 Million**  
 Commission Income Earned daily 368/365 = **Rs. 1.022 Million**  
 Commission Income Earned in Rs. on daily basis in 2018 **Rs. 1,022,000/-**







In 2018, NBP Bancassurance Department, Adnan Ahmed, AVP/Department Head, Bancassurance Department under the Dynamic Leadership of Sultana Naheed, SEVP/ Group Chief-CRBG & energetic leadership of Mr. Umar Azim Daudpota SVP/Wing Head, ISD & WMW& Bancassurance have done wonderful job & achieved milestone of Rs. 1.2 Billion fresh Bancassurance Business & NBP entered in Billionaire Club.

After the outstanding results witnessed, on the basis of outstanding performance and achieving of assigned targets 2018, following 12 Regions and Top performing 64 Branch Managers who achieved their assigned targets as per qualifying criteria along with Head Office Staff awarded Shields.

Shields were distributed by Sultana Naheed, SEVP/ Group Chief-CRBG, Mr. Rana Imdad Hussain Khan, EVP/NMH, South-II, Mr. Muhammad Aqib Malik, EVP/NMH, North, Mr. Adnan Adil Hussain, EVP/ NMH, Central-I, Mr. Umar Azim Daudpota SVP/Wing Head, ISD&WMW & Bancassurance, Mr. Muhammad Zaman Khan, SVP/Head Administration & Compliance-CRBG along with IP Heads Mr. Taher G. Sachak, Managing Director, EFU Life Assurance, Mr. Farhan Faridi, Group Head, Jubilee Life Insurance & Mr. Muhammad Izqar Khan, Executive Director, State Life Insurance Corporation.





### Top Three Performing Regions in Bancassurance Business -2018:

S. No	Region	Total Branches	Region Business	Banca Target 2018	Target Achievement %
1	Sialkot	45	191,004,400	80,500,000	237%
2	Jhang	32	59,592,244	33,750,000	177%
3	Jhelum	40	86,504,944	62,000,000	140%

### Top Performing Regions in Bancassurance Business -2018:

S. No	Region	Total Branches	Region Business	Banca Target 2018	Target Achievement %
1	Sialkot	45	191,004,400	80,500,000	237%
2	Jhang	32	59,592,244	33,750,000	177%
3	Jhelum	40	86,504,944	62,000,000	140%
4	Faisalabad	43	83,202,125	61,600,000	135%
5	Gujrat	42	93,366,111	67,300,000	139%
6	Rawalpindi	45	78,772,300	61,400,000	128%
7	Sargodha	35	59,964,500	52,000,000	115%
8	Gujranwala	31	43,444,967	40,400,000	108%
9	Vehari	32	33,391,250	32,950,000	101%
10	Sheikhupura	30	43,480,174	32,100,000	135%
11	D. G. Khan	40	51,152,290	41,650,000	123%
12	Mianwali	27	30,626,163	27,500,000	111%



### Total Portfolio of Bancassurance Business & Performance as on August- 2019

- ▶ Fresh Business Business from January to August-2019 of Rs.670+ Million.
- ▶ Total Portfolio of Bancassurance Business Rs.2.4 Billion.
- ▶ Total Commission Income Earned Rs. 750+ Million

Sales Convention was successfully organized with lot of enthusiasm and thrust, which was very motivating for the entire staff of NBP. The Bancassurance Team looks forward to closing the Year-2019 with more success and higher achievement/Income. ♦





## NBP observed **'Kashmir Hour'**

At the call of our Prime Minister Imran Khan, NBP observed 'Kashmir Hour' from noon to 12:30pm to send a message to the people of Occupied Kashmir that Pakistan stands with them and against "Indian fascist oppression."





The 'Kashmir Hour' was observed by National Bank of Pakistan at the I.I Chundrigar Road, with the national anthems of Pakistan and Azad Jammu and Kashmir (AJK) played in a show of solidarity with the oppressed Kashmiris. A huge crowd of NBP employees gathered on the road waving flags and placards with strong messages to Indians.

Our Kashmiris are going through a difficult phase. Approximately eight million Kashmiris for the last several weeks have been locked under curfew. The purpose of 'Kashmir Hour' was to send a message of solidarity from Pakistan that until Kashmiris get their freedom Pakistanis would continue to stand with them.

Rallies were also held by the parliamentarians in their respective areas against Indian aggression in the occupied valley. Flags, badges and other items depicting Kashmir solidarity was distributed among people particularly youth and children across the country. The day was observed in a befitting manner by people from different walks of life. ♦







## JNMDC Training on 'Leading with Emotional Intelligence'

**JNMDC is committed to deliver quality training to NBP Executives for their Professional Development. For this purpose, Management & Leadership Development Programs (LDPs) are organized at JNMDC and market based reputed trainers are hired for development of executives of the Bank on regular basis.**

Despite a major fire incident in the month of March 2019 at FTC Building, the training activities at NBP did not stop. Our motivated team at JNMDC remained active in scheduling and conducting EDP trainings at various venues of Islamabad, Karachi & Lahore.

In this respect our sixth program entitled "Leading with Emotional Intelligence" in which executives from various Regional Offices from all over Pakistan participated in it. For leaders, having emotional intelligence is essential for success. After all, who is more likely to succeed – a leader who shouts at his team when he's under stress, or a leader who stays in control, and calmly assess the situation.

One of the objectives of the program was to build in our executives the ability to understand and manage emotions, and those of the people around us. People with a high degree of emotional intelligence know what they're feeling, what their emotions mean, and how these emotions can affect other people. Ultimately it will help the executives to be more successful & professionally equipped to manage situations and fetch more business for the organization, besides, keeping a positive approach towards their colleagues and customers.

Dr. Hanif Muhammad was the Lead Trainer for the program. He is a market based Corporate Trainer and conducts Training for LUMS, British Council, School of Leadership, NIM and PSTD etc.

The SEVP/Group Chief, Ms. Asma Shaikh attended the closing ceremony of the 2nd Day Training Program. She was very appreciative of such trainings for the executives of NBP and advised the participants about linkage of such Learning with career progression. The Group Chief, HRMG briefly shared her previous endeavors at various organizations she had worked and her plans for professional development of NBP employees.

In the end Certificates were distributed to the participants by the Group Chief, HRMG. ♦





### What is malware?

Malware is a combination of words “Malicious” and “Software”. Its aim for hackers and cyber attackers is to harm the target (any computer system or network) by injecting destructive program. Malware can attack the cyberspace through multiple vectors such as web browsing, email attachments, mobile devices and storage media. To prevent malware’s impact on cyberspace, an organization should include end-point security and antimalware suites in its cyber defense planning and implementation. The security tools must be equipped with mechanism and algorithms to defend and proactively hunt against malware on the endpoint, on the network, and on email traffic etc. Malware is the largest vector of attack in cyberspace during recent era and is projected to increase in future . It can be programmed for various objectives including remote control of the victim’s computing resources by an attacker for the purpose of:

- sending spam or mining cryptocurrencies etc.
- using the infected computer as a bridge to infiltrate victim’s network and exfiltrate sensitive information.
- stealing sensitive data pertaining to the victim or his/her organization.

### Common Types of Malware:

- **Virus:** Malicious program attached to existing programs or files. It is activated upon a user action e.g. when a file/program is opened.
- **Worm:** Self-replicating malicious program to exploit security vulnerabilities of an existing system and propagate across the networks and computers. It does not require any user action to activate.
- **Trojan:** Malicious program in the disguise of a legitimate program/utility. Once activated, the adversarial activity is performed by a trojan as programmed. It is also referred as Trojan Horse.
- **Rootkit:** Malicious program attached to the privileged access of a computing device. It is often found hidden in the operating system.
- **Spyware:** Malicious program created to collect information on usage and communication of the target and relay it back to the attacker for unauthorized activities.
- **Ransomware:** It is the most recent and dangerous variant of malware to encrypt sensitive user data and demand a ransom in return to decrypt/unlock the access to data.
- **Adware:** Adware attempts to expose the compromised end-user to unwanted, potentially malicious advertisements.
- **Malvertising:** Malvertising is the use of legitimate ads or ad networks to covertly deliver malware to unsuspecting users’ computers. For example, a cybercriminal might pay to place an ad on a legitimate website. When a user clicks on the ad, code in the ad either redirects the user to a malicious website or installs malware on victim’s computer .



1. Attacker launches a popup window at victim’s computer suggesting to install an Android app for added security of eBanking.
2. Victim fills in the form sending mobile number and other details to the attacker.
3. Attacker sends SMS message to victim’s mobile phone carrying download link for eBanking.
4. Disguised as a legitimate banking application, the eBanking app leaks sensitive data to the attacker.

Steps involved in a Trojan attack

Most malware today is a combination of traditional malicious programs, often including parts of Trojans and worms, and occasionally a virus. The malware program usually appears to the end-user as a Trojan, but once executed, it attacks other victims over the network like a worm. Also, many of today’s malware programs are considered rootkits or stealth programs as they attempt to modify the underlying operating system to take ultimate control and hide from antimalware programs. The digital world often experiences surge of malware attacks across different industries including banks. The banking malware focus on compromising systems to create persistent backdoors. The backdoors are used to connect to attacker’s machine for data theft including online account credentials and credit card information, potentially leading to identity theft and the bank accounts being compromised.

### Malware symptoms – the users must be aware to notice them!

While types of malware differ greatly in how they spread and infect computers, they all can produce similar symptoms . Computers that are infected with malware can exhibit any of the following symptoms:

- Increased CPU usage
- Slow computer or web browser speeds
- Problems connecting to networks
- Freezing or crashing
- Modified or deleted files
- Appearance of strange files, programs, or desktop icons
- Programs running, turning off, or reconfiguring themselves (malware will often reconfigure or turn off antivirus and firewall programs)
- Strange computer behavior
- Emails/messages being sent automatically and without user’s knowledge (e.g. a friend receives a strange email from you that you did not send)

Common actions users may take to prevent malware infections!

There are several general best practices that organizations and individual users should follow to prevent malware infections. Some malware cases require special prevention and treatment methods, but following below mentioned recommendations may greatly increase a user’s protection from a wide range of malware:

- Install and run antimalware and firewall software. When selecting software, choose a program that offers tools for detecting, quarantining, and removing multiple types of malware. At the minimum, antimalware software should protect against viruses, spyware, adware, Trojans, and worms. The combination of antimalware software and a firewall will ensure that all incoming and existing data gets scanned for malware and that malware can be safely removed once detected.
- Keep software and operating systems up to date with current vulnerability patches. These patches are often released to patch bugs or other security flaws that could be exploited by attackers.
- Be vigilant when clicking links on emails or downloading files, programs, attachments, etc. Downloads that seem strange or are from an unfamiliar source often contain malware.
- Keep your PCs and mobile devices equipped with antivirus/antimalware and regularly update with the latest version. Periodically scan the PCs and mobile devices with updated antivirus/antimalware. ♦

### References

Enterprise Cybersecurity Framework for Financial Institutions,  
PBA Cyber Security Forum, 2019.  
[www.csoonline.com](http://www.csoonline.com), [www.veracode.com](http://www.veracode.com)





# NBPian

AIDS IN THE PURSUIT OF COMMON GLOBAL DEVELOPMENT GOALS IN UKRAINE



This summer season, when the wander bug started to bite me to break the treadmill shackles, I had a choice to make between two alternatives. One option was to go for a hiking and trekking tour to north to explore Karomber Lake, which is Pakistan's clearest and most scenic alpine lake. The other option was to wait for the acceptance from GoCamp, Ukraine, which is one of the biggest volunteering programmes in Eastern Europe and Slavic region. Fortunately, I received the invitation letter just in time and smitten by the charm of being a global citizen and representing Pakistan internationally, I finally decided to opt for the latter.

I landed in Ukraine on Thursday, August 8, 2019, started with a three-day training camp in Kiev, and then went on to work in school no. 16 at Pervomaisk in Mykolaiv Oblast. The tasks ranged from helping students to learn and practice English language to nurture their creativity skills through engaging activities. The programme also involved introducing students to the innovative concepts like social entrepreneurship and mentoring them about the contemporary trends and life challenges ahead of them.

The two-week programme ended on Friday, August 23, 2019 and I came back to Kiev on August 24, 2019. Throughout the programme, I had a fantastic time as I experienced the country's and region's rich culture in real time, tried the delicious and traditional local cuisines like Borscht and Varenyky and drinks like Kompot and Kvass, and enjoyed great hospitality of the local host family. Not to mention the cordiality and warmth with which I was received and treated throughout my tour. I visited the following famous places during my time in Ukraine: • Kiev • Pervomaisk • Uman • Odessa (including the boat ride in Black Sea)

This August, I was the only one from Pakistan, among the 150 participants from 33 different countries, to take part in this initiative. Throughout my stay in Ukraine, I tried to introduce them to Pakistan through public diplomacy by effectively presenting Pakistan's positive image and resolve for pursuance of common global development goals.

I strongly believe that this programme and Ukraine offer all Pakistani citizens - students, professionals and businessmen; a plethora of opportunities to brand Pakistan in this country and to contribute towards achievement of global development. ♦

*Taba Sajjad, MM Rates  
Trader, Treasury & Capital Markets Group*





# Happenings



## NBP officials met World Bank team (FCI) to discuss areas of enhancing financial inclusion and priority sectors financing in Pakistan

The World Bank technical team (FCI) visited the National Bank of Pakistan Head Office to discuss the dynamics of Pakistan's financial sectors, particularly the development finance landscape and the role NBP can play in this area. The World Bank Group is conducting this analysis on the request of the Ministry of Finance and the State Bank of Pakistan.

The World Bank Group plays a critical role in advancing development finance in Pakistan since it can leverage its financial sector expertise by holding country engagement and dialogue, financing and risk-sharing instruments, unique datasets and research capacity, and influence with standard-setting bodies. Mr. Marius Vismantas (Lead Financial Sector Specialist) and Ms. Namoos Zaheer (Senior Financial Sector Specialist) met Mr. Rehmat Ali Hasnie, SEVP/Group Chief, Inclusive Development Group and Mr. Faisal Ahmed Topra, SEVP/Group Chief, Strategy & Business Analytics Group, discussed various initiatives planned by NBP for development finance and priority sectors including agriculture, SME, Housing and Microfinance.

Mr. Rehmat Ali Hasnie informed the representatives on NBP's initiative to reposition itself and increase its market penetration and growth in the priority sectors of the economy.

The World Bank team appreciated the renewed focus of NBP and assured of its support for further development of these sectors that are essential contributors to Pakistan's economy. ♦



## Everyone's a winner with EMV Debit Card: Golootlo awards cash prize to NBP contest winners who missed the World Cup

Earlier this year, NBP EMV Debit Card Lucky Draw was held and winners were sponsored by Golootlo to visit London to watch Pakistan play at the ICC World Cup in England. Some of the winners, however were unable to travel due to non-grant of visas by the British High Commission. NBP ensured that these individuals wouldn't be left unrewarded and had GoLootlo award cash prizes to all those participants who were declined visas. Cheques were handed over by Digital Banking teams with GoLootlo representatives in Karachi, Lahore and Islamabad. ♦

## Borrowers Online

NBP Faisalabad Agriculture Finance Department handed over tractors to prospective borrowers online with contribution to Mechanization of Agriculture.



## NBP Washuk Branch Before and After







## CLEAN AND GREEN PAKISTAN

Further to Prime Minister of Pakistan's vision of a "CLEAN AND GREEN PAKISTAN", National Bank of Pakistan has taken this drive to South Punjab as part of its resolve to support the same and reiterate the Corporate Social Responsibility. National Bank of Pakistan Corporate and Investment Banking Group Multan conducted a Tree Plantation Drive in Bahahudin Zakriya University Multan. Syed Farooq Hasan, Regional Corporate Head, Multan and Professor Dr. Tariq Mahmood, Vice Chancellor, Bahauddin zakariya University, launched the plantation of over 1150 Climate specific plants including Amaltas, Arjun and Neem which were specially bought from Pattoki and planted in BZU with the commitment that both these Institutions will keep on collaborating for this noble and patriotic cause. Management of Corporate and Investment Banking Multan and BZU including Kashif Shamshad Ali (Unit Head), Muhammad Safiullah (Unit Head (A)), Muhammad Khawar Saeed (Relationship Manager), Muhammad Umer Farooq (Treasurer BZU), Dr. Aamir Nawaz Khan (Chairman, Department of Horticulture, BZU), Dr. Shaukat Malik (Chairman Institute of Banking & Finance, BZU) were present at the occasion. ♦



## CHALLENGES FOR OPERATION & COMPLIANCE IN AIBG

**AIBG arranged two- day Session on 'Challenges for Operational & Compliance' at the Head Office, Karachi.**

*The Objectives of these sessions were as follows;*

- To resolve queries being faced by AIBG Field functionaries on the captioned matter.
- To brief our RM OPS & RCCHs regarding problems being faced by them during handling/processing the cases of our AIBG Branches.







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

# Prevention from Dengue Fever



Health officials in Pakistan are fighting a dengue outbreak which has infected more than 10,000 people in recent months and led to deaths. Victims of the mosquito-borne viral infection have been flooding into hospitals across the country, adding to the strain on the country's struggling health system.

**Dengue fever is transmitted by the bite of an Aedes mosquito infected with a dengue virus. The mosquito becomes infected when it bites a person with dengue virus in their blood. It can't spread directly from one person to another person. Its incubation period is 7 to 10 days**

## Causes

Dengue fever is caused by any one of four types of dengue viruses spread by mosquitoes that thrive in and near human lodgings. When a mosquito bites a person infected with a dengue virus, the virus enters the mosquito. When the infected mosquito then bites another person, the virus enters that person's bloodstream. After you've recovered from dengue fever, you have immunity to the type of virus that infected you – but not to the other three dengue fever virus types. The risk of developing severe dengue fever, also known as dengue hemorrhagic fever, actually increases if you're infected a second, third or fourth time.

## Symptoms

- Usually present with a flu-like illness
- Sudden high fever
- Chills
- Severe Myalgia
- Arthralgia
- Headache
- Sore Throat
- Depression
- Red – Maculopapular Rash – 2-5 days
- After fever, Nausea and Vomiting
- Lymphadenopathy

- Petechial changes from extremities to Torso
- Leucopenia and Thrombocytopenia in hemorrhagic fever

## Dengue Hemorrhagic Fever

- Rare – Severe form of dengue fever and poor prognosis
- Purple rash appears 2-3 days
- Minor injury may cause bleeding, shock – death
- Admit – Supportive treatment

## Estimated

70-500 million cases of Dengue fever and several hundred thousand cases of dengue hemorrhagic fever occur each year.

Climate Factors: Travel & Urbanisation

## Lab Findings

Leukopenia  
Thrombocytopenia  
Liver – LFT – Abnormal  
Acute Hepatitis are identified  
IgM and IgG ELISA  
CXR – in Dengue hemorrhagic fever

## Complications

Pneumonia, Bone Marrow failure, Hepatitis, Iritis, Retinal Hemorrhage, Maculopathy, Orchitis, Oophoritis, Depression, Chronic Fatigue.

Neurological Encephalitis – Guillian Barre's Syndrome

## Treatment

- Volume Support and Blood Products are main agents.
- Acetaminophen (Paracetamol)
- Endoscopic therapy in G.I Hemorrhage
- Platelets – transfusion – should be considered for severe
- Thrombocytopenia
- Monitor Vital signs

## Prognosis

Fatalities are rare  
Fulminant Hepatitis, Acute Kidney Injury – Poor Prognosis

## Prevention

*Control of mosquitoes by screening and insect repellents. During early morning – Late Afternoon.*

## Blood Test

*Avoiding – exposure in rainfall and high temperature in geographic areas to increased the risk of dengue. ♦*

# Corporate Social Responsibility



### Ambulance Donated to Amman Foundation

An Ambulance equipment with portable Oxygen equipment, Cardiac monitor, paramedics & medicines, is supplied by National Bank of Pakistan to Amman Foundation. Ambulance is well equipped to handle 80% lifesaving interventions & often handle critical cases.



### Donation of Computers to Pak Independent Centre

To impart professional training, education and skill development of special persons NBP donated 10 computers to Pakistan Independent Living Centre.



### Donation of Auto Rickshaws Pak-Hindu Council

NBP donated 4 Motor Cycle Rickshaws to Pakistan Hindu Council for extremely poor people of Sindh particularly the disabled to resolve their transportation problem as also to earn their livelihood.



### Solar Powered Water Pump at Chitral

For a constant supply of water to Botanical Garden Chitral, National Bank donated Solar Powered Water Pump to University of Chitral It will help to maintain the green environment of the University.

## SPORTS Program -2019



### 1st SAARC Snooker Championship, Dhaka-2019

Asjad Iqbal of Pakistan and NBP won the 1st SAARC Snooker Championship. It was an International Event. Adviser to Prime Minister of Bangladesh handed over the prizes to winner & runners-up.



### Bank Retained Hockey Championship Title-2019

Last year National Hockey Champion, NBP Hockey Team successfully defended the Championship title by defeating Sui Southern Gas Hockey Team on Penalty shootout. NBP won the Championship.



### Jashn-e-Kumrat Sports Festival at Kumrat Valley

To promote tourism in the region, Bank sponsored "The Jashan e Kumrat Sports festival." Traditional competition along with Sports events of various games were also held.



### Recitation of Dua for Departed Soul of Abdul Qadir Test Cricketer

NBP Cricket Ground hosting QAT grade-II opening fixture – team Sind & Balochistan observed a minute silence and recited dua for the departed soul of Abdul Qadir, our cricket legend.



### Jashn-e-Azadi Parade

German Counselor, Commissioner Karachi, Islahuddin and NBP Sports person participated in Jashn-e-Azadi Parade.



Aleem Moosa



M. Javed Moosa



Ather Laiq



Salman Kazmi

### PCB Elevated NBP Ex-Cricketers

PCB with the introduction of New Domestic Structure in Pakistan, is putting efforts to improve the standard of Umpiring, Match Referee and Video Analyst by introducing ex- Cricketers in the system.

A refresher course was conducted by the Director Pakistan Domestic Cricket. About 40 candidate all over Pakistan participated NBP Ex Cricketers, Mohd Javed, Aleem Moosa, Ather Laiq and Salman H Kazmi were cleared the Referee & Video Analyst course with distinction and qualified to conduct PCB Domestic Tournament-2019.





**Gold Medalist**

Muhammad Waseem, GBO-OG-III, NBP Jinnah Colony Branch, received Gold Medal in BBA Hons Banking and Finance, LAYLPUR Business School, Govt. College University, FSD.



**Kudos!**

Mr. Arif Usmani President NBP & Mr. Abdul Wahid Sethi, SEVP/CFD presented a shield to Mr. Muhammad Qasim, AVP, Financial Control Group, for his services from 1978 to 2019.

**Happy Birthday!**

SQG Team threw a surprised birthday party for Jehngir, OG-I, CSRD, SQG.



**First Attempt!**

Adeel Hassan, OG-I/MTO, Regional Office, Lahore Central has cleared AIBP (Associateship of Institute of Bankers of Pakistan) in his first Attempt in Summer session of 2019.



**A Shinning Star!**

Hira Javaid d/o Malik Javaid Iqbal, secured 97.425% in 9th board of Intermediate & Secondary Education Gujranwala. She is a brilliant student of Wapda Town High School Gujranwala.



**An Achiever**

Syed Faisal Shah, OG – I/Branch Manager, IBB Chowk Yadgar, Peshawar, improved his academic and professional qualification. His achievements are JAIBP, Winter, 2012 (1st attempt), AIBP Summer, 2019 (1st attempt), MS (Management Sciences) 2014 (CGPA 4.00 out of 4.00). Research Area: Corporate Social Responsibility Doctorate (Management Sciences) in progress. Research Area: Corporate Social Performance, Corporate Financial Performance, Human Rights. Expected completion time: October, 2019. He has also published research paper titled The relationship between Corporate Social Performance and Corporate Financial Performance in Banking Industry of Pakistan.



**Farewell!**

Shafaullah Khan, AVP, IBG, retired from bank service on 1.8.2019



**Goodbyes are Difficult**

Shahid Abdul Razzaq, SVP/ITG, recently retired from the services of NBP after serving the bank for 15 years.



**Junior Associateship of IBP**

Muhammad Tahir Yousaf, National Bank of Pakistan Exam/S-2019 (P.C) STG-III, have passed all the requisite subjects of Junior Associateship of IBP (JAIBP). Please accept our heartiest congratulations on this well-deserved and well-earned success. We hope your quest for further acquisition of knowledge offered at IBP and elsewhere will continue with greater zeal and vigor.



**Shaadi Mubarak!**

Yousif Ahmed Shaikh, OGI/ Incharge Advance Salary, Business Wing Retail Dept. Regional Office (West) Karachi, recently got married. We wish them a happy, long married life.

# NBP Honouring Kashmiris

The Kashmiris are going through a difficult phase. Approximately eight million Kashmiris for weeks are locked under curfew. Looking at the current gloomy situation of our Kashmiri brethren, the National Bank of Pakistan stands firmly with the government against "Indian fascist oppression." We shall continue to support and send messages to Indians and the world until Kashmiris get their freedom. Under the same drive, we invited NBPIans to come forward and express their views, pain and concern in writing, which can be in a form of a poem, lyrics, thought, etc and send us latest by Thursday evening.

The best three writing pieces were selected by a panel and their names are;

## Top Four

Joint Effort  
Poem



**ZEESHAN JAVED**  
OG-III Custom House  
Branch Karachi

میرا حق میرا لہو تیرے دہانے پر ہے  
میرا بدن میری روح تجھے آزمانے پر ہے  
میرا اپنا میرا پرایا میرے سر ہانے پر ہے  
میرا قاتل تو کس قوم کو ڈرانے پر ہے  
میرا اللہ میرا محمد مجھے حق ہے چلانے پر ہے  
میرا سینہ مجھے یہ بتانے پر ہے  
میرا کشمیر مجھے سلامی پر ہے  
میرا لہو میری محنت میرے کشمیر کو لانے پر ہے



**WAJAHAT HASNAIN**  
OG-III  
Custom House Branch  
Karachi

Poem



**FAREEHA SALEEM**  
Grade-II Remount Depot  
Branch Sargodha

کیا فلاحی کاروں کو فحش کی تصویر  
کھینچتے ہیں خزانہ کی تصویر  
اسے ادنیٰ جنت تیری جا کیری  
کشمیر پر ہر شے تیرے جہا  
دوای کی دوا سن کی کہ ہے  
ہے نالی ہوتے ہوئے کشمیر میں  
کب تو جگتے نکلے پہ جگتے کھول کی  
آزادی کشمیر کا خواب ہے  
انڈیے کشمیر کا آزادی  
اسے ہر گز ہے ہر گز  
دیا کسے نصف تیرے نصف دیکھ کر  
نصف ہوں اور نصف نہ کر دیکھیں  
جنت سے لڑا ہے کشمیر میں  
آج دوسرے گم ہونے ہوئی  
ظہور شہادت تم اہل سوج کر  
جس سے ہائی دلی کشمیر  
کشمیر کی نہیں مانتے کابول  
کا اہل ہے یوں ہواوں کی دوا کی ہر مینار  
سماں سے جگتے ہوتے کشمیر کے  
آزاد ہونا ک ہے نیش ملک  
تا میناں تو زاب ہر آقا اہل کو سے  
چاہے بزرگوں کو کھڑا کر لیں  
ہو جیت عالم کی نظر انداز  
اسے ہر دواں کھلی خدا کی سادھو  
بچاں ہے ہوا میں پھٹی کرتے ہم  
کرو کشمیر کی ہوتے نون میں  
پاں ہوتا کشمیر کو کھینچیں  
کا زین عالم ہر گز کی سنو  
کشمیر پر ہر شے پاگل نہیں  
سماں سے ہے ہر ہر کشمیر



## مادر کشمیر

اے ماں، تیری دھرتی کو سندھوری رنگ سے سجا یا ہے۔  
 تجھے غلام بنا کر پاکستان کے انگ سے چرایا ہے۔  
 کتنے شہیدوں نے اپنی جان دے کہ تیری عظمت کو بچایا ہے۔  
 کتنی مادر و دختروں نے تجھے اپنی جان سے زیادہ عزیز رکھا ہے۔  
 بہت سے وحشی درندوں نے تیری طرف برے قدم اٹھائے ہیں  
 لیکن اپنا خون بہا کر اس میں لالہ و گل اگائے ہیں۔  
 اے مادر کشمیر چاہے کچھ بھی ہو جائے لیکن تو سنے گا پاکستان  
 کشمیر بنے گا پاکستان، کشمیر بنے گا پاکستان

تحریر  
 قمر نعمان



**TEEMAR NAUMAN**  
 OG-I, PSO/ Cordinator  
 Logistic Support  
 Group,  
 Head Office, Karachi

## Essay



**MUNAZZA ABDUL MAJEED**  
 SVP/RE CAD Lahore East

۳ صفحہ پر  
 گھر مروت کے منتظر ہیں۔ چلو کشمیر چلتے ہیں جہاں باب انہی  
 بیٹیوں کے لیے قربانیاں دیتے ہیں۔ مروت کی رکھوالی کیلئے بیٹیاں  
 اپنی جان دیتی ہیں۔ لاکھوں ہندوستانی فوجی گدگد کی مانند آئیں  
 فوجیہ کیلئے۔ ہر گھنٹی ہر نکتہ ہر کھوے ہیں۔  
 چلو کشمیر چلتے ہیں جہاں دس سالہ بچہ بھی ہندوستانی فوجی  
 کو اٹھیں دکھاتا ہے۔ چلو کشمیر چلتے ہیں ان ماؤں سے ملتے ہیں  
 جو اپنے بیٹوں کے کفن خود مہنتی ہیں۔ ان ماؤں کو سلام کرتے  
 ہیں جو اپنے بیٹوں کے جنازے دھوم دھام سے اٹھاتی ہیں۔  
 چلو کشمیر چلتے ہیں جہاں ہزاروں مسلمانوں کا خون چھپا ہمارے منہ  
 جہلم اور چناب کو سرخ کر دھا ہے۔ چلو کشمیر چلتے ہیں فاقہ زدہ  
 خولدی جہلوں کے کشمیریوں سے ملیں، جہاں ہم بھی اپنا  
 حصہ ڈال سکیں۔ اپنے مسلمان بھائیوں سے ملیں۔ اپنی بھینز  
 کے سہرا ہر جادو ڈال سکیں۔ چلو کشمیر چلتے ہیں اپنے ماؤں کے  
 آنسو تو تھیں۔ اپنے بچوں کو اٹھا ہونے سے بچائیں، اپنے  
 بھائیوں کے سہرے کے پھول سجائیں اور ان کو آزادی میکر دینے  
 میں مدد کریں۔  
 منہ: منہ: منہ: عبدالعزیز

۲ صفحہ پر  
 Alletto Gums سے دلینا نگاہوں کی دیر پوز تو Share کر سکتے  
 ہیں مگر ان کے لیے حقیقتاً کچھ کر نہیں سکتے۔  
 کتنے آج کا نہیں 70 سالہ پڑانا قہم ہے۔ حبت نظر وائی  
 کشمیر پاکستان کی منہ رنگ ہے اور انڈیا کا اٹوٹ انگ ٹا بت کرنے  
 پہ تلہ ہے۔ پاکستان کے دریاؤں کا منبع کشمیر ہے اور انڈیا کی  
 خاصانہ حکمت علی کا منبع بھی کشمیر ہے۔ ہمیں کشمیر ماننا ہے اپنی  
 ان وادیوں کی بیٹیوں کیلئے۔ اندھے بچوں کے لئے بھوک  
 سے دم توڑتے بیٹوں اور بھائیوں کے لیے جو اپنے ہی گروں میں  
 اپنے لیے قبریں کھود رہے ہیں۔  
 چلو کشمیر چلتے ہیں  
 جہاں ہر بہن گوتی ہے۔  
 جہاں پتھر کے نیچے پھول لھکتے ہیں۔  
 جہاں چھپے آہٹے ہیں۔  
 جہاں بارش ہر بہن ہے  
 جہاں کو سہارا جلتے ہیں  
 چلو کشمیر چلتے ہیں جہاں بچے بھوک  
 سے جلتے ہیں۔ کرن کو 38 دن بیت گئے۔ Dialysis کے  
 ۳ صفحہ پر

چلو کشمیر چلتے ہیں۔  
 از غلم۔ منہ: عبدالعزیز۔  
 پیٹر وائٹس پر پرنٹ  
 شینل نیٹ آف پاکستان  
 رینیل آفس۔ لاہور  
 (الٹیٹ)  
 1993ء میں سوڈان کے قتل کے دوران ج نلٹ Kevin  
 Carter نے ایک تصویر کھینچی۔ اس تصویر میں ایک گدہ،  
 ایک فاقہ زدہ بچی کے مرنے کا انتظار کر رہا تھا۔ ج نلٹ کو اس  
 تصویر پر انعام ملا۔ کارٹری انعامی تقریب کے موقع پر ایک  
 رپورٹرنے پوچھا کہ ضاب آپ نے وہ تصویر تو کیلئے لی مگر اس  
 بچی کا کیا بنا؟ کارٹری ہریشاں ہو گیا اور کوئی جواب نہ دے  
 سکا۔ کیونکہ اس نے اس بچی کی کوئی مدد نہ کی تھی۔ رپورٹرنے  
 سچا جناب اس بچی کے اردگرد دو گدھ تھے، ایک ڈو جو اس  
 کو کھانے کد رہے تھا اور دوسرا وہ جس کے گلے میں کپڑا تھا۔  
 آج ہم بھی گلے میں کپڑا لے، Ratings،  
 اور Comments کے اختصار میں کتبوں کے بھوک سے  
 جلتے بچوں، بھکت دیدرہ عورتوں، شورش زدہ علاقوں،  
 ۲ صفحہ پر



# نیوز لائن



## این بی پی معلومات اور سائبر سیکورٹی

این بی پی نے اپنے کھاتہ داروں کا اعتماد اور بھروسہ حاصل کرنے کیلئے سائبر سیکورٹی کا نظام بہت متاثر طریقے سے لاگو کیا ہوا ہے۔