



**NBP**

# Newsline

since 2006

January/February 2019



**Corporate Banking Group**  
*Gwadar*

## Offsites 2019



**Credit Management Group**  
*Bhurban*

## It's a competitive world

*I*t was Albert Einstein who once said, 'I never think of the future – it comes soon enough.' Amusing but true, when it comes, it may not be what we were expecting. Preparing for the unexpected is difficult but with right strategy and future vision one can be prepared to take on any challenges.

Competition is fierce, regulations are changing and technology has an increasing impact all over. Financial institutions are placing innovation as their top priority. Organizational cultures must be shifted to support innovations that will ultimately replace all outdated business models. We must also anticipate consumer needs and innovate in a way that will prioritize the most effective mix of capabilities, processes and people.

With new leadership and his far reaching vision the future of this institution can be transformed by remodeling the existing mind-sets and behavior, building a strong and committed team to relentlessly pursue the desired results.

*Positivity is the Key to success!*

**Asra Adnan**

*Editor*

*Wing Head, Internal Communication, SMD, SQG*



**Attention  
NBPians!**

*I*would like to inform you all that we have now a full time photographer to facilitate us on official assignments of the Bank.

His services (Video & Photography) will be available for all and his main duty would be to cover all events pertaining to NBP. He will be working for all Groups via Internal Communication Wing, SMD, SQG.

It is requested that you may inform us well in advance of an event or occasion of any group; so that we can arrange the availability of the photographer and help each group to make their function a success.

Therefore, in order to avail his services, you may drop us an email and provide us with the details of the event, day, time and location.

**Email address and point of contact is given below;**

**[nbp.editor@nbp.com.pk](mailto:nbp.editor@nbp.com.pk)**

**Tel: 021-99217915**

*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**

For suggestions and feedback  
021-99217915  
[nbp.editor@nbp.com.pk](mailto:nbp.editor@nbp.com.pk)

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

## CONTENTS



5

Gwadar Escapade!



10

Bhurban Excursion!



13

CASA Deposit Mobilization Competition



Women's Day Celebration

25



29

NBP President Cup - 2019

## Emails to the *Editor*

What's on your mind? Share your ideas, suggestions and feedback on **NBP Newsline** with our NBP community.

### **Muhammad Ahsan Siddiqui, ORMW- Risk Management Group**

I understand and believe that we as a bank should recognize each and every employee, be it permanent/contractual or outsourced, whoever is rendering their services to this institution. I am highly impressed by the generous reception of NBP employees and visitors by both lady security officers who are deployed at the Head Office, Main Gate. Kindly acknowledge this attribute of their personality by giving proper coverage in NBP Newsline as a token of appreciation.

**Editor:** Please find below a tribute to their pleasant gestures.

### **Muhammad Amin Shahid, RE Business, NBP Regional Office, Sahiwal**

Special Edition of NBP Newsline (Anniversary Issue 2018) was outstanding. Its content was well drafted and presentation was appealing.

**Editor:** Thank you. It's teamwork.

### **Seemin Qazi, AVP/MTO, Batch 6, PMYBL, Islamabad**

I did not get my copy of 'Special Edition' of NBP Newsline. I used to get it four years back but since my transfer I am not receiving any.

**Editor:** NBP Newsline is available online and we now print only limited copies, kindly log on to our website for all our previous editions.

### **Sidra Zaheer, SQG, Regional Office, Faisalabd**

I hope you receive this e-mail in the best of health and spirits. I am writing this in response to your email "Special place for Special people". Firstly, being the new member of NBP family, I would like to pay my humble appreciations to the team of NBP Newsline for their efforts and innovative work. Secondly, the initiative to bring forward the success stories of "Special NBPIANS" is a great initiative. It is an honour for me to provide you the details of a strong-willed and determined special member of NBP. His name is Mr. Arslan Akram and in an unfortunate accident he lost his both limbs (arms). However, this disability has not stopped him from pursuing a normal life. His determination to succeed and enjoy life are truly inspiring and encouraging for many of us. He is currently posted at Clock Tower Branch, Faisalabad Region.

**Editor:** Thank you Sidra for your kind words. Your feedback and encouragement makes us perform even better. Arslan's profile is featured in this edition on page # 21.

## NBP Newsline Crown



goes to two charming lady guards who welcome everyone at the entrance with a smile throughout the day without even a tinge of tiredness and irritation. Kudos to their energy and dedication!



## President's Message

I am grateful to God Almighty for giving me the opportunity to serve my country via this position as President of the National Bank of Pakistan. It is a tremendous honor and responsibility especially as this is the 70th year of operations for this great institution.

I am thrilled to be here and excited about all the things that we'll be working on together in the near future.

Often a change in organizational leadership can lead to anxiety and uncertainty amongst employees. There are concerns about changes that might affect their status quo yet at the same time there are expectations of better times to come. We have a good team at NBP which we can build and develop further. We have a great brand with country wide recognition. Our clients have immense confidence and faith in NBP which is extremely valuable and important for all of us. Our plan is to continue to grow and evolve, to give our people the resources they need strengthen their respective domains, and to continue to deliver the highest quality products and services to our valuable customers.

To take NBP forward, we need to have the will to change. Our industry and market conditions are changing rapidly and we have to adapt and be nimble. We have to make decisions faster, collaborate better and put team spirit at the heart of whatever we do. We need to focus on enhancing and diversifying our revenue streams as well as managing our expenses judiciously. We need to be more business-driven, client-centric and customer service-oriented. Increasingly, our customers will have a choice and we want them to bank with us even if there are other competing offerings. This is only possible through product innovation, greater speed to market, and quality of service delivery leading to superior customer experience.

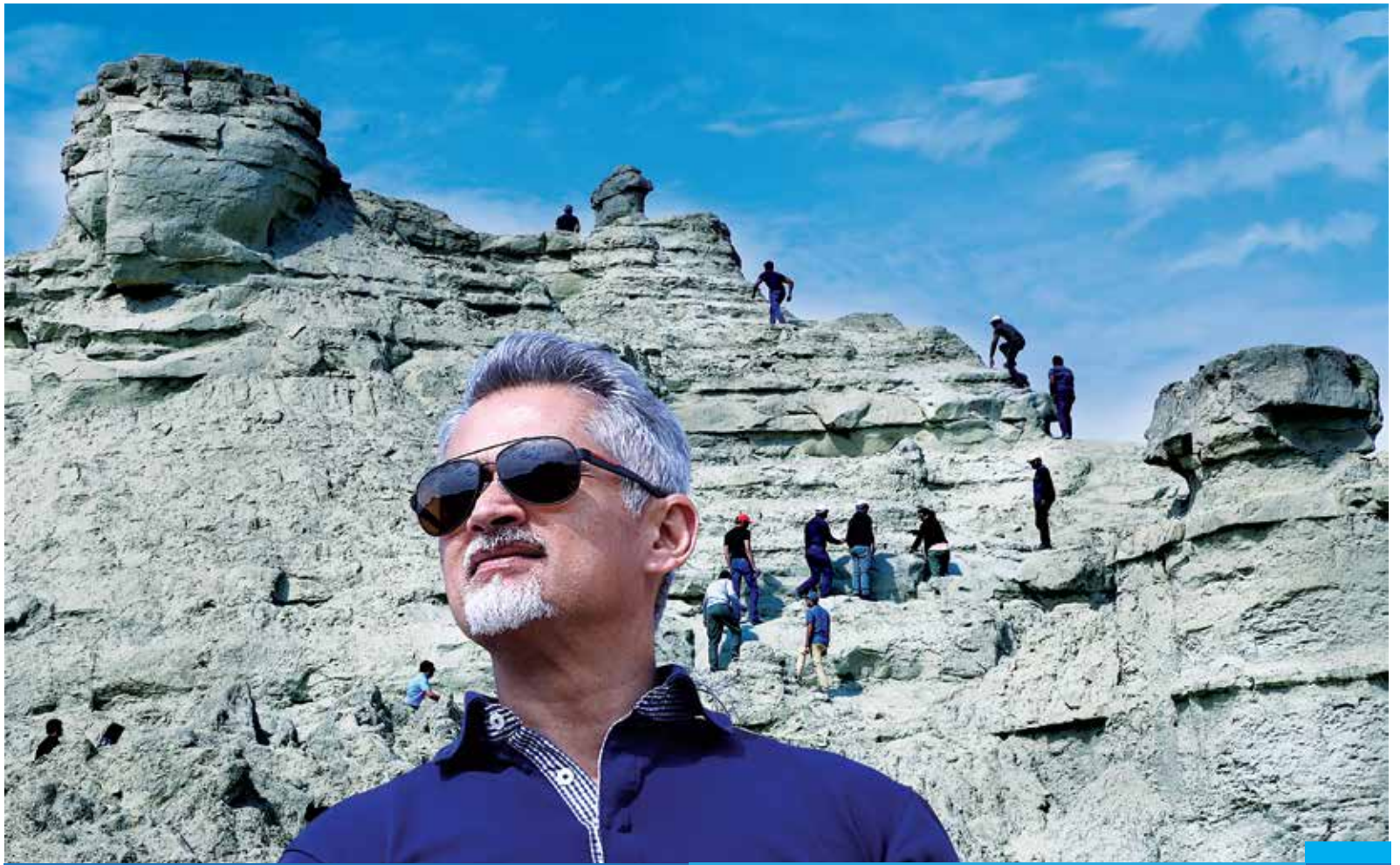
Digital banking using state-of-the-art technological platforms will have to be at the forefront of all our business considerations. This capability coupled with our wide customer base, will provide unmatched opportunities to build our business further and take NBP to the forefront of the banking industry in the country.

Besides our shared business goals, my personal commitment to all of you is the promotion of a culture of transparency and meritocracy. My aspiration is to restore NBP's position as an "employer of choice" within the banking industry in Pakistan. I am counting on all of you for your support in transforming NBP into one of the leading banks in Pakistan which is globally recognized and respected.

I look forward to working with all of you, and establishing a closer and more regular dialogue as we embark on this exciting journey.

*Thank you, good luck and best wishes,*

*Arif Usmani*



# Gwadar Escapade!

**CBG** at NBP once again lived up to its reputation of combining business with pleasure, in traditional fashion. This time around the location was the breathtakingly serene shores of Gwadar-Baluchistan. The grandeur of the majestic scenery of Pakistan's Northern Areas had memorably defined the previous two excursions i.e. CBG Offsites in 2017 & 2018. CBG Offsite-2019 in Gwadar was conceived and meticulously planned, primarily on the basis of popular vote, as a getaway intended to lure and familiarize all participants with the historic significance of the Makran Coastline and the monumental strategic role that Gwadar and its development plays as an integral center for deep sea maritime traffic and future business & trade hub of Pakistan.

Corporate Banking Group (CBG) kicked-off 2019 with a Strategy Offsite in Gwadar, a future business hub of Pakistan. CBG Offsite-2019 was a unique blend of work and adventure, and an exhilarating experience for NBPIans after a year of hard work to celebrate the glorious achievements of 2018. The annual Offsite allowed NBPIans to connect with each other in a more relaxed and affable environment.

CBG's annual Offsite is the one meeting where expectations run higher than for any other convention that the senior, middle, and junior management attends at NBP. The purpose of the CBG Offsite has always been to launch each new year's CBG Plan to the broader CBG team, develop action plan/strategies for achieving these goals, motivate the sales teams, and build consensus and camaraderie with other key external stakeholders. This year Gwadar offered the perfect venue to work on the collective goals for 2019 and more importantly to mingle as a broader team. As per CBG tradition, this Offsite was packed with work, fun & entertainment and involved over 150 participants from both within and outside CBG.



# Day 1

The Offsite commenced with all participants convening at a local hotel in Karachi during the wee hours of Friday Feb 1, 2019. The organizing team, comprising members of Corporate Coordination Division (CCD/CBG) at Karachi, greeted and grouped participants who had flown in from Lahore, Islamabad, Faisalabad and Multan the previous evening. This morning indeed was very different as it witnessed CBG team members and other invitees from across NBP engage in pep talk and soft humor as they boarded luxury buses for a first of its kind road trip across the country's coastal highway of which many participants were unfamiliar with. Thanks to weeks of meticulous planning, the large crowd was swiftly allocated to their respective buses which departed ahead of schedule for the first stop-over for breakfast at Hub Chowki. The participants enjoyed a sumptuous road-side breakfast like a band of adventurers having embarked on a hiking trip. The NBP photography team did not leave a moment uncaptured, amid the fun and clamor, with a drone camera buzzing away by every table and taking applause and thumps-up from the crowd in response.

As the buses drove along the coastline, the participants witnessed spellbinding scenery in the form of natural rock-formations on both sides of an endless highway, stretching out of a vast expanse of desert. Often defining the back-drop were orchards, gueltas from underground water lining depressions, and nomadic camels grazing in the natural plantation across the Hingol National Park. A hearty lunch awaited the eager crowd on a pristine beach at Kund Malir where the travelers relaxed and un-wound with some beach lovers even getting their feet sandy and wet while enjoying the shores. The ensuing trip from Kund Malir to Ormara perhaps had the most to offer in terms of sight-seeing. This route was marked by mother nature's natural carvings in the form of the "Princess of Hope" and the "Sphinx" or the "Lion of Baluchistan" which are two exotic and stately landmarks forming part of the mountainous terrain, with their formation etched in history as a fairy tale of sorts. After intermittent stop-overs for picture-taking and for refueling between Ormara and Pasni, the participants finally arrived at PC Gwadar late in the evening. ♦





## Day 2

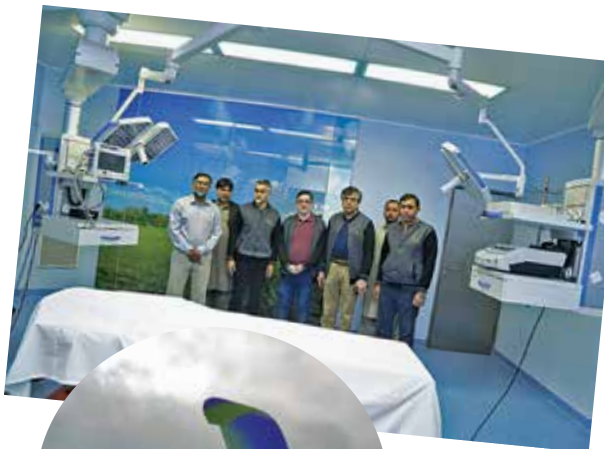
The next day was reserved for the Conference which commenced early in the morning with Tilawat-e-Quran-e-Pak. This was followed by an introductory address by Mr. S. Jamal Baquar (Group Chief – CBG) welcoming everyone to the event and reflecting upon the commendable performance CBG in 2018. CBG’s 5 Regional Corporate Centers & their team followed with detailed overview of the performance of their respective regions. CBG’s CCD gave a detailed overview of the key role it plays in helping manage CBG with their emphasis on controls in Credit Risk, Audit, Compliance, MIS, Reporting, etc.

The Research team from the Treasury & Capital Markets Group (TCMG) was invited to outline the internal and external economic environment and to give a view on the economic landscape expected in 2019. CBG product partners including Trade, Treasury, Cash Management were also invited to speak at length vis-à-vis their respective performances, recent product and process innovation, and to recommend ways to improve business performance and client service delivery. There was also representation from Payment Services who covered their recent ground-breaking initiatives and product launches, giving NBP a pioneering edge over competition, whilst pledging their support for the Corporate Banking business. Representatives from other support areas such as CAD, Investment Banking, International Banking, Information Technology, Compliance, Logistic Support, and Human Resources were also present who made their presence felt through active participation and guidance. Every presentation segment was followed by an interactive Q/A session which was met with praise, positive criticism and constructive dialogue while a working lunch was served in the adjacent hall.

Just like the preceding two years it was time for the traditional CBG Offsite Group Photo after the Conference. The crowd posed at the hotel vantage point overseeing the Gwadar Port and Peninsula, for the traditional Offsite photograph and live drone camera video coverage. After the Conference the crowd was split into two - one group headed for a visit to Gwadar Port and the other went for a city tour. The Gwadar Port Authority (GPA) had reserved the port auditorium for a thorough presentation which covered almost every facet of the port i.e. from conception to initial outlay, to the construction phases and finally the commencement of the Port’s operations at the birth and upto the present day management of maritime traffic. Mr. Jamal Baquar was presented with a memento in the form of a plaque and a port insignia after the presentation and in exchange the GPA seniors were presented with a memento by Mr. Jamal Baquar, and other Senior Officials, for and on behalf of NBP. The visit at the berth and waterfronts of the Port which followed the presentation, was even more inspiring and educational for all the participants.

The remaining participants who got to experience a trip around Gwadar city were fascinated by the exotic culture of the city and its interesting heritage such as the Pishukan village, the ship building business, the mangrove forest and fishing community located on the eastern end of Gwadar Bay. The evening boasted live performance by a local singer and rhythmic traditional Baluchi and Sindhi folk dance. The team members also got a chance to form teams of 2-3 people to fly lanterns in the night sky while challenged by the chilling evening breeze with live music, in the backdrop, that seemed to rock all that surrounded it. ♦





## Day 3

The next day's sporting and leisure activities were packed with a lot of adventure and took the fun quotient into overdrive. The participants were invited to partake in a string of beach activities starting from archery and airgun shooting, to riding quad-bikes and dune buggies, to taking a boating trip in the water. As the participants arrived at the beach they were briefed about safety measures before entering the water i.e. life vests. Safety-first, all participants ensured that they had life preservers on before entering the water. Some of the people braved the waves riding jet skis and hopping onto a motor boat while others ventured out deep into the calm sea taking turns to dive and feel the natural wintry chill that the ocean had to offer.

All arrangements were up to the tee with running water rest-rooms and tents to relax and take a break. Lunch was served in lunch-boxes at the beach. Those who opted for more adventure and extreme sporting queued for a para-gliding flight over the coast which was an experience worth the wait as the passenger seated on the glider got to witness a mind-blowing aerial view from a few hundred metres over the beach and also experience the gusts of strong cross-winds while airborne. Due to intermittent thunder showers (first time in that area after 7 long years), the glider's flights had to be halted for a few hours but this did not keep the crowd from queuing as the participants desire to treasure these rare memories preceded everything else.

Another group of participants opted to visit, along with the Senior Management, a scheduled tree plantation activity on the same day. This team, comprising Group Chiefs/ Department & Wing Heads planted saplings at the Gwadar Development Authority (GDA) Hospital. This, being part of NBP's Green Plantation Campaign 'Green Initiative', constitutes the Bank's CSR program through which thousands of plants are being planted throughout Pakistan. To take this initiative further and to combat and improve the situation, Mr. Jamal Baquar (SEVP/ Group Chief, Corporate Banking Group) and Mr. Shaukat Mahmood (EVP/ Group Head, Service Quality Group) initiated the plantation drive at Gwadar by planting saplings.

The hospital is counted as one of the best hospitals in the region is the first hospital to initiate surgeries in Gwadar. Keeping in mind the significance of this hospital, NBP donated 300 saplings to beautify the hospital and improve the environment. Mr. Jamal Baquar, on the occasion, said, "Tree plantation on a large scale is essential to avert pollution and counter the negative impact of climate change." This initiative taken by NBP, with the Support of GDA, met with exuberant praise within the banking circles and also received extensive coverage in visual and print media. Also present at the occasion were Col. Habib ur Rehman (Director, GDA Hospital), Dr. Azhar Hussain Shah (Group Head, HRMG), Mr. Tariq Zafar Iqbal (Group Head, Operations Group), Mr. Muhammad Farooq (Group Head, NBP Digital Banking Group) and Mr. Abdul Nasir Hasani (NBP Regional Head, Gwadar). ♦







# Day 4

With three busy and fun-filled days on the shores of Gwadar, countless memories to cherish and lots of new acquaintances and friendships formed across groups, it was time to head back home. The next morning the Offsite 2019 finally ended but the fun and adventure didn't ! The team stopped enroute to trek up to the "Princess of Hope", the "Lion of Baluchistan", spend time on the Kund Malir beach and some participants even ventured off to explore the revered Hindu Temple, Nani Mandir. The view from atop these natural rock formations was spectacular and made for some beautiful snapshots that the participants would treasure in the years to come as they reminisce on this wonderful event. It was delightful to see the collective enthusiasm of so many people within the broader NBP family coming together to create such precious and memorable moments. . . . moments of exemplary social interaction that were fostered under the patronage of NBP CBG at their hugely successful annual Offsite in Gwadar. ♦



# BHURBAN *Excursion*

**W**hen we bring people together is when the magic happens, having the whole group and invitees in one place is an invaluable opportunity for the team to learn and grow. The Credit Management Group set an ideal forum for business and pleasure at the chilly scenic Bhurban. Undoubtedly, one of the most beautiful places when it comes to breathtaking landscapes and mind-blowing sceneries.





### Day 1

All CMG participants and invitees assembled at the Karachi Airport lounge, where they all headed to Islamabad in a group. Once reaching the Capital the team proceeded to Bhurban in four buses while enjoying the snowfall on the way. At PC everyone was allotted rooms and after an hour's rest. The dinner was served followed by a musical program which set a perfect party and dance mood. The participants grooved to the music till midnight.

### Day 2

First half day was exclusively assigned for the conference where Usman Shahid, Group Chief/CMG, gave a motivational speech; he encouraged and appreciated all his team members. It was an extempore, where he very effectively explained the challenges faced by the Group. He urged everyone present to understand when the group is assessing and approving loan applications jointly with business groups, it is only improving Asset Quality to prevent NPLs, which will be beneficial to the Bank in the long run. He further informed that the Group is through its multi-pronged strategy has made significant contributions towards improving asset quality by curtailing exposure on high risk loans and increasing exposure on low risk loans thus resulting in an improved yield.

After scrumptious lunch and group photograph, the participants dispersed in groups to explore Bhurban and enjoy snowfall on the hills. Bhurban is one of the more picturesque places in the country, and is a tourist paradise with unique flora, and a fauna





with a variety of species not found elsewhere in Pakistan. After a long tiring excursion the teams unwind by watching a movie and playing indoor games.

### Day 3

The third day was planned for the attendees to witness snow at the scenic Patriata. The hill station is a tourist location as the climate here is much cooler than further south. There is a chair lift and cable car system for going to the highest point. The area is heavily forested and there are many monkeys and leopards in the area and hub for tourism due to cramming and over saturation in main Murree. Even in this extreme weather the participants took the chairlift and car lift to reach the summit of the mountain to view from up was which simply breathtaking.

The expedition was of three hours, however, due to extreme weather some of the participants chose to retreat to the hotel. It was an exhausting day with fun filled activities. The evening was spent chatting and singing after dinner.

### Day 4

First half of the last day was spent in packing, checking out and on the road to Islamabad. The team on reaching the Capital went to Centaurus Mall where they loitered around and shopped for back home. After lunch at a nearby restaurant the attendees headed off to the airport with beautiful memories spent with their colleagues at magnificent Bhurban, Murree and Patriata. ♦





Prize distribution ceremony of CASA Deposit mobilization competition and BancaTakaful promotional campaign at NBP Staff College Karachi. In the picture, Group Head Service Quality, Group Head Human Resource Management, Group Chief Aitemaad Islamic Banking along with the team and achievers.

# NBP Aitemaad Islamic Banking

## CASA Deposit Mobilization Competition

May 2018 – September 2018

In order to recognize the achievers of CASA Deposit mobilization competition for the period of May 2018 to September 2018, Prize Distribution Ceremony was held on November 07, 2018 at NBP Staff College Karachi wherein achievers were presented with awards by Group Head Service Quality Group, Group Head Human Resource Management and Group Chief Aitemaad Islamic Banking Group. At the ceremony, prizes were also distributed to achievers of BancaTakaful Promotional Campaign (for the period 01-Jun-2018 to 30-Sep-2018).

The competition assisted in acquisition and retention of deposit holders with focus on New to Bank (NTB) Customers, Deposit Deepening and Tail Management. ♦

## Casa Competition Winners

1st Position (Large Category)



**Ms. Farhat Javaid Malik**  
NBP Aitemaad Islamic Banking  
Outside Khiali Gate Branch (0832)  
Punjab Central Region – Leopard  
(Growth in CASA – Absolute 94%,  
Average 61%)

1st Position (Medium Category)



**Mr. Afaq Anwar Khattak**  
NBP Aitemaad Islamic Banking  
Warsak Road Branch (2270)  
KPK Region – Lion King  
(Growth in CASA – Absolute 1197%,  
Average 368%)

### BEST PERFORMING REGION FOR THE CASA GROWTH



**Ms. Saima Rahim**  
Regional Head KPK  
(Growth in CASA  
Absolute 18%, Average 15%)

1st Position (Small Category)



**Mr. Muhammad Shakeel Raja**  
NBP Aitemaad Islamic Banking  
Bara Kahu Branch (2148)  
FEDC Region – Cheetah  
(Growth in CASA – Absolute 38%,  
Average 40%)

2nd Position (Medium Category)



**Mr. Jalal Uddin**  
NBP Aitemaad Islamic Banking  
Timergarah Branch (2010)  
KPK Region – Lion King  
(Growth in CASA – Absolute 32%,  
Average 17%)



## NBP Wholesale Bank (Branch) Bahrain

**NBP Bahrain is a wholesale banking unit, licensed by the CBB under Branch of Foreign Bank category since 1979. NBP Bahrain has historically been largest overseas branch of NBP overseas network in terms of total assets (USD 500.00 plus) and highest profit earnings (USD 10.000 plus annually). The business universe of NBP Bahrain revolves around: Nostro Fund Management Process, Investments in Fixed Income Securities (Bonds), Syndications, Trade, Inward & Outward Remittances, Syndicated Corporate Finances, Money and Forex Market dealing activities. Due to strategic location in world time zone and business friendly regulatory environment, NBP Bahrain role in overseas network has been enhanced by designating it as Centralized Hub for overseas Treasury functions for achievement of effective liquidity management control for overseas operations with effect from November 2017.**



### Key Mile Stones Achieved in Year 2018:

#### Member of International ALCO under Internal Funding Mechanism

Being designated as centralized hub for overseas Liquidity management since November 2017, NBP Bahrain is part of the International ALCO. This provides an opportunity to IBG and TCMG for the effective management of overseas network's Assets and Liabilities, Gaps and associated Risks through NBP Bahrain. The Internal Funding Mechanism has enhanced the role of NBP Bahrain as core Liquidity management center for entire overseas network; as all overseas Branches are required to cover their USD based short and/or long position invariably with NBP Bahrain. Resultantly, NBP Bahrain has to undertake task of forecasting and management of Liquidity Gaps, in consultation with IBG and TCMG. This process also standardized placements & borrowings for the NBP's Overseas Branches network while achieving transparency of rates, ensuring effective liquidity management yielding profit maximization.

#### Recovery of NPL

During 2017-18, NBP Bahrain successfully made reduction of USD 6.800 (M) in NPLs portfolio through Cash Recovery. The Cash Recoveries were made in the Non Performing Loans that were classified since the year 2005.

#### Registration under VAT

NBP Bahrain successfully got registered under VAT regime of Kingdom of Bahrain in December 2018. The cumbersome process of GAP analysis and Impact analysis was completed, with the help of local consultant, in shortest possible time to meet the tight schedule circulated by local Tax Authorities. The Branch is ready to file its first ever tax return in the year 2019.

#### Core Banking Application (CBA)

NBP Bahrain successfully completed the vendor selection process for its first ever core Banking application implementation. M/S AutoSoft Dynamics was selected as successful bidder out of Seven international bids after meticulous review of Technical and Financial proposal jointly by NBP Bahrain Management and ITG HO. The contract has been signed in December 2018, and the year 2019 will be the year of CBA roll-out.

#### Hiring of Team of professionals

Currently, NBP Bahrain operates with a team of professionally qualified, experienced & certified staff, who were hired in 2017 – 2018 and duly approved by the Central Bank of Bahrain. The combination of right professional skill sets and relevant experiences has added value and made a significant difference in year 2018 in the operational efficiency and compliance of regulatory framework. The branch is now better positioned to adopt the changes and initiatives currently being rolled out by Central Bank of Bahrain (CBB) under the ongoing implementation of Basel III guidelines, IFRS 9 and Risk, Credit, AML and Compliance related regulations.

#### Implementation of IFRS-9

In 2018, NBP Bahrain successfully implemented the IFRS-9 accounting standards for calculation of ECL provisioning within the Time-Line given by the Central Bank of Bahrain (CBB).

#### Compliance Department

Compliance Department was significantly improved in 2018, the 1st ever Risk based Compliance Plan was implemented meeting regulatory requirements and international standards. In house Training Programs were conducted by Compliance. Consultancy, Facilitation and Advisory services were extended to the management that significantly help improve the Governance Process and System of Internal Control.



Sitting left to right:  
**Syed Iflahuddin Danish**  
 VP & Manager Treasury

**Imtiaz Ahmed Shaikh**  
 VP & Head of Operations

**Faisal Haq Khan**  
 SVP & General Manager

**Syed Ameer UL Hassan**  
 Country Compliance Manager & MLRO

Standing left to right:  
**Syed Misbah Omer, Umair Sattar Niazi,**  
**Ms. Zainab Khamis, Abdur Rehman,**  
**Ms. Sadaf Manzoor Hussain,**  
**Mohamed Bilal & Yaseen.**

## Senior Management of NBP Bahrain



**Faisal Haq Khan**, Senior Vice President, joined NBP Bahrain as General Manager in March 2017. He holds more than 22 years of banking experience. He started his career in NBP in 1995 after qualifying “Combined Competitive Examination” of Pakistan Banking & Finance Services Commission. Over the period he gained extensive field management experience in the domestic branch network with focus on Commercial and Retail banking. Subsequently he was posted as General Manager, NBP, Seoul, South Korea, where he remained posted from 2009 to 2015. He holds MSC in International Relations from Quaid-i-Azam University, Islamabad and MBA (Finance) with distinction from IMSciences Peshawar. As GM, NBP Bahrain (WBB), he is Chairman of Branch Credit, Compliance, ALCO and Management Committees and also member of NBP International ALCO. ♦

### Imtiaz Ahmed Shaikh

is VP/Head of Operations of NBP Bahrain. In addition to his core assignment, he has also undertaken other assignments on acting basis, i.e. General Manager, Compliance Manager, Treasury Dealer and Credit Manager each for an extended period six months respectively, with the approval of Central Bank of Bahrain. He was inducted in NBP as an OG-II/MTO 2nd Batch in 2004. He had started his career with NBP as Credit Officer and later served as Branch Manager of Saddar Branch Karachi and Nicol Road Branch Karachi, where his performance was considered as exceptional as respective branch profitability was enhanced to many folds during his tenure. He is well qualified professional with acquired expertise in Corporate Finance, CAD, Treasury front office, Treasury Operations, Branch Operations/Administration and team building. He holds MBA degree from IBA Karachi specializing in Marketing and Finance and he did his JAIBP with highest aggregate Marks across Pakistan in 12 subjects in November 2006. He is member of Branch Credit Committee, Branch ALCO and Compliance Committee. ♦



**Syed Ameer UL Hassan (Najmi)** is Country Compliance Manager & MLRO of NBP Bahrain. He is an internationally experienced banking & financial services professional with proven repute of delivering on the strategic objectives in Compliance, Internal Audit, Internal Controls and Risk Management spaces. Before joining NBP Bahrain, Najmi worked with Bahrain Financing Company as Head of Internal Audit, with Habib Bank Bahrain and Habib Bank Oman as Head of Compliance and Head of Internal Controls. Before moving to the Gulf in 2005, he worked on various positions with Habib Bank Pakistan at Corporate & Commercial Branches, Head Office Global Treasury Front Office (as Senior Dealer MM & FX), Departmental Head at Human Resource Management Retail Group and with Internal Audit Group as Audit Team Leader. Najmi is an MBA, LLB, DAIBP (IBP) and Certified from IIA - USA as CIA, CFSa, CRMA, CCSA and a CAMS certified from ACAMS – USA. ♦



**Syed Iflahuddin Danish** is currently working as Treasury Manager of NBP Bahrain. He has been associated with NBP for more ten years. He is a seasoned Banker having hands on experience and specialization in the field of Treasury both in Foreign exchange and Money Markets before being transferred to NBP Bahrain; he was working as the Wing head ALM in Treasury Management and Capital Markets Group- Head Office as well as performing his duties as a ALCO-Coordinator for ALCO- Head Office. In NBP Bahrain he is performing his duties as member of Branch ALCO as well as International ALCO. Before joining NBP he has also worked as the Research Analyst in relation to financial modeling and feasibility reports. Syed Iflahuddin Danish is an MBA in Finance, MA in Economics, JAIBP qualified and Certified from ACIFMA as ACI Certified Dealer and a Certified Financial Consultant (CFC) from Institute of Financial Consultant (IFC) from USA. ♦



He stated as Chief Guest at the signing ceremony of a MoU between the National Bank of Pakistan and Trek Pakistan to elevate image of Pakistan within the country and at international level. Karim Akram Khan, Group Head NBP Logistics, Adnan Afaq, Co-Creator of Pakistan Trek and others participated in this MoU signing ceremony that was arranged at the new regional office of NBP in Islamabad.

Federal Minister also pointed out that Tourism Police is being established to give security to the tourists that would help in promoting tourism and winning confidence of the tourists. He said that initially the Tourism Police is being started from Gilgit-Baltistan and later on it will be expanded to other parts of the country that have enormous potential for growth in tourism.

He said that the government would develop roads in tourists' hot-spots in the country to attract more and more tourists. He pointed out that this year the number of tourists to KPK and Gilgit Baltistan will increase to two million because of initiatives being taken by the government to promote tourism in the country. He also urged the NBP to offer financial assistance to people in GB who are engaged in promotion of tourism to enable them to earn money, promote tourism and economic activity as well.

Earlier, the Group Head of Logistics of NBP Karim Akram Khan said that the topmost priority of the President of National Bank of Pakistan is to promote image of Pakistan in the country and abroad. He said that concerted efforts should be made to show

**Federal Minister for Kashmir Affairs and Gilgit Baltistan Ali Amin Gandapur lauded the role of National Bank of Pakistan in elevating image and tourism of Pakistan. He said that the NBP's efforts are part of the government's strategy to promote positive image and tourism of Pakistan.**

the beauty and positive image of Pakistan abroad. He said that people to people contact is essential to highlight the real image of Pakistan. He said that NBP is the largest public sector bank in Pakistan and it is geared to support the government's initiatives to encourage in-ward tourism in the country. With its expansive outreach across Pakistan and a management that is personally motivated to build a positive image of the country, National Bank is well positioned to provide support to such initiatives.

Meanwhile, Adnan Afaq, Co-Creator of the Pakistan Trek said that NBP and Route16 have signed a Memorandum of Understanding today to improve the global image of the country. Route16, under the banner of Pakistan Trek, is inviting students from world's top universities to visit Pakistan to see the true culture, beauty here with the aim to change the narrative of the country.

He pointed out that Pakistan Trek has been able to provide an insider's view to more than 100 students over the last three years. Through short-term visits to Pakistan, current and emerging leaders are exposed to a variety of experiences firsthand and provided the opportunity to cultivate lasting relationships with their Pakistani counterparts. Pakistan Trek allows the students to build an understanding of the geopolitical nature of the country and its trials and tribulations. ♦





**Mr. Shahzad Karimi**  
to head **'Prime Minister's Performance Delivery Unit (PMDU)'** at NBP

**Mr. Shahzad Ahmed Karimi, SVP/PSO to the President, National Bank of Pakistan, Head Office, Karachi has been nominated as Focal Person by Prime Minister's Performance Delivery Unit, Prime Minister's Office (Public) Islamabad. He will coordinate in respect to National Bank of Pakistan regarding all the future correspondence with Prime Minister's Performance Delivery Unit.**

The Government of Pakistan, Finance Division, Internal Finance Wing vide letter dated November 07, 2018 has provided us Prime Minister's Office Islamabad letter dated 18th October 2018 informing therein that Prime Ministers Delivery Unit (PMDU) established in 2013 is reorganized with a new vision to promote citizen-centric and participatory governance.

PMDU is pioneering a nation-wide complaints and grievance redressal mechanism with special emphasis on facilitation of overseas Pakistanis, special persons and foreigners. The Unit will ensure involvement of all concerned Government entities. The primary objective of the unit is to provide citizens an opportunity to seamlessly communicate with all government entities and have their issues resolved with priority, in accordance with the vision of the Government. The Unit will enable the establishment of a culture of quantified performance management and make the various government entities accountable for their mandated roles and responsibilities. Besides, the Unit will put forward recommendations for amendment and simplification of cumbersome official procedures for the purpose of assuring public facilitation. ♦



Reaching for the Sky

Bancassurance Department-CRBG achieving milestone of Rs. 1.2 Billion Fresh Bancassurance Business in 2018 and earned Commission Income Rs. 368 Million for NBP with increase of more than 250% in comparison to 2017. This all happened just because of the dynamic leadership of Ms. Sultana Naheed, SEVP/Group Chief-CRBG & strong-willed leadership of Mr. Umar Azim Daudpota, SVP/Wing Head, ISD& WMW & Bancassurance & Mr. Adnan Ahmed, AVP/Department Head-Bancassurance, whereas in 2017 Bancassurance Department had achieved Rs. 452 Million fresh Bancassurance Business and earned Commission Income Rs. 140 Million for NBP.

Bancassurance Business of 2018 in comparison to 2017						
Year	No of policies issued	Increase in %	Fresh Bancassurance Business	Increase in %	Total Commission Income Earned	Increase in %
2017	7337	81%	452.959 Million	271%	140 Million	262%
2018	13305		1.229 Billion		368 Million	



Cake cutting ceremony with the Executives of Jubilee Life Insurance, State Life Insurance Corporation & EFU Life Assurance held on achieving milestone of Rs.1 BILLION (fresh) Bancassurance Business in 2018 against assigned target of Rs 750 Million to Bancassurance Department for the year-2018. Executives of JLI, SLIC & EFU awarded shields to:

- **Ms. Sultana Naheed**, SEVP/Group Chief-CRBG
- **Mr. Umar Azim Daudpota**, SVP/Wing Head, ISD& WMW & Bancassurance
- **Mr. Adnan Ahmed**, AVP/Department Head-Bancassurance





## SERVICE QUALITY IN THE BANKING INDUSTRY

Why Consumers usually shop for a brand/ Interaction with customers through various surveys show that they like a particular brand or service provider because they are assured of certain service privileges and the performance of sales people which stimulates bonding through trust between them, which affects the latter's perception of the brand or store. This perception speaks of the level of customer satisfaction & loyalty and narrates the service quality.

### **Customer Satisfaction**

Customer satisfaction provides an essential link between cumulative purchases and post-purchase phenomena in terms of attitude change, repeat purchase and brand loyalty. Service quality has a positive influence on customer satisfaction.. Customer satisfaction is defined as the attitude resulting from what customers believe 'should happen' (expectations) compared to what they believe 'did happen' (performance perception).

### **Customer Loyalty**

Customer loyalty is an asset. Consumers are willing to pay more for a brand, product or service. Customer satisfaction is positively related to customer loyalty and organizational profits. However, the cost of attracting a new customer can be five times higher than the cost of keeping a current customer satisfied because loyalty has to be developed over a period of time from a consistent record of meeting (and sometimes exceeding) customer expectations.

### **Challenges**

Banking industry faces a large number of complex challenges in the local, regional and global marketplace. Almost all these challenges are primarily rooted in and arising out of the changing and ever demanding customers needs inter linked in trans boundaries environment or globalization. It is crucial for banks to better understand changing customer needs and adopt

the best practices combined with latest information technology which satisfy the growing needs of the customers interacting in a global market place. Ever growing globalization has altered customer behavior in regards to banking services, and the operating environment for banking industry has become more dynamic and competitive which is accelerating the need for banking sector to explore the importance of customer needs - effective satisfaction to draw and keep their confidence.

### EFFECTIVE CUSTOMER SERVICE CHEMISTRY

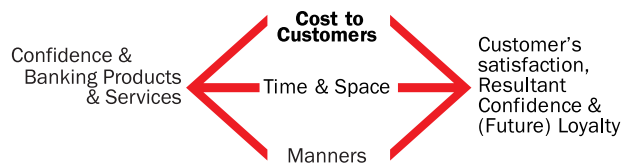
Effective service quality, rooted in customer's satisfaction, demands a wider array of the products and services, according to the ever growing needs of customers, in a competitive banking environment.

Ever growing strategic partnerships with potential target group/s remains a worldwide practice, contributing as a significant source of revenue generation in the ever squeezing financial market world wide. These partner groups are being selected on the basis of their market share. The more customer focused groups earn more profit; they are becoming the strategic partners' worldwide.

### Significance

A vast number of studies were used to identify the significance of service quality. Good service quality is generally regarded as a way to retain existing customers and acquire new ones, reduce costs, enhance corporate image, generate and improve profitability.

The question here arise, what is a good service quality? It is indeed the relationship between an array of banking products & services and their effective provision (in terms of time, space and manner and cost), to satisfy and enhance customer's satisfaction make them loyal to the particular bank.



**Banking Products & Services:** These include intelligently tailored wide array of competitive goods/services according to the needs/taste of customers of specific area and their consumable income or purchasing powers.

**Cost:** The cost to customers do count a lot. Therefore, cost to customers must be competitive for attraction.

**Time:** We live in ever busy world and this is the reason that banks draw a specific time frame for disposal of services, which is called TAT or Turn Around Time. This table is drawn keeping in view the bank environment, Quality of stuff (equipments) and staff, and the TAT of the competitors. This is how it is important for bank staff to strictly follow the drawn TAT not only to keep the existing customers but to attract new ones also.

**Space:** This is not limited to the bank premises, its layout, its location and access, quality of staff, their manners, attitude, forbearance, commitments, way of presentation of products and services, quality of equipments, furniture, operating system etc.

*The Resultant Customer satisfaction and loyalty has been discussed above.*

### Theoretical Framework to Achieve

A successful business organization must acquire new customers and get existing customers to continue consuming the products and services provided rather than turning to competitors. Service quality is regarded as a critical success factor for organizations to differentiate from competitors. Many studies have been conducted to determine the factors of service quality. For example, researchers have found that customer satisfaction can lead to customer loyalty. Loyal customers will tend to repurchase from the same service provider and in turn firm revenue will increase in the long run. Variations in service performance may provide opportunities to influence customers' perceived value, satisfaction and loyalty. Thus, relationships between these three aspects can provide bankers with insights into service improvements, especially to develop a competitive edge in the banking industry.

### How to measure Service Quality

A sample of 119 retail banking customers was drawn from the Hong Kong and Shanghai Banking Corporation (HSBC) in Hong Kong. The questionnaire developed for this study was based on a SERVQUAL Model. SERVQUAL is abbreviation of Service Quality, Customer Satisfaction, Customer Loyalty. The model identified the influence of five dimensions (i.e. tangibility, responsibility, reliability, assurance and empathy) in banking service environment on customer satisfaction. The results indicate that the five SERVQUAL dimensions have a positive influence on customer satisfaction. Tangibility, responsibility, reliability and assurance were more significant in contributing to customer satisfaction, while empathy was the least significant. This study suggests that SERVQUAL is a suitable instrument for measuring service quality in the retail banking sectors.

### SERVQUAL Dimensions in Relation to the Banking Sector

*Five dimensions of SERVQUAL have been developed for the service sectors, which are:*

- **Tangibility,**
- **Reliability,**
- **Assurance,**
- **Responsiveness, and**
- **Empathy**

**Tangibility** represents physical facilities, equipment and appearance of Personnel. Examples of the tangible factor related to banks include comfortable store designs, up-to-date equipments for customer use and sufficient staff to provide service. These aspects are important for retail banks, because there are extensive face-to-face contacts between a customer and an employee. Therefore, maintaining a professional and comfortable environment can increase customer satisfaction.

**Responsiveness:** represents the willingness to help customers and provide prompt service. In order to be helpful and responsive to customers, some banks have incorporated the statement due date on SMS alerts sent to cardholders. This personal service aims to enhance customer satisfaction.

**Reliability:** means the ability to perform the promised service dependably and accurately. The major reason for customers to choose banks for investment funds is dependability and reputation of banks. Banks always promise customers a high level of security during transactions. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. For instance, understanding the needs of each individual customer, such as knowing the customers' expected retirement age, annual income, and hobbies are required to help provide a good match of insurance and fund products for customers.

**Assurance:** is the knowledge and courtesy of employees and their ability to inspire trust and confidence. Bank's commitments are important, as customers may save a large sum of money in banks. For complicated products such as insurance, funds, and margins, employees must provide a clear explanation of each product to customers, so that customers can feel confident about the services provided by banks.

**Empathy:** is the final dimension, which represents the individualized attention that firms provide to its customers. Employees who show understanding of customer needs and are knowledgeable to solve customer problems are success factors for the service industry. Friendly customer service pleases customers when they walk into a bank. The purpose of this dimension is to retain customers to keep using the bank service.

The applicability of the service quality measure was tested in several countries in the retail banking to measure the overall service quality perceived by customers using the SERVQUAL model. The data indicated that dimensions were not equally important in explaining variances in the overall service quality in different environment/countries. However Responsiveness and Reliability were the most important dimensions, followed by the empathy and tangibility and assurance. ♦

**Badar Munir, AVP/Head Credit Processing & Data Management Department, CMG, Regional Office, Mardan**

# Enabling the **Disabled**

**NBP Newslines** offers a platform for each and every NBPian who want to showcase his/her achievements, thoughts, ideas, unique ability, irrespective of any cast, creed, status or disability. NBP Newslines randomly interviewed such employees to encourage and motivate them to speak about their aspirations, work and the organizational environment.

**NBP** believes that the disabled employees are more than capable in delivering at workplace provided the organization take the initiative to identify areas where the abilities of the handicapped can be put to productive use. Since the introduction of this policy, NBP has been successful in answering their needs and also ensuring that the handicapped are provided with opportunities to become more useful members of the society. NBP, over the years has discovered that their disabled employees could achieve well beyond expectations, often compensating for their disability with increased attention, dedication and sense of responsibility. Therefore, in our quest to highlight such employees, NBP Newslines identified few special workers working with us in the Bank and invited them to share their success story as an example for others to follow suit.

## **Disability is a matter of perception**

Meet Mr. Rashid Mirza, SVP/ Wing Head, Project Finance, Investment Banking Group, a man who is carrying a huge responsibility in structuring some of the Country's largest lending transactions.

Rashid joined NDFC in 1990 and after its merger with NBP he has been in the Bank since 2005. He did his Masters from Asia Institute of Management, Philippines. He has specialized in Finance, he is currently dealing in energy and energy related infra-structure projects.

He was infected with polio at the age of two. He was born in Quetta and at that time there was no polio vaccination facility available. Since then there has always been mobility issue and he wears braces to move around. Rashid feels he did not face any problem in his career as the environment at NBP is genuine and cordial. He cannot remember a single experience where he was belittled or judged because of his disability.





### Against All Odds

Muhammad Arsalan Akram, OG-III, NBP-Clock Tower Branch, Faisalabad, got serious injuries when he was exposed to severe electric shocks when he was in grade 5 in 1997. Consequently he was deprived of his arms. But he did not give up and continued to work hard to fulfill his dreams and have always tried to live a normal life like others. He completed his MBA Finance from Agriculture University during 2007-2009 and he has been serving in National Bank of Pakistan for last 7 years.

He joined the Bank as an Assistant in 2012. He worked at Civil Lines Branch Faisalabad in different departments. He worked in Account Opening Department for more than two years then shifted to Admin Department of the same branch. Later worked at the government department at the counter. After one year he shifted to the Credit Department but was later transferred to Admin Department.

After six years of hard work, in December 2017 he was promoted as OG-III. He is hopeful that the management will award him on the basis of his skills and not for his disability.

Nowadays, he is working at NBP Clock Tower Branch Faisalabad on different assignments. He has full command on computer operations with his left arm. He remained active during his academic and professional career despite of his disability.



### In the name of duty

Muhammad Ashfaq Alvi is the Head of Documentation Management Department in CAD, RO Mianwali. He suffered a major roadside accident and bullet injury while performing managerial duties at NBP Musa Khel Branch. He was paralyzed and now limps while walking. On the recommendation of Regional Head, Sargodha Region, the Operation Committee in its meeting appreciated his courage displayed to foil a bid of robbery at the branch and sanctioned him a monetary award. Ashfaq has high energy and work in a very earnest manner.

### Believe in yourself

Muhammad Sharif Niazi, Officer Grade-I/Regional Coordinator, Operations Wing joined Bank services as an Assistant on Disabled Quota as he has only two fingers in his right hand by birth. However, he is dedicately performing his duties as OG-I at Operations Group, NBP, Regional Office, Hyderabad as a Regional Coordinator. He is dealing the following Operational Areas, Regional Coordinator, GPS, GBM, Incharge Release of Balance of Deceased Account Holders, Protested Bills Account, Unclaimed Deposit & Lockers, Federal, Provincial Pension & Railways Collection & Payment, Incharge Hajj & Zakat, Consolidation of International Transaction Reporting System (ITRS), SBP reconciliation, correspondence, NAB and other external agencies information.



### A fighter all the way

Irfan Jan Muhammad, AVP/Executive Engineer, BE, MBA, MS, MSc has residual weakness on left part of his body due to paralysis as a result of head injury/neurosurgery in childhood. His suggestions are; there should be a separate grievance mechanism for disabled employees, special conveyance allowance should be announced by federal government in addition to existing conveyance allowance. He feels that increased participation of people with disabilities in the marketplace is crucial; not only from a community perspective but for the benefit of the society as a whole and also from an economic point of view.



### Your success and happiness lies in you

Shoukat Ali, Credit Department/OG-II, Usta Muhammad Branch, Sibi Region is dedicately working for NBP since 2010; he is affected by polio and limbs while walking. He is all praise for NBP and he feels that the organization is empathic towards him. His colleagues have always been generous and never for once made him feel bad about his disability. ♦





NBP enables  
**digital mobile**  
 banking solution



## NBP launches EMV/Contactless Debit Cards and Mobile Banking App

National Bank of Pakistan (NBP), one of Pakistan's largest commercial banks, has launched next generation payment system, including Mobile Banking App and EMV/Contactless Debit Cards powered by UnionPay international. The launch of these technology tools will enable NBP customers to use best in class banking services and also usher a new era of digital banking in Pakistan.

Talking on the occasion, Mr. Arif Usmani, President National Bank of Pakistan said, "This is the era of digital banking and NBP being the market leader has come up with out-of-the-box solutions that can significantly enhance customer experience. NBP's progress in technology is rapid and the role being played by our technology partners is outstanding."

NBP President also emphasized that digital disruption was shaping the future of banking in Pakistan and management is fully cognizant of future banking needs. He further stated that NBP has embarked upon various technology initiatives aimed at providing multiple delivery channels. The launch of NBP's first EMV & Contactless Debit Card and Mobile Banking App are a part of the journey of providing state-of-the-art solution to our customers.

NBP is working closely with the Government of Pakistan and State Bank of Pakistan. NBP will also shortly be able to open bank accounts within 15 minutes by making the entire process seamless. Other digital initiatives also being rolled out in quick succession not only facilitate the accountholders but also help boost remittances manifold and increase financial inclusion in the formal banking system.

Also speaking at the occasion, Mr. Muhammad Farooq, Group Head Payment Services & Digital Banking stated that the launch of EMV/Contactless Debit Cards and Mobile Banking App were important milestones for NBP. These initiatives would further provide customers the choice of leading card schemes based on their unique transactional requirements coupled with NBP's unparalleled branch and ATM footprint across the length and breadth of Pakistan. ♦

Information Security Awareness and Vigilant Behavior:

The Key to *Your* Information's Protection

**Information Security is all about protecting the aspects of confidentiality, integrity and availability (also known as CIA triad) of information. Whenever an information security attack is materialized, at least one of such aspects is compromised. Although technical measures and security implementations carry a significant share to protect information assets and data in an organization, the information security awareness and vigilant behavior of users are equally important in protecting the personal and work-related information. With the start of year 2019, we are committed to spread information security user awareness and contribute towards protecting the bank's and users' valuable information & data. Here we reemphasize on some key items which must be considered by a user while showing vigilant behavior towards information security threats and suspected attacks**

**Password Security**

- Do not share or reveal your password to anyone under any circumstances whatsoever, whether he / she is your colleague, friend, family member, support staff or supervisor.
- Always choose a STRONG password. It should be at least eight characters long, having at least one upper case letter, one lower case letter, one numeric digit and one special character with no repetition of letters or numbers.
- Do not make common dictionary words or common names your passwords.
- Do not make your password too obvious. Try to avoid passwords with obvious personal significance (for example, your last name or date of birth).
- Do not use default password terms such as the words 'password' or 'administrator'.
- Do not use the same password repeatedly. Passwords should be changed on regular basis, at least once every 30 days for critical resources/applications and 90 days for others.
- Do not include passwords and other confidential information in emails or attachments. Also, do not write down your passwords.
- Do not enter passwords when others can watch what you are typing. This is known as shoulder surfing attack. Be vigilant of your surroundings while entering your credentials in information systems.

**Social Engineering & Phishing**

● Social engineering is psychological manipulation of human behavior such as tendency of helpfulness, or hasty actions in case of fear / jubilation etc. One of the most common channels of social engineering is email phishing attack where an attacker sends email with given link or attachment anticipating your action favorable to the attacker. Such email exploits one or more social engineering aspects of human nature such as

threatening you of penalty against violation of government rules, congratulating you on winning a lottery, or recommending you to immediately provide / change bank account details etc.

- Do not download / open / click any attachment or link from uncertain or suspicious email sender. Check email address for accuracy and look for signs of suspicious activity, for example if an email is not in the format you expect, or a name has incorrect spelling. Email addresses made up of uncommon / random combinations of letters and numbers are also suspicious.
- Even with emails of trusted parties, do not download / open attachments or click any web link unless you expect the email with attachments / links.
- Sometimes, the web link sent through email may look as if it is a legitimate website. When clicked, always check the actual address in the browser.
- There is no such thing as free on the internet. Never give away your personal information such as CNIC, user credentials (ID and password), account number, payment card number, date of birth etc. in an email.
- A social engineer may call you on phone and pretend to be a fellow employee or a senior manager, system administrator or trusted government authority (such as law enforcement agency or banking regulator) to seek information by creating a false sense of need or emergency. Do not share your personal information with anyone over the phone unless you know the identity of the person. If it is necessary to share information, take reasonable time to thoroughly verify the identity of the person calling you as per the contact in your record instead of relying on the number or email through which your information is being sought.
- Social engineers may become



friend of yours through social media websites with an intent to obtain sensitive / confidential information of your organization. They may also talk to you in person and try to figure out your system credentials while asking about your personal / family information. They may also use humor and compliments in the conversation.

- Do not allow any unknown person to access your system even for software upload or patch update unless you have official information and competent authority's approval. In such a case as well, do not reveal your credentials to the service provider.
- Do not discuss private and confidential information at public places.

**Cyber & Card Security**

- Keep the antimalware / antivirus software updated and perform regular scans of your whole computer system via updated antimalware / antivirus software.
- Always scan downloaded files for identification of malware infections before copying or opening them.
- Take extra precautions when installing browser plugins. The more plugins or add-ons a browser installs, more it will be vulnerable to cyber-attacks. Keep the browser updated and frequently check the privacy and security settings of browser.
- Do not use your work email for social media accounts.
- Always shred or properly dispose of any confidential information.
- For ATM / debit / credit cards, ideally choose a random combination of numbers for PIN to make it the hardest for a criminal to guess. Also change PIN number at frequent intervals.
- Do not allow anyone else to use your card, PIN or other security information.
- Always take reasonable steps to keep your card safe and your PIN secret. Neither your bank nor any agency is authorized to ask you to disclose your PIN.◆

# NBP Couple Goals



Couples working in the same office put in a significant amount of their time and energy in contributing to the progress of their organization and help each other grow, both on professional as well as personal level. NBP Newline tracked down few such hard working and dedicated couples who are setting example of success and happy marriage goals.



**Rohma Khan**, OG-I, MTO batch 14, Personnel Management

Wing, P&IRD, HRMG, Head Office

**Muhammad Kamran Sheikh**, OG-I, MTO batch 14, Treasury & Capital Market Group, Head office

**When did you get married?**

**Rohma:** January 2nd 2015

**Kamran:** Are we suppose to remember it. (Smiling)

**How do you balance your family life since banking is a very demanding profession?**

**Rohma:** We have been working for more than 7 years in NBP and it is pertinent to say that NBP supports family life of its employees also. But sometimes its difficult to manage as working women have more responsibilities.

**Kamran:** We enjoy talking about work challenges during our way back home, and often discuss our assignments for innovative ideas and suggestions. We contribute to each other's careers, and probably end up giving more time and energy to NBP than to our relationship.

**Did you face professional jealousy in any stage of your career?**

**Rohma:** Yeah... and more from females than males. Infact it's a part of today's working environment.

**Kamran:** We both are working in two different fields therefore, can't be jealous of each other.

**How healthy is the competition between you two?**

**Rohma:** Competition is must for growth. One should always strive to do better and at the same time motivate each other to learn for excellence. At home Kamran and I keep flaunting our achievements but all in good fun.

**Kamran:** We keep motivating each other. We have cleared three stages of IBP together. We got promotion from OG-II to OG-I in the same year. Infact, we have been getting same ratings in our annual appraisals. But a little bit of competition exists between us as it motivates to move forward.



**Asna Ali**, AVP, Staff Loan & Welfare Wing, HRMG **Ali Hassan**, VP, IDW, HRMG

**When did you get married?**

**Asna:** Got married on 16th July 2009

**Ali:** Asna makes sure that I remember it every year. (Grinning)

**How do you balance your family life since banking is a very demanding profession?**

**Asna:** The blessing of joint family systems comes into play. Especially the pivotal role of my mother-in-law has made it possible for me to excel in my career this far.

**Ali:** To me, family always comes first. However, having really caring

supervisors, family members and cooperative colleagues makes it easier for me to enjoy a well-balanced work-life journey.

**Did you face professional jealousy in any stage of your career?**

**Asna:** Not even a single moment. We both encourage and appreciate the professional capabilities of each other.

**Ali:** Well, it may sound unrealistic but I don't remember even a single moment when I felt professional jealousy with my better half. To see one

another progress makes us really happy.

**How healthy is the competition between you two?**

**Asna:** Healthy competition is there when we try to catch up on each other only on academic and professional fronts.

**Ali:** I don't see any competition between us. We both are gifted with different skill sets and strengths. So it's better to cherish those divine gifts and strive for constant capacity building for our own and organizational goals.







*Women have always been easy to fit in any role that is offered to them. Be it personal or professional, big or small, entrepreneurs or employees; each and every role has a perfect blend of women presence.*

A cake cutting ceremony and informal gathering was organised at the Head Office to celebrate

**Women's Day.**

President Arif Usmani in his speech encouraged the women force and also talked about gender equality at workplace.



The meeting of the Board of Directors (BoD) of National Bank of Pakistan was held on at the Bank's Head Office in Karachi. The BoD approved the financial statements of the Bank for the year ended December 31, 2018. Maintaining its position in the industry, this year too, the Bank recorded solid growth in terms of both balance sheet size and the total revenues.

Despite a generally difficult year for the banking industry, the Bank has achieved the highest ever total revenue in its history of seven decades. Total revenue of the Bank amounted to Rs. 96.9 billion which is 13.6 percent higher than Rs. 85.3 billion of previous year. While net interest/mark-up income increased by 11.8 percent to Rs 60.7 billion (2017: Rs. 54.3 billion); a 16.7 percent growth was also achieved in non-interest / mark-up income which stood at Rs. 36.2 billion.

Profit before provisions amounted to Rs 41.0 billion which is 11.4 percent higher than Rs 36.8 billion for the year 2017. During the year, the Bank recognised significant increase in loan-loss and other provisions which amounted to Rs 11.3 billion as against Rs 1.2 billion in the prior year.

This is mainly due to default by a single borrower group which has been fully provided for. Therefore, the after-tax profit for the year is lower by



**ANNUAL FINANCIAL RESULTS, 2018**

**NBP EARNS HIGHEST-EVER REVENUE OF RS. 97 BILLION**

13.1 percent against previous year and amounted to Rs 20.0 billion (2017: Rs 23.0 billion). This translates into earnings per share of Rs 9.41 (2017: Rs 10.82). Pre-tax and after-tax return on average equity stood at 21.8 percent and 14.7 percent (2017: 29.8 percent and 18.7 percent) respectively.

Healthy growth in balance sheet size was also recorded as total assets of the Bank stood at Rs 2.8 trillion depicting a 11.7 percent growth YoY. Banks's gross loans & advances crossed the 1 trillion mark and increased by Rs. 202.5 billion. The Bank's deposits also crossed Rs. 2 trillion mark as the same increased by Rs. 284.3 billion during the year. For better liquidity and rate-risk management, the Bank maintains a healthy portfolio of investment in low risk securities.

The Bank has filed a review petition against the judgement of the Supreme Court of Pakistan in the pension case and has also moved an application for constitution of a larger bench which has been accepted. Pending the decision of review petition, financial impact of the subject case has not been included in the instant financial statements as the Bank looks forward to a favourable outcome of the case.

The BoD is conscious of the fact that the shareholders look forward to receiving dividend. The Board deliberated at length whether or not cash dividend should be recommended. Keeping in view the significance of the amount involved in the pensions related case, the BoD considered it prudent to retain the profits for the time being to maintain & further strengthen capital base of

the Bank. Accordingly, the BoD did not recommend any dividend for the year 2018.

2019 marks the Bank's 70th year of service to the Nation. NBP is continuously expanding its market outreach through adding to its product range, restructuring its business model, and adopting modern-day delivery strategies. The Bank has special focus on promoting Home Remittances into Pakistan through the banking channel.

Building on its extensive and ever growing network of correspondents, particularly in the Middle East, the Bank is offering hassle free remittances service across Pakistan. Provision of services through Alternate Delivery Channels and Customer Service Quality are also key focus areas of the Bank.

The Bank has just launched its debit card product and is realigning itself with the emerging e-banking dynamics to exploit every digital channel to maximise its market outreach for fulfilling customer expectations. During the year, the Bank added 23 more branches to its network of Aitemaad Islamic Banking. With "AAA" credit rating by the two Credit Rating agencies in Pakistan, the Bank is a driving force in the financial industry with its large distribution network domestic and international branches, and a wide range of products & services-PR ♦



**National Bank of Pakistan (NBP) is a public sector commercial bank of the country that is fully aware of its social obligations. Over the years it has integrated its social welfare and community development initiatives to achieve sustainable growth in the social and economic sectors of Pakistan. The Corporate Social Responsibility (CSR) program was initiated by its former President, Syed Ali Raza in 2009.**

**The bank runs its CSR Program to facilitate the community at large. Additionally, the bank is also active in extending support to a number of recognized charitable institutions for the uplift of underprivileged members of the society. The foremost**

**area of focus for CSR initiatives are directed towards promotion of education, health, women and child welfare, special persons, culture, sports and relief for affectees of natural disasters. Every year the bank invests huge funds for bringing positive change and improving the quality of life of neglected members of society. NBP was recently awarded a 'Gold Medal' by the President of Pakistan on the basis of overall contributions and donations for charitable, social, educational and public sector efforts. In recognition to the CSR programs undertaken, NBP was also awarded the National Forum for Environment & Health (NEHF) CSR Business Excellence Award.**



## WE ARE A RESPONSIBLE CORPORATE CITIZEN

### Education

NBP strongly believes that education plays a vital role in the economic development and poverty alleviation. Pakistan urgently needs investment in excellent academic facilities for imparting skills among young people to help them utilize their highest potential. NBP has invested resources for the development of future generations and extended financial support for the construction of HUB School, KBSL, Aga Khan University, Habib University and IBA Karachi, Khan Abdul Wali Khan in Peshawar and Sukkur IBA. Rural area schools have been given books and furniture.

To support NGOs like The Citizen Foundation School, NBP adopted one of the TCF Schools in Nawabshah. The bank awarded scholarships to more than 250 students from all over Pakistan under its scholarship program to institutions like Namal College, Jinnah Foundation School, Hunar Technical Institute, Tando Allahyar and Roshni School Gujranwala. NBP also focused on educational activities and upgraded computer labs of Shaikh Zayed Islamic Centre and Government Women College Karachi. The bank also adopts and distributes books to libraries at Islamabad. NBP sponsors activities of IBA, LUMS and NED students in an international event at Korea.

NBP has been sponsoring the Motivational Volunteer Empowerment Program (MOVE). The purpose of the move program or workshop is to effect social changes by training and engaging Pakistani youth in meaningful community development projects through in-house training sessions and facilitated field work.



## Health

Due to the shortage of equipment, laboratories, doctors, paramedical staff and depleted infrastructure and buildings, the health care delivery system in Pakistan is short of standard healthcare facilities. Since the Government of Pakistan has limited resources, it is unable to fully meet medical needs of the population living in rural and urban areas of Pakistan. NBP, in partnership with various NGOs and institutions arranges various medical and eye camps in remote areas of various province of Pakistan and also helps in upgrading the infrastructure by providing financial and equipment support through concerned Patient Welfare Societies of various hospitals.

In Pasheen and Kachlaq in Balochistan portable machines and medicines were donated by NBP. Approximately 7,000 wheel chairs have been supplied to various health institutions as well as specialized white canes for blind people. Dialysis machines have been supplied in remote areas in Sindh for patients who cannot afford to come to the cities. NBP has set up Arron plants and solar plants in Thar.

## Special persons

Disability is not properly understood by various segments of the society and disabled are not treated with respect. NBP through its CSR initiatives plays a vital role for special persons by providing them opportunities to develop independence, confidence and fitness through participation in competitive sports activities. The bank has organized cricket tournaments for blinds and disabled persons. NBP also provides wheelchairs and tricycles.

## Women and child

NBP provides support to different NGOs for vocational training to help the needy and poor women. With an, NGO Kaus-e-Kazah, it has initiated a project called "NBP Empowered Women, Empowered Pakistan". The core objective of this project is empowering women in Pakistan to sufficiently fulfill their daily needs as well as earn a healthy, respectable and socially acceptable form of livelihood. Furthermore, this project hopes that – in the long run – women of

rural background, who are the only bread winners of their family will have a stable form of revenue with sustainable livelihood at four centers – Kishmore, Sindh; Jafferabad, Balochistan; Rawalpindi, Punjab and Abbottabad and Haripur, KP – while three more centers will be established soon in Chakwal, Punjab; Mirpur Khas, Sindh and Dadu Murad, Balochistan. This will mean two centers per province at a national level. Vocational camps in Thar and Northern areas for women have been set up and participants were given sewing machines to earn to live with dignity.

## Culture events

NBP sponsors cultural events on different occasions with the support of NGOs and cultural events organizers. Among them was Naat competition for the blind, All Pakistan Folk Singing Mela, donkey cart race, book launch on culture, traditional songs competitions and cultural events on occasion of Christmas carol competitions.

## Sports achievements

NBP has emerged as the sports leader in its promotion and development in Pakistan in recent years. The motto of the bank's leadership is to maintain high standards of bank teams in various games. Its multi-purpose Sports Complex in the Karachi-Clifton area is the hub of sports activities athletics, tennis and swimming. Legendary cricketers Asif Iqbal, Wasim Raja and many others gave the bank a formidable team. Iqbal Qasim, left arm spinner, is the longest serving sportsman of NBP and has given the bank a flourishing sports department.

To participate in Quaid-e-Azam Trophy, NBP hired the services of Shan Masood, Mir Hamza, Roman Raees and few other Test and International cricketers to strengthen its cricket team. Hockey, snooker and squash are also supported by NBP, with snooker being sponsored by the bank for the past seven years and last year. Pakistan stood second in the world tournament. As Lyari youngsters excel in football, NBP sponsors and encourages them along with cities Faisalabad and Gojra. The bank also encourages women players in hockey, cricket and football and other games.

## Plantation

As plantation plays an important role for environment NBP has planted fruit trees on Peshawar-Islamabad highway for people to benefit from it. NBP has signed MoUs with universities in which students will plant trees and look after them for four years by treating assignment as Social Work activity. Nearly 200,000 saplings have been given to the army, schools, universities, PDA, DHA, NHA, district governments and local authorities for plantation. ♦



# Corporate Social Responsibility



## NBP Received CSR Award – 11th CSR Conference at Islamabad

President of Pakistan Mr. Arif Alvi presented a memento to NBP for its significant contribution in social development arena through various remarkable projects and activities. The memento was given at 11th International Corporate Social Responsibility (CSR) Summit 2019, Islamabad.



President Azad Jammu & Kashmir Sardar Masood Khan presented CSR Award to Mr. Iqbal Wahid, Head CSR NBP at the 11th International Corporate Social Responsibility (CSR) Summit 2019, Islamabad. Acknowledging the substantial role of National Bank of Pakistan in empowerment of society in the field of education, health, environment, socio-economic development, welfare projects for under privileged masses of the country.



## 8th CSR Summit at Karachi

The Professional Network (TPN) and NBP jointly hosted the 8th International CSR Summit. Experts from various corporate companies, NGOs presented concepts paper and implementation techniques.



## NBP Making Gwadar Greener

National Bank in Collaboration with GDA Hospital Initiated Tree Plantation Drive at Gwadar. The objective of this campaign is to plant trees for the revival of overall biodiversity and counter the impact of climate change.



## Adoption of Student of Tharparkar

Al-Khidmat Trust is running a school in Thar, remote area of Sindh. In its quest to promote education in desert area NBP sponsored education expenses to be incurred on one child which covers, tuition fees, books and other items during the year.



## Fund Raising- Indus Hospital Golf Tournament -2019

Indus Hospital is run by renowned doctors of the country on charity. Patients are treated without charges. NBP has sponsored the fund raising tournament and donated to charity fund of Indus Hospital.

# SPORTS

## Program -2019

### NBP Hockey Development Program

NBP has initiated Hockey Development Program to promote the national game of Hockey at the grass root level. Under this scheme Bank's Ex- International Hockey player conducted 10 days Hockey Coaching Camps at Tando Jam University Ground & Board Stadium Hyderabad. At the conclusion all trainees were provided Hockey sticks, kits and certificates.



TRAINEES AT HYDERABAD CENTRE



TRAINEES WITH VICE CHANCELLOR TANDO JAM AGRICULTURE UNIVERSITY

### Opening Ceremony of NBP President Cup 4th Inter Group T-20 Cricket Tournament at NBP Sports Complex Karachi.



Members of SQG & CMG

### Commissioner Karachi City Marathon Sponsored by National Bank of Pakistan



To promote the soft image of Karachi, the Commissioner Karachi held 'City Marathon'. It provided wonderful opportunity to its citizen to display harmony and sporting spirit. NBP being the main sponsor played its role by providing financial assistance to cover the expenses of Marathon. Chief Minister of Sindh distributed the prizes to the winners.



## Stand up for our Champions!

Congratulations to CRBG Warriors for winning the Fourth Edition of NBP President Cup 2019 – Inter Group T-20 Cricket Tournament. It was a hard-fought and richly deserved victory against Logistics Lions. The tournament witnessed some memorable performances and solid teamwork. Each and every group participated for the success of our annual Cricket Tournament by showing true sportsmanship spirit and cohesion. Bravo!





### Get Together

Mr. Rashid Ata, SVP/Regional Head, along with the entire RMT, held a get-together with the staff of Regional Office Karachi West. During the meeting he emphasized that reliability, partnership, sharing expertise is important for a team to grow.



### New Location

NBP COD Branch have recently shifted to a new location. A ceremony was organized to commemorate the moment. Mr. Amir Masood, Chief Executive of the Cantonment Board, Faisal Lateefi, Representatives of the Cooperative Housing Society and distinguished account holders and pensioners. Mr. Rashid Ata, SVP/Regional Head thanked the staff for their dedication.



### Umrah Mubarak!

**Farid Hussain**, Legal Consultant, Legal Division, Head Office, recently performed Umrah with his wife, Mabrook!



### A Proud Father

**Aslam Khawaja**, OG-II, NBP Employee Card Section, Security Division Logistic Support Group, Head Office, Karachi, celebrated victory of his sons on their school's Sports Day.



### Training

Regional Team Multan participated in five days training program on Credit Management at Staff College Lahore. The Region got first position after days of extensive case studies, test, presentation and group discussion. In appreciation of their success, a shield was presented by Divisional Head Learning & Management Development Division to the team.



### Thumbs Up!

**Mr. Muslim Murtaza**, AVP / Branch Manager, New Sindh Secretariat Branch Karachi has successfully qualified Associate of Institute of Bankers Pakistan (AIBP) examination during winter 2018 session.



### Celebration!

**Zahida Hameed**, Regional Head, Rawalpindi, celebrated Business achievements of 2018 with her colleagues.



**Umme Farwa**, Manager, Islamabad, received an award by the government for her dedication in Community Welfare.



### Keep it up!

**Muhammad Farhan Rafique**, Officer Grade II, Logistic Support Group, successfully cleared AIBP, from IBP in Winter. He is M.Com (Finance) From University of Karachi and is currently doing MA. Economics (Final Year).



### Birthday!

A surprised birthday party was organised for **Ms Sana Kausar** by her colleagues at the Internal Control and Service Excellence Dept, NBP Building, G-5 Islamabad.



### New Born

Congratulations to **Huma Nizam**, OG-I, CAD-RMG, who is blessed with a baby girl Areesha Emad.

Congratulations to **Mr. Abdul Sani Bhutto**, OG-I (AFO) posted at NBP Regional Office Larkana. He is blessed with twin baby boys. We wish them healthy and happiness.

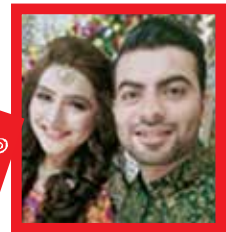


### Good Going!

**Mr. Sabghatullah Shaikh**, OG-I, Investment Banking Group, cleared with 3.95 CGPA (Transcript annexed) in-Public Administration. He has 12 years of work experience in different operational spheres of the Banking Sector. Mr. Shaikh has extensive knowledge of managing audit (SBP, Internal & External) and accounts related activities of Investment Banking Group i.e. (Syndication, Project Finance & Equity Transactions).



### Wedding Bells!



Congratulations to **Syed Danish Raza**, Office Attendant, RMG, recently married **Syeda Hijab Zehra** in Karachi. We wish them a long happy married life.

Congratulations to **Kanval Raj**, OG-II/Trainee Officer, who recently married **Riya Rani** at a private ceremony. Kanval joined NBP last year and is working as Procurement Officer in Procurement Division, LSG. We wish them a happy long married life.



### نیشنل بینک آف پاکستان کے صدر کا پیغام، تمام ملازمین کے نام

میں اللہ تعالیٰ کا بہت شکر گزار ہوں کہ اس نے مجھے نیشنل بینک آف پاکستان کے صدر کی حیثیت سے اپنے وطن کی خدمت کرنے کا موقع دیا۔ یہ بہت عزت اور ذمہ داری کی بات ہے خصوصاً جبکہ اس عظیم ادارے کو کام کرتے ہوئے 70 سال ہو گئے ہیں۔

میں یہاں آ کر ولولہ محسوس کر رہا ہوں اور مستقبل قریب میں ہم مل کر جو چیزیں کریں گے ان کے بارے میں بہت پر جوش ہوں۔ عام طور پر جب ادارے کا سربراہ تبدیل ہوتا ہے تو ملازمین میں بے یقینی اور بے چینی کی کیفیت ہو سکتی ہے۔ متوقع تبدیلیوں سے فکر مندی ہو سکتی ہے کہ ان کی موجودہ صورت حال پر اثر پڑے گا اسی طرح آنے والے وقت میں بہتری کی توقعات ہو سکتی ہیں۔ نیشنل بینک آف پاکستان میں ہماری ٹیم بہت اچھی ہے جس کو اور مزید اُبھارا جاسکتا ہے۔ ہمارا ادارہ ایک عظیم ادارہ ہے جس کو پورے ملک میں پہچانا جاتا ہے۔ نیشنل بینک آف پاکستان اپنے کسٹمرز کے لئے بہت معتبر نام ہے کسٹمرز کا یہ اعتبار ہم سب کے لئے بہت بیش قیمت اور اہم ہے۔ ہمارا منصوبہ مسلسل آگے بڑھنے اور بینک کی نشوونما کے لئے کام کرنا ہے، اپنے کام کو بہتر کرنے کے لئے اپنے لوگوں کو مطلوبہ وسائل فراہم کرنا اور اپنے بیش قیمت کسٹمرز کو اعلیٰ ترین معیار کی پراڈکٹس اور خدمات کی مسلسل فراہمی جاری رکھنا ہمارے منصوبے کا حصہ ہے۔

نیشنل بینک آف پاکستان کو آگے لے جانے کے لئے ہم سب میں بدلنے کی خواہش ہونا ضروری ہے۔ ہماری انڈسٹری اور مارکیٹ کی صورت حال بہت تیزی سے بدل رہی ہے اس صورت حال سے مطابقت کے لئے ہمیں بہت پھر تیار ہونا پڑے گا۔ ہمیں اپنے فیصلے تیز رفتاری سے کرنا ہوں گے، ایک دوسرے سے تعاون بہتر بنانا پڑے گا اور اپنے کام کرنے کے انداز میں ٹیم کی طرح کام کرنے کی روح کو اپنے دل سے قبول کرنا ہوگا۔ ہمیں اپنی آمدنی کے ذریعے کو بڑھانے اور متنوع بنانے پر اپنی توجہ مرکوز کرنا ہوگی اس کے ساتھ ساتھ اپنے اخراجات کو منصفانہ بنانا ہوگا۔ ہمیں اپنے کاروبار پر توجہ دینا ہوگی اور اپنے کسٹمرز کو خدمات کی فراہمی، ہمارے کام کا بنیادی نکتہ ہونا چاہیے۔ ہمارے کسٹمرز کے پاس اپنی مرضی کا بینک منتخب کرنے کے مواقع بڑھتے جا رہے ہیں اور ہم چاہتے ہیں کہ مقابلے کی اس صورت حال میں بھی وہ ہمارے ساتھ اپنی بینکنگ جاری رکھیں۔ یہ اسی وقت ممکن ہے جب ہم اپنی پراڈکٹس میں جدت لائیں، مارکیٹ کے مقابلے میں اپنی رفتار تیز کریں اور اپنی خدمات کا معیار بہتر بنائیں جس سے ہمارے ساتھ کسٹمر کا تجربہ بہترین ہو۔

ہمارے تمام کاروبار میں جدید ترین ٹیکنالوجی پلٹ فارمز کا استعمال کرتے ہوئے ڈیجیٹل بینکنگ کی فراہمی کو بنیادی اہمیت حاصل ہونا چاہئے۔ سٹیج کسٹمرز کے ساتھ ہماری یہ صلاحیت ہمارے لئے مثال مواقع فراہم کرے گی تاکہ ہم کاروبار کو بڑھا سکیں اور نیشنل بینک آف پاکستان کو ملک کی بینکنگ انڈسٹری میں سب سے آگے لے جا سکیں۔

ہمارے مشترکہ کاروباری مقاصد کے ساتھ ساتھ آپ سب کے ساتھ میں اپنے ذاتی عزم کا بھی اظہار کرنا چاہتا ہوں کہ میں میرٹ اور شفافیت کے کلچر کو فروغ دینا چاہتا ہوں۔ میری تمنا ہے کہ میں پاکستان کی بینکنگ انڈسٹری میں نیشنل بینک آف پاکستان کی ”امپلائرز آف چوائس“ کی حیثیت بحال کروں۔ نیشنل بینک آف پاکستان کو پاکستان کا ایسا معروف بینک بنانے میں جس کا عالمی سطح پر اعتراف اور احترام کیا جاتا ہو مجھے آپ کی مدد درکار ہوگی۔

میں آپ سب کے ساتھ کام کرنے کی خواہش رکھتا ہوں

اور اس پر عزم سرفروا نہ ہوتے ہوئے آپ کے ساتھ قریبی اور زیادہ تسلسل کے ساتھ مکالمہ کرنا چاہتا ہوں۔

آپ سب کا شکریہ، آپ سب کے بہتر مستقبل کے لئے نیک خواہشات کا متنی

عارف عثمانی

نیشنل بینک آف پاکستان نیوز لیٹر

سال اشاعت 2006ء

این بی پی



# نیوز لائن

جنوری / فروری ۲۰۱۹



کارپوریٹ بینکنگ گروپ  
(گوادر)

آف سائٹس ۲۰۱۹



کریڈٹ مینجمنٹ گروپ  
(بھورہن)