



NBP

Newsline

since 2006



We Stand As One

As the 'Nation's Bank' NBP fully supports and is committed to the government's agenda on change and progress

Editor's Note

Issue # 58



Thank you for 11 incredible years!

Gracious! 11 years is a long time as very few things in our lives last that long. It was November 1st 2007, when I was handed NBP Newline, which was still in its teething period. It was a challenge that I took up 11 years ago and trust me the journey had been an incredible ride, full of high and low moments. Today, I am honoured and humbled that the newsletter is growing enormously and employees' interest and contribution is just astonishing. We believe in delivering extraordinary work and all of this can be done with real generosity of spirit and action.

Thank you for 11 remarkable years of warmth, friendship and support. I absolutely couldn't have done it without you, nor can we take the next steps without your help. I hope you'll keep us holding to high standards, by telling us when we've met your expectations and when we've let you down.

It's been years, yet there is still a lot to learn and a lot to achieve. The pace of innovation has increased and expectations have become higher. We are continuously striving to share, adapt and become the most impactful in-house publication. Thank you again for creating a space to do that every day. Let's keep it going and growing in the years to come.



Asra Adnan

Editor

Wing Head, Internal Communication, SMD, SQG

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

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

NBP Newline 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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What's on your mind?
Share your ideas, suggestions and feedback on **NBP Newline** July/Aug 2018 issue with our NBP community.



Tanveer Tassarar, NED Branch, Karachi

Congratulations to NBP Newline for exploring hidden talent or skill through innovative ways. It is commendable of you and your supervisor for coming up with new ways to keep employees engaged. Excellent work, keep it up!

Editor: Thank you for your kind words. Your feedback will help us to improve further.

Hazar Beg Sifatzada, HRMG, HO

First of all I would like to appreciate your creativity as NBP Newline is getting better and better with each issue. The new idea to introduce "Talent Hunt" feature will create a very positive feeling among NBPians. Everyone can share their unique and hidden skills and ability in this feature because it is an opportunity for everyone. Wishing you and NBP Newline Best of Luck.

Editor: It is always a team work. My supervisors are very encouraging and keep me motivated to come up with new ideas. Thank you.

Shahid Jamil, NBP RO, Sialkot

I would like to express my gratitude and congratulate you for taking such an initiative that had never been previously taken by anybody in the Bank. We need to showcase talents of NBP staff like other international established institutions but proper attention had not been given so far. Through NBP Newline I would like to suggest HR to add comprehensive column in NBP Staff dossiers on extracurricular activities.

Editor: As I said earlier it's always a teamwork. We will pass your suggestion to HRMG.

Shahzad Naeem, RM Agriculture FEDC

Though, it is a very welcoming idea to dig out someone's hidden craziness but it is a farfetched dream for a banker to nurture a hobby. As you would agree that dearth and squeeze is always a part of this profession. I would like to suggest you to broaden the scope of this feature by sharing personal life experiences with NBP colleagues and

their daily routine. This would encourage others to know how our colleagues manage to take out time for other activities. A scaling account of one's past time would indeed be very interesting to go through and follow.

Editor: I totally agree with you about pursuing a hobby while working in a bank; but trust me there are lot of people out there who are balancing work and life like pros. We can invite such employees to share how they juggle between the two.

Nazia Malik, AVP, Compliance Support Staff, RO, Rawalpindi

You can introduce one interesting segment on NBP couples (both husband and wife working in NBP), we do have so many of them.

Editor: It's a great idea. I have conveyed your suggestion to my Group Head and once I get a green signal from him I shall work on it.

Taranum Sarwar, SVP, RH, Abbottabad

Thank you Asra. You added value with captivating caption to my Success Story. JazakAllah

Editor: You are welcome. Your story deserves all the spotlight.

Sara Azeem, AVP, PMO-ITG, Karachi

Just a feedback about NBP Newline Urdu translation. Please get it proof read before publishing as the Urdu write-up really needs improvement.

Editor: Yes Sara, we did receive a few complaints about our Urdu section; but you will find improvement in this issue as we have now on board a competent Urdu proof reader.

Sundas Atique, Regional Office, Hyderabad

I sent Independence Day celebration picture but you didn't print it in your last issue.

Editor: The quality of the picture was poor.

A large number of emails are received by the Editor. However, due to space limitation only few are being answered.



NBP President handed Over a cheque to PM Imran Khan for the construction of Dams

President National Bank of Pakistan, Mr. Tariq Jamali, met Prime Minister Imran Khan to hand over a cheque of Rs. 19.5 million as a contribution for the construction of 'Diamer Basha and Mohmand Dam Fund 2018.' This initiative has been taken keeping in view the dread shortage of water reserves which is posing an alarming threat for Pakistan as rightly observed by the Supreme Court. The employees of National Bank of Pakistan have voluntarily and whole heartedly contributed one day salary for the construction of dams.

NBP President Tariq Jamali, informed the Prime Minister of Pakistan that in response to the Government of Pakistan, for donations/contributions from both domestic and international donors, an account with the name of "Diamer Basha and Mohmand Dam Fund-2018" has been established at all branches of National Bank of Pakistan.

NBP has instructed their field functionaries to welcome, receive and facilitate all persons who desire to make deposits and contributions in the said account from the general public. NBP is extending full cooperation and facilitation for receiving such funds. NBP helpdesk in all big branches, regions and Head Office are providing support, assurance and replying to any queries and resolving complaints. Regional Management Teams will have 'Zero Tolerance' against those who are found not supporting the initiative and negligent towards this worthy cause.

NBP has advertised information for general public in Urdu/English and newspapers and displayed banners. Telephone numbers for lodging complaints at all the branches, notice board & ATM machine cabins and NBP website are displayed. NBP Call Centre is available 24/7 for registration of complaints & information regarding the funds account on priority and it is

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NBP President informed that under 'Clean and Green Pakistan' drive of the government, NBP launched a slogan 'Join NBP and Grow your own Fruit' drive.

also on the website and ATM screen.'

The Bank's overseas branch network is also advised to facilitate receipt of donations/contributions from overseas Pakistanis and/or any international donors /contributors. Donation and contribution to the funds can be made in the form of cash, cheque, prize bonds and other cash equivalents.

Further, the NBP President informed that under 'Clean and Green Pakistan' drive of the government, NBP launched a slogan 'Join NBP and Grow your own fruit' drive. The President shared plan of distribution of 0.1 million trees in different schools, colleges, universities, Pak Army, different District Administration, Development authorities and Tribal districts including , Mohmand , North Waziristan And Orakzai Agency . Under this drive every student taking admission at the university will plant and adopt a tree and nurture it till their last day at the

campus. This activity will be encouraged from the primary level to adopt a tree by planting saplings; which will inculcate a sense of ownership, responsibility and social work among students.

NBP President showed his eagerness to partner with the government in the proposed Naya Pakistan Housing Program by updating him about the product NBP Saibaan, which was launched with an aim to provide access to common person to create an asset for itself in the form of a house/flat with lowest mark-up rate in the banking industry. Moreover, President informed the PM about NBP initiative at KPK - KHPAL KOR (Apna Ghar) where people will provided loan to buy their own house at a low mark-up rate. PM agreed that at least 40 industries are directly related with the housing scheme. When it will be launched in partnership with NBP, all these industries will benefit from it. ♦



NBP is in alliance with the Government to accelerate its initiatives

Tariq Jamali, President NBP met Imran Ismail, Governor Sindh at the Governor House to discuss NBP initiatives in line with the government's vision.

Both the dignitaries discussed the acute importance of planting trees at the provincial level. Governor emphasized that planting trees helps in increasing the green cover of the Earth, and improve the environment. The need for tree plantation has become even greater these days because of the growing pollution in Karachi since it's a cosmopolitan with huge number of cars on the road and factories. By creating areas of greenery we can help in improving our immediate environment. He stressed that Karachi being a cosmopolitan city is creating more pollution and needs special attention to plant more and more trees and lead a good life. NBP President informed that the Bank has highlighted the importance of tree plantation and keeping the environment clean during their visits to various educational institutions. A comprehensive 360 degree campaign "Green Initiative" is planned which will create awareness among masses for planting trees and counter the twin threats of climate change and pollution confronting our future generations.

Keeping in view of the Government Initiative for tree plantation, Regional Heads are nominated as "Team Leader" and are directed to initiate a community drives to plant trees and bring green change in Pakistan. He further stressed that they have been requested to approach various institutions which have space and would be interested in letting NBP Plant trees and regularly monitor their growth. Through this initiative, NBP will help every child plant one tree as part of this activity. This project will be rolled out in partnership with other stakeholder which help schools /colleges

to organize tree planting sites where children can get to plant one tree each. Across Pakistan, NBP will not only encourage children to plant trees but also nurture them.

Further the Governor also discussed the dire need to build houses; at least 40 industries are directly related with the housing scheme and all these industries will benefit from it. He further informed that the construction sector will be in economic revolution in the country. This will provide affordable houses for our less privileged strata of society, plus 6mn jobs, create demand in 40 industries directly involved in house building and attract Foreign Direct Investment.

During the meeting Mr. Tariq Jamali, showed keen interest to offer subsidised loans for PM's low-cost housing scheme. He said the state-owned National Bank of Pakistan (NBP) is determined to raise financing available to public and private sectors with the objective of increasing its participation in the growing local economy. NBP's role is to increase its share (of services and financing) in the economic growth. The bank has already provided notable financing to the housing sector over the years under its flagship project 'Saibaan'. Besides, it is ready to extend subsidized housing loans for the PM-announced low-cost five million housing units in the country.

Mr. Jamali, remained part of the bank for the last 30 years and would start providing low-cost financing once the government signals it. ♦



In conversation with
Mr. Tariq Jamali,
President/CEO (A)

Please tell us about your experience with NBP and how long are you working for National Bank?

I joined NBP in 1987 and held various Senior Management positions at Regional and Head Office levels. I was Zonal Head, Quetta Region, 1990 to 1994, Zonal Head Sibi, 1994 to 1995, Chief Manager, corporate Branch Quetta, 1995 to 1998 and GM Credit /MSW Quetta, 1998 to 1999. My responsibilities entailed the areas of business, operations, credits, compliance, HR, logistics, administration, etc. During my career at NBP I have served as Group Chief of Logistics Support Group, Commercial and Retail Banking Group and Compliance Group. Prior to being President (A), I was the Group Chief of Asset & Recovery Group. I am also Director of National Assets Insurance Ltd, Atlas Power Ltd, Fatima Fertilizer Company Ltd, Galadari Cement Gulf Ltd, Karachi Council on Foreign Relations and National Construction Ltd. I hold an MBA degree from University of Dallas and a Bachelor in Civil Engineering from USA.

Please tell us briefly about NBP?

The National Bank of Pakistan has come a long way; its unwavering commitment in attaining excellence in every facet of its business operations has been recognized and acclaimed by its stakeholders and the business community at large. The Bank is also a regular winner of several prestigious international and domestic awards. Indeed, through its remarkable performance over the years NBP has gained its prominence in the local as well as global arenas of banking and finance. Today, it is offering a vast array of innovative products and services to cater to the needs of its discerning customers. It has also recorded spectacular rise in profit and experienced a significant transformation, making it a leading bank of the country.

What are the future plans which you will implement in NBP?

The government has taken a bold initiative on the green platform as Pakistan is facing the brunt of climate change, so I think climate preparation, making sure our development is totally climate compatible, our infrastructure is resilient to climate shocks, is going to be high on priority. In this initiative NBP is on the same page with the government. NBP has initiated a campaign to plant trees across Pakistan. Manifesto pledges include dam-building and water conservation initiatives to tackle drought; introducing green building codes and supporting clean energy. These projects were already in progress and Government's focus would be to make sure they complied with environmental standards, while developing Pakistan's hydro, wind and solar resources. At the same time we plan to improve technology infrastructure and delivery channels, improved customer service experience, expense management and introducing new products to the markets. There is also an expectation that the investment made in Islamic Banking in the last few years will start paying dividends and will turn into a strong viable profitable business for NBP.

NBP is the leading player in foreign remittances to Pakistan, will it improve and how?

The growth rate in home remittances is reducing as the economies of KSA/GCC countries are coming under pressure due to low oil prices.

Major remittances are coming from Saudi Arabia, UAE, Qatar, Bahrain, Kuwait and Oman. Earlier the system did not have the capacity to add more API based tie-ups and therefore demands replaced. But now NBP has procured the new system and its implementation is in process. Hence there will be considerable increase in remittance volume, income and market share in the next two year. As we go along a number of initiatives like training and capacity building of field functionaries, capitalizing on digital banking initiatives, entering into agreement with new tie-ups, and financial orientation of customers through media campaigns to convert COC beneficiaries to NBP account holders. Prime Minister Imran Khan said that his government would facilitate overseas Pakistani in investing in the country and bringing their money to their homeland. He said they should send remittances through banks which would have healthy effect on our economy.

How NBP helps in agriculture division?

NBP provides diversion from financing against gold to real agriculture lending against pass book. We are aiming to increase gross portfolio and a large number of accounts over the next two years. NBP will reduce and subsequently maintain NPLR of outstanding portfolio.

What is your support for Education Sector and is there any loan policy for deserving students?

National Bank is providing interest-free loans to the students from all parts of the country. Those who do not have the resources to acquire professional, technical and scientific education can now apply for the scheme with easy repayment plans after graduation or getting employed. The loan covers the entire duration of the study and will be disbursed to the students in the form of fee and boarding expense (paid directly to the university) and other charges including textbooks etc. (paid to the student directly).

The loan is to be returned within 10 years from the disbursement of the first installment. The repayment period begins one year after graduation or after six months of employment.

Your message to foreign citizens of Pakistan?

NBP is constantly striving towards enhancing the process quality and providing prompt service to the customers. In order to cover the globe and reach out to wherever Pakistanis may be, we are constantly enhancing our correspondent network. National Bank of Pakistan reaches out to cater the needs of citizens all over the country. In that same fashion, we want to reach out to Pakistanis living abroad and make it hassle free for them to care for their loved ones in Pakistan. With an enhanced and efficient network NBP can now help you transfer funds even faster. We provide our customers several ways of sending funds to Pakistan. You can now send cash to be paid over at our bank counters or have your funds credited to your beneficiary's bank account without any hassle. We also deliver Pay Orders or Demand Drafts to beneficiaries upon request. All of these services are now packaged into our ForeeRemittance system to better answer your needs. Please send money through legal channels, through NBP. ♦

The government has taken a bold initiative on the green platform as Pakistan is facing the brunt of climate change. So I think climate preparation, making sure our development is totally climate compatible, our infrastructure is resilient to climate shocks, is going to be high on priority. In this initiative NBP is on the same page with the government.



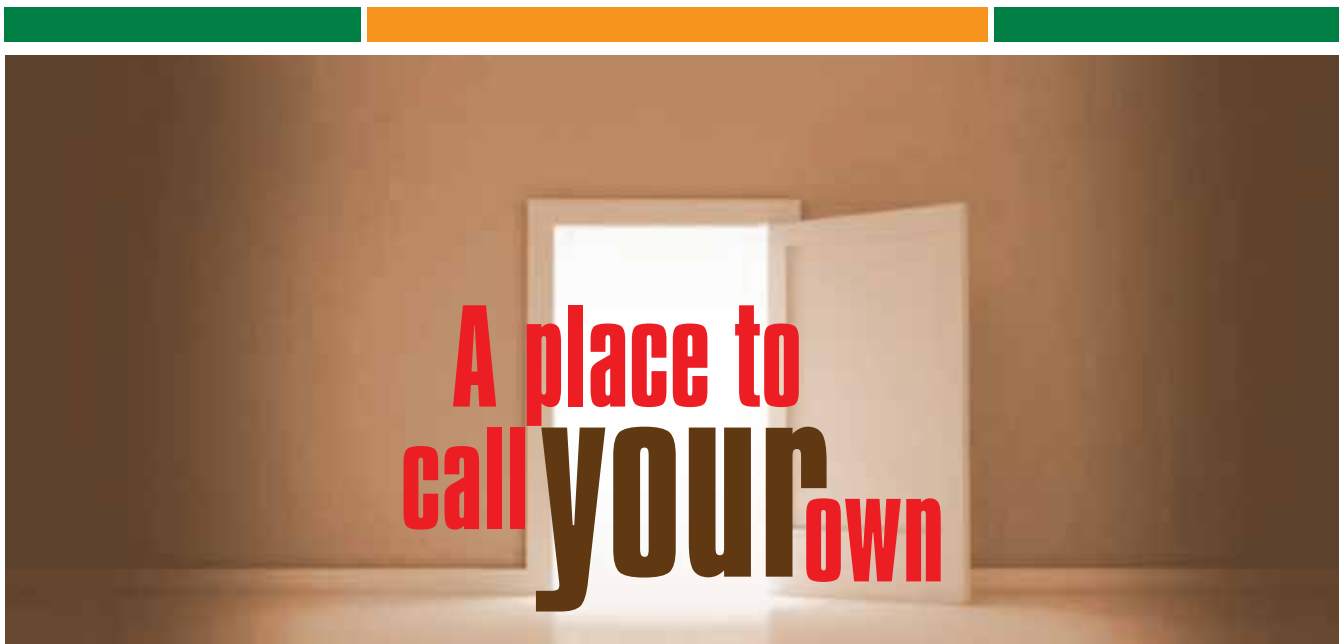
For the love of Cricket...

Shahzad Ahmed Karimi, Head of President Secretariat, called on cricket legends Javed Miandad and Wasim Akram to discuss the scope of contribution that NBP could make in the field of nurturing young cricketers.

NBP is considering to avail the services of these legends to nurture and groom the upcoming cricket talent of Pakistan. Once they are on board they can share their first-hand experience and skill with the young generation. NBP is contemplating on keeping sessions and benefitting from them to maximum.

The role of these legends would be to organize, inspire and instruct the young players in a professional way. They will help them to boost their morale while playing in team and at the same time will teach them to adopt effective strategies in the field. ♦





Housing drives almost 40 segments of the economy directly and drives another 40 indirectly. It provides immediate employment on mass scale. With only 50% of the annual housing demand met in the country (as per World Bank Study) housing finance is expected to be a major growth area of the national economy. Presently, there is a huge backlog of housing units and is increasing exponentially every year.

Housing market activity is thus an important leading indicator of overall macroeconomic activity and has a tremendous impact, both in terms of providing social stability and in promoting economic development. Resultantly, housing is a priority sector for Government of Pakistan.

Supply of affordable housing has major impact in terms of improving living conditions, health, education and human development. In order to create an enabling environment for an efficient housing sector to boost up the mortgage finance industry, there is a need of urgent attention of all key stakeholders. The major hurdles in the growth of housing finance, due to which banks are somewhat reluctant to lend, are long-term engagement of funds, poor recovery and weak foreclosure laws. Nonetheless, significant growth has been witnessed in housing finance during the last three years with Islamic finance sharing the major portion of the incremental pie.

National Bank of Pakistan's Role

NBP has its own housing finance facility, namely, NBP Saibaan, which was launched on 14th August, 2003 with an aim to provide access to common person to create an asset for himself in the form of a house/flat with lowest mark-up rate in the banking industry. Following are the products and the target market catered by the Bank:

Products
1. Home Purchase
2. Home Construction
3. Home Improvement
4. Balance Transfer Facility (BTF)
5. Land Purchase plus Construction (LPC)
Target Market
1. Salaried Class
2. Self-Employed Professionals
3. Businesspersons

Due to past experience of the Bank at present Home Improvement is not being offered and target market of Businesspersons is also not being catered.

Since, inception Bank has disbursed an amount of PKR 12.154 billion to 6,442 accounts, with average ticket size of PKR 1.886 million, as of 31-08-2018. The breakup of disbursement in terms of target market and products is as under: Recently, Regions have been empowered to approve Saibaan cases up to PKR 7.50 million. This credit approval authority is

Target Market	Disbursement		
	Accounts	Amount	Average Ticket Size
BUSINESS	1,293	5,500,913.38	4,254
SALARIED	4,983	5,950,626.31	1,194
SEP	166	702,698.55	4,233
Total	6,442	12,154,238.24	1,886.72

Product	Disbursement		
	Accounts	Amount	Average Loan Size
BTF	254	1,246,698.99	4,908
HOME CONSTRUCTION	1,894	2,212,065.75	1,168
HOME IMPROVEMENT	1,333	1,929,091.00	1,447
HOME PURCHASE	2,617	5,449,421.50	2,082
LPC	34	1,316,961.00	3,828
Total	6,442	12,154,238.24	1,887

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jointly exercised by Regional Head and RE-Credit. Following are some of the salient features* of NBP Saibaan:

Types of Finance

Home Purchase, Home Construction, Home Improvement, Balance Transfer Facility and Land Purchase plus Construction.

Eligibility

All applicants must be Pakistani resident nationals, CNIC holder, having clean e-CIB and Data Check reports and maintaining salary/current A/c (if not, then A/c to be opened at NBP branch before finance disbursement).

Target Market

The target market is divided into 2 types (Type A & Type B), as under:

Type A: Salaried Class

Salaried Class is further divided into two categories:

A-1 Category:

- All permanent and confirmed employees of Federal, Provincial Govt., Semi-Govt., Autonomous, Semi-autonomous, Local and other bodies, whose salaries are/or shall be disbursed through NBP branches and whose employers are willing to give undertaking on NBP's prescribed format. This also includes NBP Staff, both permanent as well as contractual.

A-2 Category:

- Permanent/Contractual Employees of Multinational Companies, scheduled banks and reputed companies that have been approved by NBP for Saibaan.
- Permanent employees of organizations other than the approved list.
- Employees defined in category A-1 but fail to qualify because their employer is not willing to give the required undertaking or whose salary is or will not be disbursed through NBP branches.

Type B: Businesspersons & Self-Employed Professionals.

Co-Applicant

- Co-Applicant is allowed (only spouse, parents & adult male children).
- Co-applicant's income may be clubbed. Consent to be obtained for clubbing of income as per NBP format.
- In case where co-applicant's income is being clubbed, then he / she should also fall in the prescribed age bracket for his / her category.
- If co-applicant is a non-earning member then the upper age for co-applicant to be 65 years, at the time of the maturity of the finance.

Processing Fee

Rs. 500 for Govt. employees irrespective of finance amount.



For Others:

- PKR. 1,000 for finances upto Rupees one million.
- PKR 3,000 for finances greater than Rupees one million and up to Rupees four million.
- PKR 6,000 for finances more than Rupees four million.

Note: These processing charges could be changed by competent authority at Head Office from time to time.

Finance Amount

Upto PKR 35 million (Financing amount shall depend upon the net take home salary/income of the borrower and other product criteria).

Tenure of Finance

3 to 20 years.

Debt to Equity Ratio

70:30

Debt Burden

45% of net disposable income (salary).

Salary/Income

For Type A-1 Salaried Class category (Govt. employees) minimum net take home salary of PKR 5,000/-.

For Type A-2 Salaried Class, minimum net take home salary of PKR 10,000/- is required.

For Type B (Business Persons and Self-Employed Professionals) minimum net take home income required is PKR 15,000/-.

Age

For Salaried Class:

Minimum age - 22 years and maximum age is 56 years and 6 months at the time of sanctioning of finance facility. Applicant's age should not exceed 59 years and 6 months at the time of maturity of finance.

For Business Person and Self-Employed:

Minimum age is 21 years and maximum age is 62 years at the time of sanctioning of finance facility. Applicant's age should not exceed 65 years at the time of maturity of finance.

Length of Service

For Salaried Class:

Minimum 2 years with the same employer or otherwise collective and continuous employment of 3 years.

For Business Persons and Self-Employed Professionals:

A minimum past history of 3 years relationship between the business and the customer should be available.

Mark-up Rate

Variable i.e. SBP Discount Rate + 2% spread. At present 10%.

(Mark-up to be revised on each financing Anniversary based on any change in SBP Discount Rate. Anniversary date will be the 1st installment due date of subsequent years.)

Disbursement

For all products, finance will be disbursed in bullet payment except for Home Construction and Land Purchase plus Construction cases.

For **Home Construction Finance**, the number of tranches will depend upon the status of construction and the stage when disbursement is to take place.

In case of open plot, the maximum number of tranches will be four (4), as mentioned under:

- For Foundation stage - 20% of finance amount,
- For Ground & Upper Floor (s) - 40%,
- For Electric, plumbing and wooding works - 20% &
- For Finishing - 20%.

After the release of first tranche, all subsequent tranches shall be released after satisfactory property valuation and ensuring that the already disbursed funds have been invested/utilized. The construction should be completed within 15 months from the date of 1st disbursement. Finance repayment will start after 15 months or disbursement of full finance amount (final tranche) whichever is earlier. During this 15 months period only monthly markup will be recovered. For Land Purchase plus Construction Finance, the number of tranches will depend upon the status of construction and the stage when disbursement is to take place.

In case of purchase of land & construction, the maximum number of tranches will be five (5), as mentioned under:

- For Purchase of plot 50% of the financed amount will be provided, however, the amount disbursed for purchase of plot must not exceed the 70% of the market value/cost of land/plot.
- For Foundation stage - 20% of the remaining 50%,
- For Ground & Upper Floor (s) - 40% of the remaining 50%,
- For Electric, plumbing and wooding works - 20% of the remaining 50% &
- For Finishing - 20% of the remaining 50%.

50% of the approved finance amount will be disbursed initially for the purchase of the land with the Bank's charge on the property to be created immediately.

Construction should start within 6 months after disbursement of first tranche. The total construction period should not exceed 15 months inclusive of the initial 6 months. During this period i.e. 15 months, customer will only be paying mark-up on the amount disbursed and insurance payments. Full installment payment inclusive of Principle payment will start from the 16th month or after disbursement of final tranche, whichever is earlier. In order to assess the value of construction, which will form an integral part of financing assessment, customer will be required to submit a realistic Bills of Quantity (BOQ) on the Bank's approved format, at the time of applying for the finance which will be duly approved by the Bank's Valuator. Each subsequent tranche will be disbursed only after receiving satisfactory valuation report.

Repayment

For salaried class (A-1) Category, monthly installment will be collected through direct debit from the salary A/c. In case of Referral Branch, installment will be deducted from the salary A/c. The salary a/c, in these both scenarios will be tagged with the financing account for auto debit of monthly installment by the system.

For salaried class (A-2) Category, monthly installment will be collected by same way as salaried class 1st Category or employer will deduct the installment from the borrower's salary and will remit to the Branch or direct deduction of installment from the customer's current account at NBP that has to be kept funded by the borrower.

For businessperson and self-employed professional, installment will be collected by direct deduction from the customer's current A/c at NBP that has to be kept funded by customer.

Late Payment, Cheque Return and Delay in Construction Charges

Late Payment Service Charges:

- PKR 5/- per day for late/overdue/defaulted installment upto PKR 10,000/-
- PKR 10/- per day if overdue installment from PKR 10,001/- up to PKR 20,000/-
- PKR 15/- per day when overdue installment exceeds PKR 20,000/- and so on.

Returned Cheque Service Charges:

Charges will be as per NBP's approved tariff.

Delay in Construction Service Charges:

- Delay of 1 to 89 days No Penalty
- Delay of 90 to 119 days 1% of outstanding amount
- Delay of 120+ days Recall Finance. (with the prior approval of Head

Office)

Note: These service charges could be changed by competent authority at Head Office from time to time.

Early Payment Charges

Early payment or partial payment (i.e., Balloon Payment) is allowed.

For finances greater than PKR 1 million, minimum PKR 50,000/- is required to make balloon payment.

For finances equal to or less than PKR 1 million, minimum PKR 25,000/- is required to make balloon payment. Prepayment of finance account, full or partial, within 5 years will be subject to early payment service charges @ 2% of the amount being prepaid.

In case of beyond 5 years, no early payment service charges will be levied. Borrower will have option to reduce the monthly installment amount or the tenure by keeping the other same.

On balloon payment, a new repayment schedule is to be generated from system and a copy of same is to be provided to the borrower under due acknowledgement. The acknowledged copy is to be kept in the case file for record.

Note: These charges may be changed by competent authority at Head Office from time to time.

Insurance

Property and Life & Disability Insurance coverages are mandatory through Bank's approved Insurance Companies. In case, if Life & Disability Insurance coverage is not provided to the applicant by the Insurance company then case will be automatically declined.

Life & Disability Insurance premium rate is 0.525% (standard rate) per annum and Property Insurance premium rate is 0.1% of 120% of outstanding finance amount at the beginning of each year. However, during the grace period premiums will be on approved finance amount.

First year insurance premiums will be recovered upfront from the customer before disbursement.

(There may be extra loading charged for life & disability Insurance coverage to an applicant based on medical examination.)

Property Eligibility

Property must be located in Positive Areas defined by the Bank from time to time.

The property should be purely residential and for self-occupancy and it could be co-owned by spouse, parents and adult male children as mortgager. Property must have a clear and separate title and chain of documents must be complete. Purchase of property from parents, siblings and spouse(s) is not allowed. Satisfactory valuation and legal opinions from Bank's designated valuers and lawyers are required on each property. Certified true copies of Title Documents will not be accepted under any circumstances.

Security

For collateral purpose:

●Property to be financed will be mortgaged. 1% token registered (of finance amount) and balance as Equitable Mortgage will be created on the property. However, Bank may require 100% registered mortgage base on the legal opinion.

●Three (3) undated cheques will also be taken, each cheque will amount to one installment.

●There should be no prior lien / claim on the property and Search Certificate to be obtained.

●All the original property documents will be in Bank's custody till full and final settlement of the financing.

Income Estimation, Legal, Valuation Checks & Charges Income Estimation: Income Estimation will be conducted for Businesspersons, Self-employed Professionals and employees of A-2 category of salaried class who are not employed with multinationals or Bank's approved organizations.

All financing facilities of PKR 15.00 million and above will have two income estimation reports. The lower value of the two reports will be taken as base income and the cost will be borne by the customer.

Legal Check:

All documentations must be vetted / approved by the BLA. It is the responsibility of the BLA to ensure that title document is clear and chain of documents is complete. Similarly, the BLA is also to verify the genuineness of last title document from the concerned authority.

Valuation:

Property valuation shall be carried out by the Bank's approved valuator. Only the value assessed by the Bank's approved valuator will be considered for finance assessment without regard to the value declared by the borrower or the amount reflected in the Sale Deed/Sale Agreement etc. to protect the interest of the Bank. In no case, the finance amount to exceed from the amount mentioned in the Sale Deed. Sale Deed cannot be executed at an amount less than the minimum required by the relevant authority.

For finances greater than PKR 5 million, two property appraisers will be engaged and the lower of the two values will be taken as the applicable value. Charges of both valuers will be borne by the applicant.

In construction finances, the assessed property value will be based upon the current value of the land plus the estimated cost of construction. The valuation of property to be conducted before releasing any additional tranches, assuring that the project has been completed as per the disbursement schedule. The charges will be at actual payable to Valuation Company in the form of Payment Order and are non-refundable. These charges are to be paid upfront at the time of submission of application.

Legal & Valuation Charges on actual payable to BLA in the form of Payment Order and is non-refundable. These charges are to be paid upfront at the time of submission of application.

At actual payable to Valuation Company in the form of Payment Order and is non-refundable. These charges are to be paid upfront at the time of submission of application.

Legal Documentation Charges

Legal Documentation Charges will be borne by the applicant at actual.

Property Taxes

All taxes related to the property are to be paid by the customer before signing of financing agreements. A non-encumbrance certificate or equivalent required from relevant authority.

Other Charges

All stamp duties, legal charges, documentation, government duties, levies and other applicable charges and duties shall also be borne by the customer.

**Terms & Conditions Apply.*

Initiatives Taken by State Bank of Pakistan

Keeping in view the importance of Housing, SBP has taken several steps for fostering of Housing Finance in Pakistan, some of which are as under:

- Separate PRs have been issued on Housing Finance.
- Establishment of "Working Groups on Housing Finance" comprising of various stakeholders such as, SBP, Banks/DFIs, Ministry of Finance, Ministry of Housing, ABAD, different departments of both federal as well as provincial governments, etc.
- Arranging seminars/training programs on Housing Finance on Pan Pakistan basis.
- Few years back even an International Conference on Housing Finance was held at Islamabad.
- Has pushed for improvement in land titling and record management at Federal as well as Provincial level.
- Has established Pakistan Mortgage Refinance Company (PMRC) with the help of GoP and IMF.
- Has also pushed for amendments in FIRO 2001 which has been passed by the National Assembly and Senate. Now rules are being framed.
- Is actively working on Guarantee Scheme for Housing Finance along with low cost housing scheme.
- Has also arranged a joint session of Bankers and Judges of Banking Courts on delays in the decision of suit filed cases of Housing Finance.
- Has also pushed for training of Judges of Banking Courts. As a result few sessions have been conducted at Judicial Academy, Lahore.

The two day event was attended by Ministers from states, ambassadors, government functionaries, trade representatives as well as academicians.

Here is an excerpt of Mr. Tariq Jamali, President/-CEO's (A) speech. 'NBP, being a major state owned commercial entity, is a major partner of the Government of Pakistan. The institution has gone from being a state-run government institution to a thoroughly modern commercial bank. It is encouraging that NBP has maintained its consistency in growth in the region and is also at the forefront of international banking across the world including Asia, Europe and North America. Over the years the bank has helped Pakistan as a flourishing economy to grow and flourish at a fast pace. From the very beginning of its establishment, it has been a key



Pakistan & Egypt celebrate 70 years of bilateral relations
President Tariq Jamali, attended Dialogue and Trade Summit at Cairo. The South Asian Strategic Stability Institute University (SASSI) in collaboration with the Embassy of the Islamic Republic of Pakistan in Cairo hosted Dialogue and Trade Summit. Titled as "CPEC BRI Cairo Dialogue and Trade Summit: Building Partnership through Trade Transformation: The Suez Canal And Gwadar – The Gateway" it aims to celebrate the 70-year-old bilateral relationship between Pakistan and Egypt. The Summit was held in Cairo at the Grand Nile Tower.

player in growth of the major sectors such as textile industry which to date remains the biggest earner of foreign exchange for Pakistan. NBP has been part of credit extension to the farmers, through various schemes since the 1960s thus supporting growth of agriculture. National Bank is one of the largest providers of liquidity to farmers, providing them with a vital resource to help maintain their livelihood and provide sustenance to the nation. It has served with a special status as treasury bank and performs functions on behalf of the State Bank of Pakistan.

It is indeed heartening to note the invaluable contribution made by NBP in channelizing finances towards large scale infrastructure projects. Additionally, the bank has played an important role towards payments and receipts of government funds which is commendable. NBP has also been instrumental in promoting financial inclusion in Pakistan through its extensive nationwide presence.

We have an unparalleled and one of the largest branch networks amongst Pakistani banks and operating all around the country, including the

most remote areas where no other bank operates. We are expanding our network of both conventional and Islamic banking branches. The recent rise of urbanization and the middle class, rapid technological shift and increasing local & global business connectivity are all driving our footprint growth. Our business operations are based on a geographically diversified, composite, integrated & cohesive structure whereby the banking and non-banking financial & related services are typically provided by the Bank through its domestic and international branches, subsidiaries and associates. Our strategy; strong capital base, brand synonymous and market outreach in both domestic and international markets enable us to benefit from the emerging business & growth opportunities as we focus on providing unmatched business facilities to our customers. We are circumspect and realistic about the market challenges, and appreciate that a proactive strategy will execute our strategic plans as desired, thus generating greater value for our shareholders and other stakeholders.

Egypt and Pakistan have a close bond which can be traced since 1947 when founder of Pakistan

Muhammad Ali Jinnah paid a farewell visit to Egypt on the special invitation.

Trade volume between Pakistan and Egypt is around US\$ 200 million. There is a dire need to do serious efforts to enhance bilateral trade and investments. A few of the following steps should be taken to have a much healthier relation:

1. Formation of Joint Chambers of Commerce and Industry.
2. Single country exhibition.
3. Participation of Egyptian business delegation in Expo and Karachi exhibitions.
4. Facilitations by both governments for obtaining visa for business communities of both countries
5. Gawadar and Swiss canal linkage to extend trade route to African and European countries.
6. Egyptian investment in Pakistan and Pakistani investment in Egypt.
7. Egyptian business people to take advantage of China Pakistan Economic Corridor.'

Such summits are essential for the economic benefit of Pakistan and also help it diversify both its economy and diplomacy. ♦



INVESTMENT IN EMPLOYEES IS AN INVESTMENT WITH INFINITE RETURNS

TRAINING SESSIONS BY CORPORATE BANKING GROUP



“To win in the marketplace you must first win in the workplace.”– Doug Conant, CEO of Campbell’s Soup

So true, when your workplace is perfect there is no way you can get a defeat in the marketplace. CBG in NBP is a relatively small group with ~150-160 relatively higher quality business professionals. CBG has shown significant growth over the last two years and this is evident from the fact that NBP’s corporate loan book managed by CBG is amongst the largest in the industry and constitutes more than 50% of total Bank advances.

The Corporate Banking Group at NBP handles one of the largest corporate loans/advances/deposit portfolios amongst all banks in Pakistan. For FY 2017, corporate advances made up more than 50% of the total advances at NBP. With its Regional Corporate Centers in Karachi, Islamabad, Lahore, Faisalabad and Multan, CBG is well-positioned to cater to the Banking and financial needs of all its local corporate customers, multinationals, and government entities by offering a whole spectrum of financial products & services ranging from plain vanilla loan and trade products to highly tailored/structured financial solutions.

During 2017, the CBG team added several new corporate relationships with sizeable business potential for the Bank. As part of its strategy, the CBG team has continued to diversify its loan portfolio and improve asset quality by booking loans of high quality, diversified into growth sectors, established new relationships, and deepened its wallet share with its existing customers. A priority for the CBG team is to originate and generate more fee-based business with greater emphasis on trade finance, cash management and

other fee income (e.g. advisory business). Corporate Centers and Corporate Branches in Faisalabad, Lahore & Islamabad have been relocated to larger premises in order to cater to the growing business demand. Both Corporate Centers have been refurbished and upgraded to world-class standards. As a result of the above initiatives, CBG significantly exceeded its targets for 2017 as a major contributor to NBP’s bottom line.

As a result of the above initiatives, CBG was a major contributor to NBP’s bottom line profitability. The Group’s operating profit grew to PKR 6.3 Billion in FY-2017 which is 38% higher than the previous year.

In this competitive age where information has become an industry, there is a great need to focus on continuing learning in order to mitigate various risk and delivering the best to satisfy our customers. Corporate Banking Group believes that an encouraged, motivated, high performing and high potential human energy is always needed to enhance its business growth.

Under the leadership umbrella of Syed Jamal Baquar, SEVP/ Group Chief-Corporate Banking Group and S. H. Irtiza Kazmi, EVP/ Divisional Head (A)-Corporate Banking Group, CBG celebrated employee empowerment on Pan Pakistan basis by engaging banks internal resources and training its staff along with a few members from Partner Groups. CBG is grateful to Ms. Lubna Azam Tiwana- (Ex) Group Chief Risk Management Group, Mr. Mohammad Faisal Topra- President Task Force and Mr. Tariq Zafar Iqbal- Group Chief Operations Group for releasing their resources on CBG request.

“When people are financially invested, they want a return. When people are emotionally invested, they want to contribute.”– Simon Sinek

Syed Jamal Baquar, SEVP/Group Chief- CBG

We all know that over time we develop weaknesses and gaps in our skill set and knowledge base. If left unaddressed, these can lead to a deterioration in our business performance, demotivation, and consequently create hindrances in our career progression. Attending well-targeted training sessions and professional development programs can help fill such gaps in our knowledge base, sharpen our skills, and make us more productive and efficient. I firmly believe that receiving the necessary training on a timely basis helps create more knowledgeable employees who can take over for one another as and when needed, work more coherently in teams, or work independently without constant help and supervision. Such trainings can also build employee confidence which comes naturally from a better command over their respective job functions and responsibilities, as well as a better understanding of the industry trends and dynamics. This rising confidence pushes employees to perform even better and think of new ways to improve and excel. Continuous training keeps employees on the cutting edge of changing industry trends and

developments, which in turn helps their company to become an even stronger competitor within the industry.

As part of CBG's commitment to continuously invest in the development of its business professionals, we recently conducted customized training sessions in our five corporate locations across Pakistan (namely, Karachi, Lahore, Islamabad, Faisalabad and Multan). The sessions covered topics such as (i) regulatory framework in commercial lending, (ii) documentation and collateral management associated with commercial lending, and (iii) trade finance. Where possible these training sessions were open for our product & support partners in addition to CBG business professionals.

I am extremely grateful to Mr. Asad Saleem, Mr. Aqeel Muslim, and the various CAD executives who took time out of their busy schedules to impart their expert knowledge and provide insight into their respective areas of expertise and industry trends for the benefit of the participants.



All of them gave the participants the opportunity to engage proactively in the training sessions and to "liven-up and enrich" the overall learning experience. I attended parts of the three different sessions in Karachi and was very pleased with the active participation between the trainers and their participants. What was also very encouraging was that employees from different groups from within NBP came together on the same platform and discussed theories, prudential regulations, and real practical problems faced in a fast-paced business environment. The feedback I have received from these training sessions has been very positive and encouraging indeed which means there is demand for more such interactive sessions. I now look forward to many more such trainings in the future and hope we will continue our quest for "professional excellence" through constant learning and development.

S. H. Irtiza Kazmi, EVP/Divisional Head (A) & Regional Corporate Head Karachi- CBG

"We are what we repeatedly do. Excellence then, is not an act, but a habit." – Aristotle

First of all, I would appreciate Learning and Management Development Division for hectic activities that they perform on daily basis. This is not easy which I experienced after my CCD team arranged the same. So hats off to them.

Once we were all sitting in a



group of friends and we were discussing that teams and subordinates usually fall short of encouragement and energy. This is due to the pressure that we built up on them and secondly because of the workload that we all have. The idea of these session was to enhance the knowledge of the team

with not only the bookish knowledge but also with the experiences of seniors, peers and other group members. I would like to appreciate the efforts of CCD HR for making these sessions effective and praise worthy. I am proud of my team and the amount of efforts they put in to make these sessions a success.

There is no boss without a team.

What were the sessions about? SBP Prudential Regulations for Corporate and Commercial Lending

The SBP regulations aim to assist banks/DFIs in better addressing their unique risk factors and dynamic environment by giving more discretion in business decisions. These regulations also describe minimum prudential benchmarks in critical risk areas to balance the considerations of financial stability of banks/DFIs vis-à-vis diversity and innovation. These Prudential Regulations do not supersede directives and instructions issued by the State Bank in respect of areas not covered under these regulations.

CBG engaged Mr. Asad Saleem, EVP/Divisional Head- HRMG to educate and train the members of CBG from all over Pakistan.

Trade Finance and its Instruments

Trade finance signifies financing for trade, and it concerns both domestic and international trade transactions. Various intermediaries facilitate trade related transactions. Trade Finance has the instruments and methods that enable them to overcome their conflicting interests. The correct use of Trade Finance instruments can even help strengthen exporters' competitive power by being able to offer supplier credits. It also improves liquidity and cash flows while reducing risk.

Mr. Aqeel Muslim, SVP/Wing Head- CTPU (Centralized Trade Process-

ing Unit) was handed over the responsibility of training and mentoring the Staff from all over Pakistan.

CAD Manual and Mucaddum Operations

Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or its ability to perform such obligation is impaired resulting in economic loss to the bank. Credit risk can be further sub-categorized on the basis of reasons of default. In order to enlighten our teams with the best knowledge with respect to revised CAD Manual & Mucaddum operations different resources were engaged all over the Pakistan to impart knowledge and answer the queries:

- Mr. Adeel Ansari, AVP/Manager CAD imparted the knowledge to Regional Corporate Center- Karachi, Corporate Branch- Karachi and Partner Groups
- Mr. Muhammad Irfan, AVP/Manager CAD imparted the knowledge to Regional Corporate Center- Multan and Corporate Branch- Multan
- Ms. Salma Mohiyuddin, AVP/ Executive- CAD imparted the knowledge to Regional Corporate Center- Islamabad and Corporate Branch- Islamabad
- Mr. Muhammad Naeem Malik, Regional Executive- CAD imparted the knowledge to Regional Corporate Center- Lahore and Corporate Branch- Lahore
- Mr. Muhammad Naseem Yousaf, SVP/Regional Executive- CAD and Mr. Zahid Sagheer, AVP/Manager- CAD imparted the knowledge to Regional Corporate Center- Faisalabad and Corporate Branch- Faisalabad

NBP partnered with Microsoft for Acquisition of Microsoft Licenses with annual support



National Bank of Pakistan yet again partnered with Microsoft and Premier Systems to continue and enrich its relationship to embrace technological progression and IT Digital Transformation at a signing ceremony, held at NBP Head Office, Karachi.

The event was attended by Mr. Tariq Jamali (President NBP), Mr. Shahid Saeed (SEVP / CIO), Mr. Shahnawaz Khan (EVP/ Head-Infrastructure & Technology Division, ITG), Mr. Abid Zaidi (Country Manager- Microsoft, Pakistan) and Mr. Arshad Raza (CEO – Premier Systems).

Mr Shahid Saeed, at the ceremony said that 'Information Technology Group (ITG) is playing a unique role in NBP's journey towards implementing tomorrow's digital initiatives. He also said that IT's Digital transformation is a long-term commitment and a journey, which also presents multiple and complex challenges, for which ITG is fully committed. The contract with Microsoft helps NBP and ITG to simplify some of the challenges through implementation of latest Microsoft offerings, products and services bundled with 24x7 technical support, planning services, end-user and technical trainings and unique technologies with Software Assurance to ensure that all products are available to NBP with the latest versions.

Mr. Shahnawaz Khan said that "Digital Transformation needs an effective empowerment from the top leadership to see the business through the lens of the digital mind-set". He also said that NBP must create and support a technology led culture and make changes to IT Infrastructure with specific digital roles and goals to execute the IT digital transformation which in return will advocate for the bank's digital journey. He also highlighted that partnering with Microsoft will help NBP enhance its Infrastructure Digital journey through implementation of latest, agile, people-oriented, innovative, streamlined, efficient and easy-to-use Microsoft products which will help leverage opportunities to further enhance bank's technical capabilities.

Mr. Abid Zaidi said that "Microsoft is committed to work with NBP to modernize its technology infrastructure and we are excited to partner with National Bank of Pakistan in advancing their Digital Transformation journey. Technology serves as a back bone for Financial Services Institutions to gain competitive advantage and this collaboration will enhance NBP team's capabilities and increase employee productivity under a secure environment".

Mr. Arshad Raza said that Digital transformation is an initiative which is a continuous development and addition of new technologies and trends. Premier Systems is associated with NBP for last few years and has been continuously providing its premium services to the bank. He added that "With the vision of IT Senior Management, we have more challenges this year and in the coming years and hence, Premier Systems is dedicated to fully support NBP in its Infrastructure Digital transformation journey. He also said that "With these implementations and combine partnership of Premier Systems and NBP ITG's Team efforts, the bank will witness the difference. ♦

16-NBP Newslines



NBP Chooses Dell EMC as its Enterprise Backup Solutions Provider in Partnership with Megaplus Pakistan

The National Bank of Pakistan, EMC and Megaplus Pakistan partnered to launch Enterprise Backup Solution project at a signing ceremony held at the NBP Head Office. Under this partnership, NBP will implement Dell EMC's Enterprise Backup Solution for protection of its critical information assets. The event was attended by Mr. Tariq Jamali, President NBP, Mr. Shahid Saeed (Group Chief ITG/CIO), Mr. Naved Siraj (Dell EMC), Mr. Asim Bokhari (CEO Megaplus) and Mr. Shahnawaz Khan (EVP/ Division- Head- Infrastructure & Technology Division, ITG).

Mr. Shahid Saeed, SEVP / Group Chief (CIO), NBP at the ceremony said that 'the bank is making hefty investment in the IT to fully adopt IT-based banking, as it is playing a unique role in the financial inclusion of the unbanked people. The bank also aims at improving the quality of services to customers through investing in human resource and technology capacity building. Data protection is one of the top priorities of the Bank with a stern emphasis to strengthen the protection of its customer's data and ensuring data protection compliance regulations are met and hence, implementation of an enterprise backup and recovery solution is of utmost priority for NBP ITG.

Mr. Asim Bokhari, CEO Megaplus, said that Megaplus is DELL / EMC top partner in Pakistan and has grown tremendously over the last few years with some key projects under its umbrella. Megaplus looks forward to smooth implementation of the backup solution at NBP and looks forward to strengthen its business relationship with the bank as a strategic partner and implementer.

Mr. Shahnawaz Khan, EVP & Division Head IT Infrastructure and Technology Division, ITG, said that NBP ITG faces a challenge with data protection of multiple platforms as efficiency of backup process goes down with the growth of environment and recovery of backups also becomes questionable owing to heavy dependency on tape media and legacy techniques. Realizing the growing and current challenges around data protection in modern day IT, NBP IT Infrastructure team took the initiative to modernize backup & recovery solution with the objective to deploy a modern, robust, scalable and dependable platform supporting heterogeneous environments while securely retaining copies of the bank's growing data assets; and helps bank confidently recover data in requirements of operational recovery, disaster recovery, and compliance.

NBP team looks forward to smooth and successful implementation of the solution; and having a great experience throughout the lifecycle of the solution. ♦



CAUGHT OFF GUARD!

NBP Newslines has introduced an informal rapid fire segment for NBPIans to know their colleagues' spontaneous agility and fun side. This interview of Mr. Tariq Zafar Iqbal, EVP/Group Head, will help you understand why he is in the team and what he plans to contribute, what makes him laugh and what he dreads. So here's a peppy questionnaire round for you all to enjoy.

Pretend you are our CEO.

What three concerns

about the Bank's future will keep you up at night?

| A. Stakeholders' interests | B. Customers' interests | C. Employees' interests |

<p>What inspires you? Honesty & integrity</p> <hr/> <p>What personality trait you are known for? A helping hand professional</p> <hr/> <p>What do you work toward in your free time? Family, Friends, Study, Exercise</p> <hr/> <p>What's the most interesting thing about you that we wouldn't learn from your resume? Humour</p> <hr/> <p>How would you convince someone to do something they didn't want to do? By defining clarity of purpose</p> <hr/> <p>What do you plan to do after retirement? Relax and look back in satisfaction while being helpful to my environment</p>	<p>What were you like in college? A soul looking for human and social identity</p> <hr/> <p>What's the most important lesson at work you have learned in the last year? Perceptions are weaker than facts</p> <hr/> <p>When are you the happiest? When I contribute something at any level, might it be organisation, family, colleagues, acquaintances, or society at large</p> <hr/> <p>Describe your biggest failure? I could not spend as much time with my family as I would have liked in an inertia; being always with them.</p> <hr/>
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NBP wins ADB Award



National Bank of Pakistan won the "Leading Partner Bank in Pakistan Award for 2018" in the Asian Development Bank's annual Trade Finance Program (TFP) Awards. This award was presented to National Bank of Pakistan for the highest number of transactions with TFP in Pakistan during the period 01st July 2017 to June 30th, 2018.

Mr. Shaikh Tariq Abdullah- Head Financial Institutions, International Banking Group, National Bank of Pakistan received this prestigious award on behalf of the bank in the Trade Finance Program (TFP) Awards and Partners Dinner held in Singapore on 04 September 2018. It is pertinent to mention that National Bank of Pakistan also received "Trade Deal of the Year award" in last year's ADB TFP Awards. ♦



'Belt and Road'



National Bank of Pakistan has signed a Framework Agreement on Regular Cooperation under the "Belt and Road" with Industrial & Commercial Bank of China (ICBC) during a ceremony held at ICBC HO on Thursday, October 18, 2018. Mr. Shaikh Muhammad Shariq, Chief Representative, NBP Representative Office, Beijing, China signed this agreement on behalf of National Bank of Pakistan. The Signing ceremony was held at Conference Room, International Banking Department, ICBC H.O. in presence of Ms. Zhang Leilei, Head of FI Division, International Banking Department, ICBC H.O., Ms. Ge Shengtian, Regional Manager, International Banking Department, ICBC H.O. and Mr. Zhao Peng, Assistant to Chief Representative, National Bank of Pakistan, Representative Office Beijing.

Signing of this agreement with ICBC will provide NBP with as platform for information sharing, mutual policy negotiation, project recommendation and mutual support in business with banks in the countries along the Belt and Road. By now, more than 20 overseas financing projects are recommended, with a total value of over US\$ 2.5 billion, covering A/B Loan, international syndicates, asset trading, on-lending and other various business. The forum will enhance collaboration between the members in project recommendation, asset trading, financial market interconnection, risk rating information sharing, and mutual assistance in policies and regulations, establish closer cooperation modes and create a more open and transparent environment for investment and financing, expediting the common development of the member banks. ♦



President NBP and Governor KPK launched 'NBP Green Pakistan Drive'

Under the umbrella of tree plantation campaign Green Pakistan Project (GPP), National Bank of Pakistan formally launched 'NBP Green Pakistan Drive' in KPK by Planting an Olive Sapling at the Governor house.

Mr. Tariq Jamali, President NBP and Shaukat Mahmood, Group Head, Service Quality met Khyber Pakhtunkhwa, Governor, Shah Farman in Peshawar. During their meeting with the Governor KPK said "Poor should grow their own fruits instead of buying". He advised NBP president to concentrate on Hayatabad, Reggi lalma, DHA by planting fruit and olive trees in order to make a visible change in the area.

The ceremony was attended by Provincial Minister for Forests, Ishtiaq Urmar, Deputy Speaker Provincial Assembly, Mahmood Jan, Provincial Advisor on Education, Zia Ullah Bangash; Members National Assembly including Munir Khan Orakzai and Iqbal Afridi.

President NBP apprised the Governor about the activities held by NBP in different universities, school and colleges in collaboration with district

administration. These activities include awareness sessions, tree plantation activities and adoption of a tree by students as mandatory Social Work activity, which will inculcate ownership and sense of responsibility in students.

Moreover, Mr. Shaukat Khattak shared plan of distribution of 0.1 million trees in different schools, colleges, universities, Pak Army, different District Administration, Development authorities and Tribal districts including, Mohmand, North Waziristan And Orakzai Agency.

Dr Naveed Akhtar DG agriculture advised NBP to plant olive and Moringa trees keeping in view its benefits. He added that one olive tree can earn upto 4000/- which can give boost to our economy.

A committee was proposed having two executives from NBP and two from Government side which will report about the ongoing Tree plantation activities and will be personally monitored by Governor KPK in best interest of the Province. ♦



NBP making Pakistan 'Greener'

National Bank of Pakistan in a bid to mitigate the impact of climate change and global warming had planted saplings at Mardan as part of national tree plantation drive of the government. Mr. Shaukat Mahmood, Group Head, Service Quality Group, was welcomed by Dr. Khurshid Ahmed, VC, AWKUM, Dr. Qadar Baksh at Abdul Wali Khan University Mardan, where he formally inaugurated 'NBP Green Pakistan Drive' by planting a tree at the premises and donating 5000 fruit and other trees. A proposal of establishment of Research Data Centre and sponsorship of NBP was also discussed at the forum. The planned centre access would be given to research students and all major universities of KPK. The Research Data Centre will be the first and only RDC where students could access to real time data of international financial institutions. Moreover, the importance of tree plantation, its uses and benefits, impact on environment was majorly emphasized during the meeting. It was also suggested that every student taking admission at the university should plant and adopt a tree and nurture it till their last day at the campus. This activity will inculcate a sense of ownership and responsibility among students. Saima Rahim, Regional Head NBP Aitemaad and her team from Peshawar was also present at the occasion. ♦

NBP Bancassurance Sales Convention – Bhurban



NBP Bancassurance Sales Convention was organized at Bhurban for target achievers of Bancassurance Business in second half of year 2017 i.e. July to Dec-2017. Convention began with prize distribution ceremony graced by Honorable SEVP - Group Chief CRBG, Ms. Sultana Naheed and CEO & MD - Jubilee Life Insurance Co, Mr. Javed Ahmed. The ceremony was also attended by some other NBP Head Office Management which includes:

- Mr. Abdul Wahid Sethi – SEVP / Group Chief Finance.
- Mr. Syed Azhar Hussain Shah – EVP / Group Head – HR Management Group.
- Mr. Tariq Zafar Iqbal – EVP / Group Head Operations.
- Mr. Shoukat Mehmood – EVP / Group Head
- Mr. Karim Akran Khan – EVP / Group Head – Logistics.
- Mr. Khawer Saeed – EVP / Network Motioning Head, North.
- Mr. Adnan Adil Hussain – EVP / Network Motioning Head, Central – I.
- Mr. Rana Imdad Hussain – EVP / Network Motioning Head, Central – II.
- Mr. Aqib Malik – EVP / Network Motioning Head, South.

Mr. Umar Azim Daudpota – SVP / Wing Head – Institutional Sales, Deposit & Wealth Group Chief, CRBG, said that NBP has joined hands with Jubilee Life, EFU Life and with State Life Insurance Corporation for Bancassurance Business for selling life insurance products through NBP's branch network subsequently NBP earned around Rs.350million Non Funded Income. She added, Bancassurance business is not only the potential source of Non Fund Income.

This Convention was attended by 123 Branch Managers and 18 Regional Staff which includes Regional Heads (RH), Regional Business Development Managers (RBDM) and Regional Retail Heads (RRH) of 8 NBP Regions i.e. Gujrat, Faisalabad, Rawalpindi, Jhelum, Sialkot, Lahore, Sargodha and Bahawalpur. Names of top three branch managers and Regions are as follows:

Top 3 Branch Managers:

1. Mr. Syed Hassan Abbas Kazmi, Maingon Branch – NBP Jhelum Region.
2. Mr. Shahid Saleem, Sohawa Branch – NBP Jhelum Region.
3. Mr. Naeem Akhtar, 229RB Branch – NBP Faisalabad Region.

Top 3 Regions:

1. NBP Regional Office Gujrat.
2. P Regional Office Faisalabad.
3. NBP Regional Office Rawalpindi.

Group Chief CRBG awarded shields of Appreciations to Bancassurance Head Office Management in recognition of their valued contribution towards NBP's Non Fund Income, names of Bancassurance Head Office team are as follows:

- a) Mr. Umar Azim Daudpota, SVP / Wing Head – ISD&WM.
- b) Mr. Adnan Ahmed, AVP / Department Head Bancassurance.
- c) Mr. Shoaib Hassan, OG-1 / Head of Bancassurance Sales & Training. ♦



Denial of Service attacks are very common in the world of internet today. Increasing pace of such attacks has made servers and network devices on the internet at greater risk than ever before. Due to the same reason, organizations and people carrying large servers and data on the internet are now making greater plans and investments to be secure and defend themselves against a number of cyber attacks. The traditional architecture of internet is vulnerable to serious kinds of threats including denial of service. The attackers are now quicker in launching such attacks because they have sophisticated and automated attack tools available which require minimal human effort. The denial of service attack aims to deny or degrade normal services for legitimate users by sending huge traffic to the victim (servers or networks) to exhaust services, connection capacity and/or network bandwidth.

In a Distributed Denial of Service (DDoS) attack, the attacker makes a huge impact on the victim by having multiplied power of attack driven by a large number of computer agents. It becomes possible for an attacker because he/she takes large number of computer machines under control over the internet before applying an attack. In fact, these computers are vulnerable machines in the public network (internet) and attacker can exploit their weaknesses by inserting malicious code or some other hacking technique so that they become under the attacker's control. These compromised machines can be hundreds or thousands in numbers. They behave as agents of the attacker and are commonly termed as 'zombies.' The entire group of zombies is named as a 'botnet.' The size of botnet decides the magnitude of attack. For larger botnets (having thousands of zombies), attack is more severe and disastrous.

Within a botnet, the attacker chooses 'handlers' which perform command and control functions and pass the instructions of attacker to zombies. The zombies directly attack on the victim. There is a group of zombies or agents under each handler. These handlers also pass the information received from zombies to attacker about the victim. Therefore, handlers are the machines which directly communicate with attacker and zombies. As handlers and zombies are also compromised machines in the public network under attacker's control, the users of such machines are mostly unaware of the fact that their machines are being used as a part of some botnet. A typical architecture of DDoS attack is mentioned in figure 1. The attack exhibits the client-server technology and a flood of data packets is sent to the victim for exhausting its services, connections or bandwidth etc.

DDoS attacks are further classified by attack

Distributed Denial of Service (DDoS) Attacks

What is Distributed Denial of Service (DDoS) attack?



Figure 1: Architecture of DDoS attack.

rate dynamics i.e. the way how rate of attack varies with respect to the passage of time. The classes are "continuous rate" and "variable rate" attacks. In continuous rate, the attack has constant flow after it is executed. On the other hand, variable rate attack changes its impact and flow with time, making it more difficult to detect and respond. Within variable rate, the attack rate dynamics can further be implemented as "fluctuating" or "increasing". Moreover, based on the data rate of attack traffic in a given network, the attacks are also categorized as "high rate" and "low rate" DDoS attacks. Another classification found in literature is by impact i.e. it can be "disruptive" in which the normal service is completely unavailable to users, or it can be "degrading" in which the service is not completely unavailable but experiences considerable delay in responding to the legitimate requests.

Motivation Behind DDoS Attacks

People behind DDoS attacks may be motivated by personal, social or financial benefits. Attackers may do so due to personal revenge, getting publicity or some political motivation. However, most DDoS attacks are launched by organized criminal groups targeting financial websites such as banks or stock exchange. They also focus on targeting other finance related businesses such as e-commerce. The financial impact of DDoS attacks on the victims can be disastrous. In recent past, criminal groups have launched several DDoS

attacks on banking websites throughout the world. As a result, severe incidents have been reported such as disruption of business activities and financial losses. According to the recent statistics from akamai.com for Summer-2018, DDoS attacks have increased by 16% as compared to the previous summer of 2017.

How to Prevent DDoS Attacks?

This attack is mostly targeted at servers. The end users are usually not the ultimate victims. However, any machine can be attacked by the attacker to infect with malware and then use it as a zombie (a node which is the part of botnet) to contribute in attack towards the ultimate victim. Therefore, all necessary steps and awareness required from an end user to prevent malware is also applicable on preventing DDoS attacks, such that:

- Timely update of security patches (applicable on both operating system and software application).
- Periodic scans with updated antimalware / antivirus to check if there is any malware in the system.
- Effective access control for authentication and availability to mitigate the threat of DDoS attack.
- Prevention from (vigilance behavior towards) suspected phishing emails, phishing websites, malicious software downloads, and other kinds of social engineering attacks.

In case the malware is detected, immediate remedial steps are necessary such as removing or quarantining the malware.

Implications on Financial Industry

The nature of DDoS attack is self-explanatory to convey the fact that huge implications are possible on financial industry (banks, stock exchanges etc.) in the form of financial and/or reputational loss. Some known incidents of DDoS attacks on financial industry include:

Bank of Spain hit by DDoS attack: A recent example is Bank of Spain. The website of Spain's central bank was temporarily offline on Monday, August 27, 2018.

Dutch banking giants hit by DDoS attacks: The top three banks in the Netherlands were targeted in multiple DDoS cyber attacks over the week of January 22-26, 2018; blocking access to websites and internet banking services, hence causing financial loss.

DDoS attack slams HSBC: Britain's HSBC, one of the world's largest banks, warned its customers on January 29, 2016 that it was targeted by DDoS attack that continued to disrupt customers' access to online banking services. This attack was launched just two days before the annual January 31 tax payment deadline in the United Kingdom. ♦

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Source: Information Security Division - Risk Management Group

TRAILBLAZER

The winner is...

NBP Newsline is proud to announce the winner of 'Success Story'



NOW OR NEVER!

NBP Newsline
is proud to share
Mr. Khawar Saeed's
(EVP/Network Monitoring
Head, North) success story
with its readers; a man
who made his way up the
success ladder through
sheer determination and
hard work.

Mr. Khawar Saeed EVP/ Network Monitoring Head (North) have been performing his duties in NBP since May 1986 and always been diligent and committed to deliver and excel professionally. He has made every possible effort to achieve the goals of excellence and have been able to render outstanding performance/results/achievements during his entire spotless banking career spread over 32 years out of which he worked 25 years in the field as Manager/Chief Manager, Zonal Chief, Regional Business chief and Regional Chief Executive.

He has Master of Business Administration (MBA) degree with major in International Finance and Economics and DAIBP with distinction in Booking Keeping & Accounts. He also holds Professional Designation in International Business Management, International Trade, Award in General Business Studies- Credit Management, Certificate in International Business from University of California, Los Angeles, California, USA (UCLA). Certificate in Credit Management, the National Institute of Credit, USA. He has also attended a number of banking courses, seminars and workshops and has secured first position/passed with flying colors.

In recognition of his outstanding performance, he has been awarded 15 times achievement awards, 7 times certificates of excellence, 8 times letters of appreciation and 5 times special increments for outstanding performance. Some of the achievements are:

During his tenure as RBC Islamabad, the profit of the region increased from Rs. 700 (M) to Rs. 4,053(B) which was 20 % of the total profit of the bank and was the highest ever profit of any region in the history of NBP.

The deposits of the region were Rs. 54,322 (B) which increased to Rs.106.167 (B)

The profit of Central Asian Region increased from USD 1.760 (M) to USD 3.458 (M) i.e. by 97%. The overall profit earned during this period was USD 17.06 (M) with an average profit of USD 2.44 (M) per year.

The deposit increased from USD 24.24 (M) to USD 77.279 (M) i.e. by 217%.

One of his most important achievements was the establishment of NBP Subsidiary bank in Tajikistan in the year 2012 in the shortest possible time (in a period of 4 months).

Presently, he is holding the assignment of Network Monitoring Head, North cluster which comprises of 12 regions and 424 branches. This cluster has contributed 40% of the total deposits of the bank and 40 % of the total pre-tax profit of the bank as on 30.09.2018. Mr. Khawar Saeed is the shining star of NBP. His journey of 32 years has been a success story. The intangible achievements which transformed his colleges and H.R working under him, excelled because of him. Record numbers of his managers were selected as Regional Heads. The grooming he carried out of his juniors was beyond the call of his duty, their learning was ever lasting.

Khawar Saeed Sahib himself set the high standards of dressing which his subordinates followed. He ensured that his team managers all were elegantly turned out.

Mr. Khawar Saeed set many competitive standards for himself and always excelled his targets and goals. Islamabad Region when he was Regional Head the competing banks lost their clients to his marketing genius and some branches of other banks also closed due to aggressive marketing of Mr. Khawar Saeed.

His glorious innings of 32 years with NBP, he was able to transform the business profile of the Institution by bringing the business figures to new heights, through intelligent marketing strategies, team spirit and unique business practices. He introduced the concept of market intelligence gathering, (Position of peer competitors).

His diversified experience of domestic and international banking market helped him in achieving any set goal. He is known as "mover and shaker", a popular leader knowing the art of carrying along his team.

Mr. Khawar has been very concerned and active to utilize his abilities and potentials for the benefit and image building of National Bank of Pakistan, the countless milestones achieved by him are unmatched and unparalleled in the history of NBP. ♦



YOUR UNIQUE ABILITY IS GOD'S GIFT TO YOU...

Having self-assurance about your abilities is inspiring, but many of us have not seen ourselves objectively enough, or with enough acceptance to feel that confident.

NBP Newsline feels proud to offer talented NBPIans a platform where they can exhibit their unique ability to the world and also let them recognize and acknowledge their own strengths or gifts.



Acting is in my genes...

Ghulam Mujtaba, Cash Officer OG III, NBP LUAWMS Branch (2161) has passion for acting since childhood. In his early teens he even visited PTV (Karachi) office to fulfill his dream but he could not muster courage to speak to the watchman. In 2006, when he was only 17 years old, he got a chance to perform on TV (KTN) and since then he is a struggling actor and got small character roles on different TV channels such as KTN, Awaz TV, Dharti TV, Hum TV, Sama TV but he never succeeded. In 2016 he took admission in evening classes of theater for Diploma of Acting, Writing and Direction at Art Council of Pakistan, Karachi. It was a little tough for me to work in the morning (MCB Islamic) as in the evening I performed to full fill my dreams. In 2017, he received a job offer at NBP as he had applied for Karachi Region but unfortunately they didn't have any seats available in Karachi so he had to go to Gawadar Region. He took up the job and sacrificed his dream. He feels that this platform that NBP Newsline has offered will get him a little recognition among his colleagues.



Sing Along...

Pervaiz Samuel, OG-III, Main Branch Quetta city has passion for singing. During his off time he plays guitar and sing at various functions. He is a known musician of Pakistan Television Quetta Centre and he can sing in seven languages.

Making Celebrities Dance

Arfeen Iqbal, Officer Grade-I, Home Remittances Division, Payment Services & Digital Banking Group, has always been a fan of Michael Jackson and Javed Jaffery since childhood and he learned from an Indian Dance show Boogie Woogie. Initially he performed in school in and then in college during the Independence & Pakistan day events with his friends and he even



choreographed it. After his bachelors he gave many auditions for acting as it was his dream to be in Pakistani dramas but he was never successful. However, one day he received a call from a famous choreographer, who saw his auditions and asked him to work for him. Initially it was tough but after 3-4 years of practice he went to Bangkok and learned contemporary dance style from there & next year went to Dubai and Learned Salsa (Latin American Style). Then he started working as a Choreographer and have choreographed many celebrities and shows to date.



Trekking Adventures

Sultan Mahmood, VP/MDS, NBP Staff College Lahore, simply loves trekking. He has been doing it for quite some time now, he feels Trekking in the mountains may look fun, but it is not for the faint hearts. It takes a lot of determination and willpower to reach the destination and, sometimes, it is challenging journey that one has to face. After all, life is meant to be experienced and not just lived.



Go Golfing...

Qadeer Ullah Durrani, Branch Internal Control Executive, NBP University Campus Branch, Peshawar, took up playing Golf about five years back and soon found it very interesting as compared to other sports that he played during school and at Edwardes College Peshawar. He took some professional lessons and was able to compete in local matches at Peshawar and Abbottabad. He eventually won 3rd prize in National Tournament (26th Khyber Pakhtunkhwa Open Golf Championship) held at PAF Golf club Peshawar, which is a remarkable achievement as he was then 18 Handicap player. Beside physical exercise, it takes around three hours to complete one round of Golf i.e. 18 holes, stretching over 7 km. The game provides excellent opportunity to mingle with other people which itself is very exciting. Lastly it is played outdoors unlike other sports, which is why it is also very refreshing for mind and body.



Connecting with People

Muhammad Zeeshan Nadeem, OG-II, Multan, NBP District Courts Branch Khanewal, a Trainee Officer 2018 Batch and MBA Gold Medallist from Bahauddin Zakariya University. For the past six years he has been doing "Hosting, Comparing for various Conferences, Events, Shows, Concerts, Fashion Shows and Annual Dinners of University and remained General Secretary for three years for Bahauddin Zakariya University Multan. He worked as RJ for Solo FM 88 Multan. He has good communication skills and engaged 1400-1500 audience at a time for different events. He has also been a Motivational speaker for different sessions in Government School, BZ University, for commercial events and have good public relations in Multan.

Freezing Moments

Abdul Hafiyee, OG-1 / IS-Auditor, Audit & Inspection Coordination office, Civil Lines, Faisalabad loves to travel and capture some fascinating sights. Every avid traveler experiences those overwhelming moments when taking in a new sight and the immense desire to share that profound moment with others. Traveling is fun. You are out experiencing new places and cultures. Hafiyee has a huge collection of pictures across the world.



Born to play Cricket

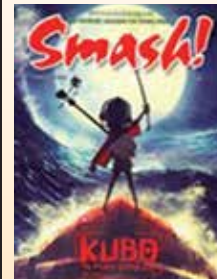
Adil Anjum, Compliance Department, Head Office, started to play cricket when he was only seven years old. He played from Abbottabad region and also participated in U-19 and inter- District senior from Mansehra. He remained captain of his University team



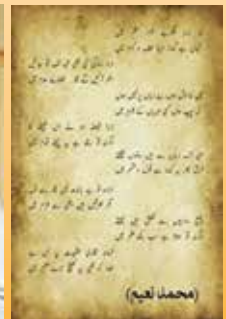
and participated in All Pakistan inter-university completion and got selected in HEC eleven. He was the captain of his college team and won Abbottabad Board in cricket and also participated in Inter-Board competition from Abbottabad Board.

Writing is my Passion

Shahid Jamil (Pen Name- Shahid Jamil Ahmad), Vice President/Regional Executive Credit, NBP, RO, Sialkot, has written nine literary books including five Urdu Short Stories, two Punjabi poetry, 1 Urdu Novel, 1 collection of letters have been published by Al-Hamd Publications Lahore. He also write in



English and his various English Short Stories have been published in English Monthly "SMASH." He has been writing for the last 34 years and have a name in literary circles. He headed prestigious literary organizations at university, local and national levels, and he remained Associate Editor of Students Magazine "Kisht-e-Nau" University of Agriculture, Faisalabad. He has his own literary website www.shahidjameel.com



For the love of Poetry

Muhammad Naeem, VP/Head Commercial & SME Banking Department, Main Branch, Gujrat has passion for literature and love to read any good piece of prose or poetry. He has penned some poetry, which has been published locally, however he is still unable to get it composed in a complete book. He would like to avail this opportunity to share some of his verses with his colleagues.

A Gifted Naat Khawan

Sehrish Taj, AVP Compliance Monitoring Hub, Central-II, Multan, is a Naat Khawan since she was eight years old. She won District competition twice and at School, College and University level too. Since she joined NBP she didn't get any opportunity to show her talent except for one chance that she got last year in July when NBP President conducted Town hall meeting in Multan. She want this talent to remain an active part of her life.

TREND *setters*

ELEGANCE PERSONIFIED!

WHEN IT COMES TO DRESSING FOR SUCCESS, PROFESSIONALS MUST BE ABLE TO ADAPT AND ADJUST THEIR STYLE BASED ON THEIR WORK ENVIRONMENT. WHEN YOU ARE DEALING WITH YOUR CLIENTS YOUR ATTIRE SHOULD BE ON POINT TO SHOW YOUR COMMITMENT AT WORK. HAVING A GOOD FASHION SENSE AND FOLLOWING GOOD STYLE TIPS ARE ESSENTIAL FOR WORKING WOMEN IN PAKISTAN. A WELL-DRESSED WOMAN ALWAYS LEAVES A VERY IMPRESSIVE IMPACT ON PEOPLE SHE MEETS AT THE WORKPLACE. NBP NEWSLINE THROWS SPOTLIGHT ON THREE SMART, GROOMED AND NOTABLE LADIES OF THE BANK, WHO HAVE MADE HEADS TURN WITH THEIR IMPECCABLE FASHION SENSE AND AURA.



Sara Azeem
AVP/ PMO – ITG, HO

Being a working woman, it's always important for me to dress professionally, be authentic to myself, be cognizant of what the office environment permits and avoid over dressing. I prefer to go for balance between being sophisticated and dominant. I find a lot of space to work with totality of clothes, grooming and attitude. For me, women at workplace should be classic and perfectly put together. So I keep my style statement as "It's all about what fits me best and projects an appropriate image that I will look and feel relaxed in." My looks are usually formal yet moderate for happy weekdays. ♦





Bina Adnan
OG-II, MIS Officer,
Legal Division

Women at work need to buy simple yet elegant dresses. They should avoid vibrant attire at work. Instead go for graceful, dull and single colored attire. Wearing loud prints, extremely bright colors, mix and match items etc are a big no when it comes to style tips for working women. Soft pastels, solid dark colors etc are all time ideal for working women according to the style tips it is completely up to you what you choose to wear. Either go for shalwar kameez or straight pants and kurti. Your handbag must go with your outfit and complement your overall look. Fabrics such as cotton, chiffon, georgette and mixed cotton-khaadi all look very professional. Most lawn attires can be sheer and easily crumpled. Cotton is the ideal fabric especially during the hot summer months. ♦



Successful women always invest in good shoes!



Sumaira Mushtaq,
OG-I, ITG-CBA

The key to professional attire is with a well-fitted and clean cut shirt. It should be descent and yet trendy. I always look for comfort above anything else; get straight pants of different colours which you can mix match with other shirts too. Your office attire conveys the message of competence and great presentation. However, it is important to understand the culture of your work environment and make sure you don't overdo anything. Simple make-up with a bit of concealer, foundation, mascara, black/brown eyeliner and just a touch of lip gloss or a pink lipstick will do the trick. ♦





'A perfect employee is the one who inspires his boss as much as his boss inspires him'

Mehvish Hyder joined NBP on May 2, 2007. The journey and the achievements of 11 years cannot be summed in a few words. Corporate Banking Group's management along with team of Regional Corporate Center- Karachi and Corporate Branch bid her adieu on September 28, 2018 with heavy hearts but good hopes and prayers.

According to her peers, she was the one who brought positive attitude to work every day. The team acknowledged Ms. Hyder's services for NBP in general and for CBG in particular.

Thank you Mehvish for showing all your colleagues that the pursuit of excellence is the best way to climb up the organizational ladder in NBP. Employees like you are the epitome of professionalism. Your contribution to the RCC- Karachi growth may be measured in targets and KPIs but your contribution on the office floor is measured in the positive feedback from your colleagues, team and bosses. You will be missed



An inspiring Banker

Sajjad Hussain Monjotha, Regional Executive Credit NBP R.O. Sheikhpura Region, was rewarded as the Best GM/RM Credit Award in recognition of Quality of Credit, Advances NPL Recovery, 100% branch visits and well minimum advances audit irregularities. Later, he was posted as Regional Executive Credit NBP Sheikhpura Region. Currently, he is doing multiple assignments in NBP and is also involved in riskier assignments by conducting investigations/enquiries across Pakistan. He has conducted 356 investigations on frauds/forges including renowned Treasury Scam in billions in addition to GM Credit assignment. He also conducted more than 250 investigations/Mandatory enquiries.



On the Top

Proud NBPian Waheeda Shumail, Reconciliation Officer at NBP Rrgional Office, Hyderabad, is excited to share her picture when she went to Khujrab (PAK China border) to draw cash from the world highest NBP ATM. Khunjerab Pass or Khunjerav is situated in the Karakoram Mountains on the northern border of Pakistan's Gilgit-Baltistan Hunza - Nagar District on the southwest border of the Xinjiang region of China.



Media Management

Syed Ibne Hassan, VP/Wing Head, Media & PR, is receiving Award for Excellence in Corporate Communication and PR from caretaker Information Minister of Sindh, Jameel Yousof.



Seeking Knowledge

Naeem Ahmed, OGI, posted at Municipal Corporation Branch, Sukkur has recently passed online courses like Anti Money Laundering (AML/CFT), Information Security course, Fundamental of Islamic Banking. Good job!



Thumbs Up!

Mr. Azaam Saleem s/o Muhammad Saleem AVP/ Head Recovery & Collection, Mirpurkhas Region obtained 2nd Position in Board of Intermediate & Secondary Education. *Congrats!*

Lucky are those who are blessed with Daughters!



Congratulations to Safia Yousaf, Credit Officer, City Branch, Quetta, who is blessed with a cute daughter Nimra Arif.



Fareeha Saleem, Officer Grade-II, NBP, Remount Depot Branch, Sargodha, has been blessed with a beautiful daughter Anayah. Congratulations to her family.



Shaadi Mubarak!

Congratulations to Faryal and Hasan Ghouri, Messenger, Strategic Marketing Division, SQG, on tying the nuptial. NBP wishes the newlywed a long happy married life. Also seen in the picture is Hasan's brother-in-law (bride's brother) Hussain Irshad, OG-III, NBP Legal Division.



A Chinese Doll

Sadaf Iqbal, OG-I/CAD Officer, NBP Regional CAD Office West, Karachi is proud to share her daughter's picture Rameesah who participated in a Chinese Dance at her school.

Corporate Social Responsibility



Financial Support to NBP Employee.

Mr. Basheer Ahmed Seelro working in the bank as IT Professional suffering from acute hearing lose, as last resort, he opted for very expensive modern device 4 years ago, his limited hearing was restored. With the passage of time device become obsolete and need replacement. Bank through its CSR program help its employee in acquiring the device.



Paediatric Welfare Programme "Gift a Bear"

Bank Participated and contributed financially in Aga Khan University Hospital campaign "Gift a Bear and Show you care". Hundreds of young children, who are critically ill and are unable to afforded quality healthcare would get the benefit Through pediatric wafer programme and we are able to save thousand of young lives each year.



Medical Camp for women

NBP in collaboration with Safia Medical Centre organized Medical Camp exclusive for Women illness in suburb area called Korangi. The Gynecologist and a lady Gen physician has attended hundreds of women and young girls as also they run awareness program for ladies which was very helpful for women living densely populated area.



Wheel chairs for Disable Person

To mobilize disable person bank has provided Wheel chair to the Karachi Independent Living Centre for onward distribution through their Program. Facts remain that Disable person are the part of our society and Bank always shoulder the responsibility and support financially but distribute more than 500 Tricycle and wheel chair each year to ease their lives.

Annual Inter School Naat Competition at Karachi.

Pakistan Crescent Youth Organization has organized (PCYO). Annual Inter School Naatiya competition at Marriot Hotel Karachi. Students from all over Karachi participated in this competition. Young naat khawaans will get boost up by fetching prizes ranging from Cash prizes and Umrah Ticket to the position holders.



NBP Scholarship Program for 05 Students of Namal College-Mianwali.

NAMAL College is a renowned institution of Pakistan, imparts professional education to all brilliant students without considering color, breed, race, religion or any other status that create difference in the society. NBP in joint venture with NAMAL College had picked 5 students for Scholarship the selected students have secured required marks, thus successfully progressed into third year.



Umbrellas Provided to Security Personnel in Peshawar.

Security personnel in Peshawar perform their duties 24 hours and as such, protection against the blistering sun and harsh raining weather is very important to enable them to perform their duties more diligently. NBP has taken an initiative to provide Umbrella and install at strategic points of the city. Under the shadow, they can get the relief from unkind weather.



NBP customers go digital!

Now get banking on your fingertips through the NBP Mobile App!

- Mobile Bill Payment
- Mobile Money Transfer
- Mobile Account Opening
- Mobile Fund Transfer
- Mobile Loan Disbursement
- Mobile Statement
- Mobile Branch Locator
- Mobile Complaints
- Mobile Security Alerts

NBP MOBILE APPLICATION (NBP DIGITAL)

Payment Services & Digital Banking Group is always gear up to bring new Technology & Innovation in National Bank of Pakistan to deliver market competitive services/products to their existing and potential customers. Adopting the new technologies PS&DBG has launched state of the art Mobile Banking Application namely "NBP Digital" in the last quarter of 2017 with a set of financial and non-financial transactions. With its launch, NBP enabling its account holders to perform balance inquiry, transactions enquiry, Beneficiary Addition, Inter/Intra Bank Funds Transfer, Utility Bills Payment, Airtime Top Ups, Government Payments and customer can also locate nearest ATMs/NBP Branch through NBP Digital.

SPORTS

Events-2018

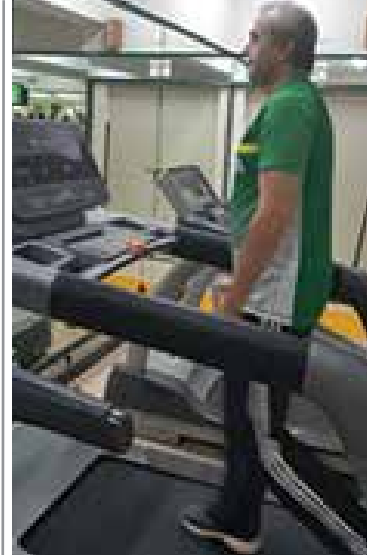


Sponsored Women Basket Ball Team Participated National Basketball Championship-Islamabad



NBP Winner-Chief of The Naval Staff Hockey Tournament - 2018

The Tournament was played in Lahore, NBP and Wapda qualified for the final. NBP defeated Wapda in the Penalty shootout 5-6 won the Chief of The Naval Staff Hockey Tournament-2018 consecutive second time. NBP Hockey Team was awarded Trophy and Cash Prize of Rs. 500,000/ Goal Custodian Mazher Abbas played exceptionally well and declared Man of the Match.



New Treadmill installed at NBP Gym



10th NBP Ranking Snooker Championship



NBP striving to promote Futsal

The Bank sponsored P5 Futsal series (Season 1) in collaboration with P5 Futsal Sports Management 16 teams participated from all over Karachi. FAST FC won the P5 Futsal Series (Season 1) and Laurentian FC get the 2nd position.



Bilal Asif & M Ashgar of NBP Selected for Pakistan Test Squad against Australia

The National Selection Committee of Pakistan has announced the 18 member Test Squad including NBP's Bilal Asif, Mir Hamza and Mohd Ashgar - Bilal the debutant has destroyed Australia's Batting by taking 6 wickets.



NBP Service Quality Group Head Inaugurated NBP Inter Academy U-17 Cricket Tournament-2018

Training!



Personality & Attitude Development

Learning and Management Development Division (LMDD), Staff College Lahore conducted two days training session on Personality & Attitude Development for our Special (disabled) employees. The College conduct at least one yearly training program cum networking event for our special employees, inculcating a sense of belonging and a tribute to the efforts by our special force for the success of the bank.

سوال: برائے مہربانی نیشنل بینک کے بارے میں ہمیں اپنا تجربہ بتائیے اور یہ کہ آپ کب سے نیشنل بینک کے لیے کام کر رہے ہیں؟

جواب: میں نے نیشنل بینک میں 1987 میں شمولیت اختیار کی اور ریجنل اور صدر دفتر میں بہت سی سینئر پوزیشنز پر کام کیا۔ میں 1990 سے 1994 تک کونسلر جنرل میں زولہ بیڈ تھا 1994 سے 1995 تک زولہ بیڈ ہی تھا 1995 سے 1998 تک کارپوریٹ برانچ کونسلر میں چیف نیچر تھا میری ذمہ داریوں میں کاروبار، آپریٹنگ کوئڈرٹ، کمپلائنس (قوانین

اور ضوابط پر عمل درآد کو یقین دہانا)، انسانی وسائل، نقل و حمل اور انتظامی امور کو دیکھنا وغیرہ شامل رہا ہے۔ نیشنل بینک میں دوران ملازمت میں نے لاجسٹک سپورٹ گروپ، کمرشل اور ریٹیل بینکنگ گروپ اور کمپلائنس گروپ کے گروپ چیف کے طور پر خدمات انجام دی ہیں۔ قائم مقام صدر بننے سے پہلے میں ایسٹ اور ریٹیل گروپ کا گروپ چیف تھا۔ میں نیشنل ایسٹ انٹرنیشنل لمیٹڈ، اٹلس پاور لمیٹڈ، فاطمہ فریڈا انٹرنیشنل لمیٹڈ، گلا داری ہیڈ کوارٹرز، کراچی کا ڈسٹریکشن فارن ریلیٹرز اور نیشنل کنسٹرکشن لمیٹڈ کا ڈائریکٹر بھی ہوں۔ میں نے یونیورسٹی آف ڈیلاس سے ایم بی اے کی ڈگری حاصل کی ہے اور سول انجینئرنگ میں امریکہ سے بیچلر ڈگری کی ہے۔

سوال: برائے مہربانی ہمیں نیشنل بینک آف پاکستان کے بارے میں کچھ بتائیے؟

جواب: دی نیشنل بینک آف پاکستان نے ایک لمبا سفر طے کیا ہے۔ ہر کاروباری رخ میں معیاری بلندی حاصل کرنے کے لیے اس کے غیر متزلزل عزم کو تمام اسٹیک ہولڈرز خصوصاً برنس کمیونٹی کی طرف سے سراہا گیا ہے بینک نے بہت سے باوقار قومی اور بین الاقوامی ایوارڈز کا قیام حاصل کیا ہے۔ حقیقت یہ ہے کہ پچھلے سالوں کے دوران بینک نے اپنی اعلیٰ کارکردگی سے بینکنگ اور فنانس کے شعبوں میں مقامی اور عالمی سطح پر نام کمایا ہے۔ آج کل بینک اپنے کسٹمرز کی خصوص ضروریات کو پورا کرنے کے لیے منفرد برانڈز اور سروسز کی ایک لمبی فہرست پیش کر رہا ہے۔ بینک نے منافع میں شاندار اضافہ بھی حاصل کیا ہے اور تبدیلی کے اہم عمل کے تجربے سے گزر کر ملک کا ایک سرکردہ بینک بن گیا ہے۔

سوال: مستقبل کے لیے آپ کے کون سے منصوبے ہیں جن کو آپ نیشنل بینک میں عملی جامہ پہناتے ہیں؟

جواب: حکومت نے گرین پلیٹ فارم کے ذریعے بہت اہم قدم اٹھایا ہے کیونکہ پاکستان موسمیاتی تبدیلیوں کے اثرات کا سامنا کر رہا ہے۔ میں سمجھتا ہوں کہ موسمیاتی تبدیلیوں کے لیے تیاری اور اس بات کو یقینی بنانا کہ ہماری ترقی مکمل طور پر موسمیاتی تبدیلیوں سے ہم آہنگ ہو اور ہمارا بنیادی ڈھانچہ موسمیاتی تبدیلیوں کو برداشت کر سکے یہی ہماری ترجیحات میں سے اوپر ہونا چاہیے۔ ان اقدامات میں نیشنل بینک اور حکومت ایک صفحے پر ہیں۔ نیشنل بینک آف پاکستان نے پورے پاکستان میں شجر کاری کی ایک مہم شروع کی ہے۔

منشور میں کیے گئے وعدوں میں ڈیم بنانے اور پانی کو محفوظ کرنے کے اقدامات کے ذریعے قحط سالی پر قابو پانا گرین بلڈنگ کوڈ کو متعارف کرانا اور کلین انرجی کی حمایت کرنا ہمارے اقدامات میں شامل ہیں۔ ان پوزیشنز پر پہلے ہی کام ہو رہا ہے اور حکومت کی توجہ اس بات کو یقینی بنانے پر ہوگی کہ جب پین بجلی، ہوئی توانائی اور سٹوریج توانائی کے منصوبے شروع ہوں تو وہ ماحولیاتی معیار کے مطابق ہوں۔ اس کے ساتھ ساتھ ہم بنیادی تکنیکی ڈھانچے میں بہتری لانے کے منصوبے پر کام کر رہے ہیں تاکہ ڈیویریٹیبلز میں بہتری آئے، کسٹمر کے سروس کے تجربے میں بہتری آئے، اخراجات پر نظر رکھی جائے اور مارکیٹ میں نئی برانڈز متعارف کروائی جائیں۔ ہمیں یہ بھی توقع ہے کہ پچھلے کچھ سالوں میں اسلامی بینکنگ میں ہم نے جو سرمایہ کاری کی ہے اس سے ہمیں منافع ملنا شروع ہوگا اور یہ نیشنل بینک کے لیے ایک مضبوط منافع بخش کاروبار بنے گا۔

سوال: بیرون ملک سے ترسیلات زر پاکستان لانے میں نیشنل بینک کا ایک رہنما کردار رہا ہے۔ کیا اس میں مزید بہتری آئے گی اور کیسے؟

جواب: شیل کی قیمتوں میں کمی کی وجہ سے سعودی عرب اور دیگر خطیبی ملک کی معیشتیں دباؤ میں ہیں جس کی وجہ سے ان

ممالک سے ترسیلات زر میں کمی ہو رہی ہے۔ ترسیلات زر کی بڑی رقم سعودی عرب، متحدہ عرب امارات، قطر، بحرین، کویت اور اومان سے آتی ہیں پہلے نظام میں مزید API کوشاں کرنے کی گنجائش نہیں تھی جس کی وجہ سے طلب دوبارہ کرنا پڑتی تھی۔ لیکن اب نیشنل بینک آف پاکستان نے نیا سسٹم حاصل کر لیا ہے جس کی تعینب جاری ہے اس لیے اگلے دو سال میں رقم کے حجم میں، آمدنی میں اور مارکیٹ شیئر میں اضافہ ہوگا۔ ہم جیسے آگے بڑھ رہے ہیں ہمارے اقدامات

جیسا کہ فیڈ میں کام کرنے والوں کی تربیت اور ان کی صلاحیت کار میں اضافہ کرنا، ڈیجیٹل بینکنگ میں اضافہ، نئے رابطہ کاروں کے ساتھ معاہدے اور میڈیا پرمیم کے ذریعے کسٹمرز کی آگہی کہ کس طرح COC کے بینیفیٹرز کو نیشنل بینک کے اکاؤنٹ ہولڈر بنایا جائے۔ وزیر اعظم عمران خان نے کہا ہے کہ ان کی حکومت سمندر پار پاکستانیوں کو اپنی قوم اپنے وطن میں لانے اور اپنے ملک میں سرمایہ کاری کرنے میں مدد کرے گی۔ انہوں نے کہا ہے کہ سمندر پار پاکستانی اپنا پیسہ بینکوں کے ذریعے سمجھیں تاکہ معیشت پر اس کے صحتمند اثرات پڑیں۔

سوال: نیشنل بینک آف پاکستان زرعی شعبے کی کس طرح مدد کرتا ہے؟

جواب: نیشنل بینک آف پاکستان پاس بک کے ذریعے سونے کے بدلے زراعت کو ترغیب فراہم کرتا ہے۔ یہ ہمارا ہدف ہے کہ اگلے دو سال میں ہم اس طریقہ کار میں بہت اضافہ کریں اور بڑی تعداد میں اکاؤنٹ کھولیں۔ نیشنل بینک اس کے بعد وصول نہ ہونے والے قرضہ جات میں کمی کرے گا تاکہ NPLR کو ایک حد میں رکھا جاسکے۔

سوال: تعلیم کے شعبے کے لیے آپ کس طرح مدد کرتے ہیں یا مستحق طلبہ کے لیے کوئی قرضے کی پالیسی ہے؟

جواب: نیشنل بینک آف پاکستان ملک کے تمام حصوں کے طلبہ کے لیے بلاسود قرضے فراہم کرتا ہے۔ وہ طلبہ جن کے پاس پیشہ ورانہ، ٹیکنیکل اور سائنٹیفک تعلیم حاصل کرنے کے وسائل نہیں ہیں وہ اس اسکیم کے تحت درخواستیں دے سکتے ہیں، قرض کی واپسی آسان قسطوں میں تعلیم مکمل کرنے یا ملازمت حاصل کرنے بعد کی جاسکتی ہے۔ یہ قرضہ تعلیم کے مکمل عرصے کے لیے ہوتا ہے اور طلبہ کو فیس اور ہائس کے اخراجات کی شکل میں دیا جاتا ہے یعنی براہ راست یونیورسٹی کو ادائیگی کی جاتی ہے۔ دیگر اخراجات مثلاً درسی کتابوں وغیرہ کی ادائیگی براہ راست طلبہ کو کی جاتی ہے۔ قرضہ کی واپسی قرض کی پہلی قسط کی وصولی کے دس سال کے اندر کرنا ہوتی ہے۔ قرضہ کی واپسی تعلیم مکمل ہونے کے چھ مہینے بعد یا ملازمت ملنے کے چھ مہینے بعد شروع ہوتی ہے۔

سوال: بیرون ملک مقیم پاکستانیوں کے لیے آپ کا پیغام؟

جواب: نیشنل بینک آف پاکستان کی یہ مستقل کوشش رہی ہے کہ وہ اپنے طریقہ کار میں ترقی کرے اور اپنے کسٹمرز کو فوری سروس فراہم کرے۔ عالمی سطح پر پاکستانی جہاں جہاں بھی ہیں، ہم مستقل طور پر اپنے نمائندوں کا نیٹ ورک بہتر کر رہے ہیں۔ نیشنل بینک آف پاکستان مگر میں شہریوں کی ضروریات کو پورا کرنے کے لیے موجود ہے۔ اسی طرح ہم بیرون ملک مقیم پاکستانیوں تک پہنچانا چاہتے ہیں اور ان کے وطن میں اپنوں کا خیال رکھنا بلا کسی مشکل کے آسان بناتے ہیں۔ نیشنل بینک آف پاکستان اپنے بھرتا اور موثر نیٹ ورک کی بدولت اب آپ کی قوم کی منتقلی پہلے سے بھی تیز تر کرنے میں آپ کی مدد کرتا ہے ہم اپنے کسٹمرز کو قوم پاکستان بھجوانے کے لیے طریقے فراہم کرتے ہیں۔ اب آپ قوم بھجج کے ہمارے بینک اکاؤنٹرز سے حاصل کر سکتے ہیں۔ یا آپ اپنی رقم اپنے بینیفیٹری کے اکاؤنٹ میں بلا کسی مشکل کے کریڈٹ کر دیا سکتے ہیں۔ اگر درخواست کی جائے تو ہم بینیفیٹری کو اپنے آرڈر یا ڈیما انڈر ڈرافٹ بھی بنا کر دے سکتے ہیں۔ یہ تمام خدمات اب ہمارے فوری ریسپنس، سسٹم میں پیکیج کی صورت میں موجود ہیں تاکہ آپ کی ضروریات کا بہتر جواب دیا جاسکے۔ برائے مہربانی 110:00 اپنی رقم قانونی ذرائع سے نیشنل بینک آف پاکستان کے ذریعے بھججیں۔

حکومت نے گرین پلیٹ فارم کے ذریعے بہت اہم قدم اٹھایا ہے کیونکہ پاکستان موسمیاتی تبدیلیوں کے اثرات کا سامنا کر رہا ہے۔ میں سمجھتا ہوں کہ موسمیاتی تبدیلیوں کے لیے تیاری اور اس بات کو یقینی بنانا کہ ہماری ترقی مکمل طور پر موسمیاتی تبدیلیوں سے ہم آہنگ ہو اور ہمارا بنیادی ڈھانچہ موسمیاتی تبدیلیوں کو برداشت کر سکے یہی ہماری ترجیحات میں سے اوپر ہونا چاہیے۔ ان اقدامات میں نیشنل بینک اور حکومت ایک صفحے پر ہیں۔



نیشنل بینک کے صدر
محترم طارق جمالی
کا انٹرویو

سال اشاعت 2006ء



نیوز لائن



ہم ایک ساتھ کھڑے ہیں۔

”قوم کا بینک“ ہونے کے ناطے نیشنل بینک آف پاکستان حکومت کے تبدیلی اور ترقی کے ایجنڈا کی مکمل حمایت کرتا ہے اور اس کے لئے پرعزم ہے۔