



Newsline

since 2006



Each for Equal...
An equal world is an enabled world



A Salute to our **frontline heroes**



CIBG Offsite – Quetta 2020

Editor's Note

There is an uneasiness every morning of being suspended from the outside world that we all knew before this pandemic. I suspect everybody is encountering this out of kilter sensation frequently these days. Sadly, looking at the present scenario we aren't yet far enough from pandemic life to have forgotten to think of something other than 'am I standing too close to that person, and when was the last time I washed my hands?'

These are unprecedented times. We need to work extra hard to manage our emotions well. Expect to have a lot of mixed feelings. Naturally we feel anxiety, waves of panic, particularly when we see new headlines. But in a way this anxiety is also helping us cope, bond together from a physical distance, and slow the spread of the virus. Our anxiety - while uncomfortable - is a good thing right now, especially if we manage it well. At the same time, we must make efforts to prevent panic contagion and create periods when we can be screen-free and calm, engaging our attention in normal daily activities.

To everyone's despair the Covid-19 crisis has now reached to an alarmingly grave level where public health systems need to act decisively to contain the growth especially in Sindh. Undoubtedly, the main emphasis is and should be on containing and mitigating the disease itself but at the same time economic impacts are also significant. Now organisations around the world are understanding and learning lessons from rapidly unfolding events and unanticipated twists and turns.

Whether on the frontlines or the sidelines, kindness and taking care of yourself will allow you to be compassionate and help others. Most of all, allow us to see the sacrifices and contributions that we and so many are making.

Asra Adnan
Editor

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

Issue # 66



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

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

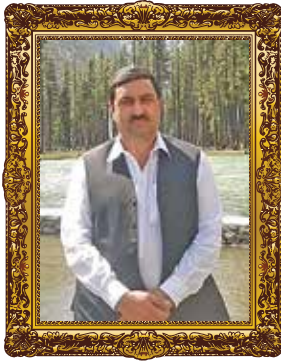
For suggestions and feedback
021-99217915
nbp.editor@nbp.com.pk

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

C O N T E N T S



The Lives Lost to Coronavirus



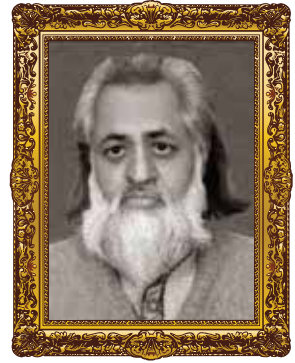
Habibullah Khan



Zafar Sarfaraz



Abdul Razak Kori



Muhammad Subhani

Not all heroes wear capes. In the midst of the novel coronavirus pandemic, the real heroes are upfront and ready to face challenges. During these crucial times, the National Bank of Pakistan lost four very precious lives, Zafar Sarfaraz, OG-I, Cashier, University Campus Branch, Peshawar, and Habibullah Khan, SVP/Regional Executive Operations, Swat, Abdul Razak Kori, OG-I, NBP Naudero Branch, Muhammad Subhani, Krishan Nagar Branch. They were not only dedicated to the Bank but to the whole Nation.

NBP has lost four visionary and selfless employees, and the world has lost amazing human beings. Those of you who have been fortunate enough to know and work with them have lost dear friends and inspiring mentors. They have left behind them a legacy and contribution that will forever be the footing of NBP.

No words can adequately express our sadness on their death or our gratitude for the opportunity to work with them. We will honor their memories by dedicating ourselves to continuing the work that they loved so much. Our hearts go out to their families and loved ones, as we are supporting them, and also to all those who have been impacted by this virus.

*Please recite **Surah e Fatiba** for the departed souls*



On Women's Day *Celebration*

NBP pledges to empower more women for a stronger nation

'An increase in participation of female work force in a holistic environment in which women can translate their ideas will contribute to higher economic growth,' said Asma Shaikh, SEVP/Group Chief, HRMG, while addressing a large gathering of female employees at the Women's Day celebration at NBP Head Office.



At the onset of the celebration, Ms. Asma Shaikh conducted an interactive session in which she asked the participants to speak up about their challenges and share their success stories with others. She encouraged all the females to learn to express, write and think no matter in whatever stage they are in their careers. Working women in Pakistan feel they face a number of challenges to make their voice heard in business environments. The two key challenges often identified by women in the workplace are sustaining a belief in their own ability and potential, and having the confidence to put themselves forward for senior positions.

Sadaf Abid, NBP BoD, CEO, Circle Women Association, graced the occasion as the Chief Guest, she encouraged the participants with her motivational

speech and urged them not to underestimate themselves, 'women need to be more courageous and stay in the game.' She further said that when women are given the rights, the skills and the opportunities to succeed, it creates a powerful ripple effect. It is also very important that women raise their voice, think through the bottlenecks, and develop the confidence to talk about their issues. We have to build allies; networking is critical. 'Speak up, talk to people, say yes to opportunities, have faith in yourself. Men have lots of confidence, women need to come forward too.'

Sadaf Abid wears many hats she is also an advocate of digital inclusion for women, and a businesswoman inspiring many to follow in her footsteps. ♦



“A Daycare center at work would thus increase the productivity of women employees at work and their predictability of returning to work, and it would reduce the rate of their retention and also build confidence in women employees while choosing challenging careers.”

“Many women are regularly denounced at work, experience snide, belittling comments, and are often talked over or have their ideas stolen. But with supportive colleagues, undermined women stand a chance for getting due credit for their contributions.”

“Whilst at work, one must appreciate and compliment other people’s work, be it a bad one or a good one. This encourages the other person in knowing you a little more and hence will add on to the effectiveness of one’s relationship at work.”

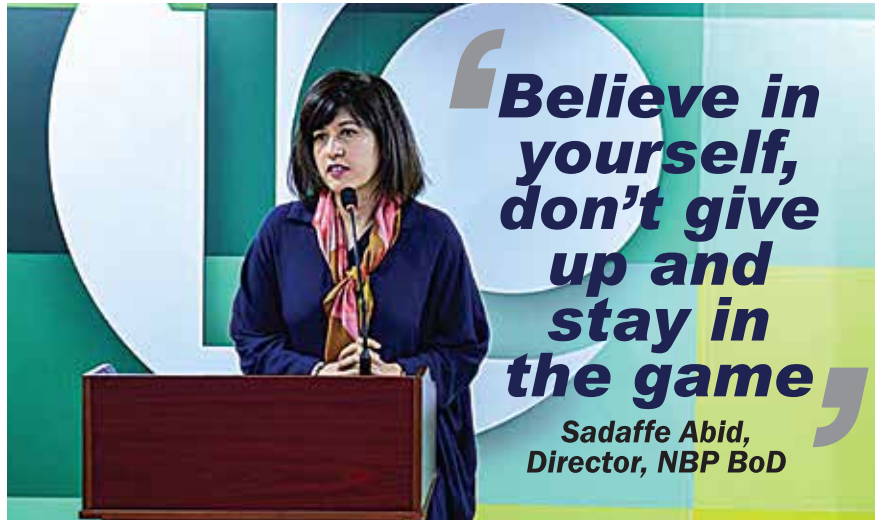
“State your goals, timelines and resources, and then set up a series of steps to start you on your way to a successful learning experience. When you recognize the importance of learning in a rapidly changing workplace, you’re in a good position to take action. Whatever, wherever, and however you learn, having goals and a plan will make you a happier lifelong learner.”



Sadaffe Abid is a social entrepreneur bringing extensive experience in startups, women's empowerment, leadership development and financial inclusion. She is the founder of CIRCLE Women Association, a leading social enterprise working on women's empowerment and inclusion through technology, leadership development and entrepreneurship. CIRCLE's flagship initiative, Tech Karo

brings digital skills like coding to youth especially women from underserved communities to bridge the digital gender divide and empower women through technology. When Sadaffe started Tech Karo, many said it would not work, women would not complete the digital skills programme nor find jobs. Now, graduates of Tech Karo, 70% women have joined tech companies and businesses as software engineers working at companies like IBEX, 10 Pearls, Unilever amongst others. Several are doing micro jobs and becoming part of the gig economy. Under COVID-19, Tech Karo has pivoted to go fully digital and is now providing coding and digital marketing skills to women from across Pakistan and over 15 districts.

With only 26% women in the formal economy, Sadaffe designed Elevate to mobilize CEOs, business leaders and key stakeholders to commit to gender diversity and build diverse and inclusive work cultures. She is a strong advocate for increasing women in leadership, growing women in technology and investing in women and girls. She brought She Loves Tech, the world's largest women and start up competition to Pakistan in 2017 to showcase women tech startups with the winner going to a global platform in Beijing. Sadaffe was a founding team member, COO and later CEO of Kashf Foundation, a Forbes 50 global micro finance organization that she helped grow to 300,000 women clients in Pakistan delivering a menu of financial products to underserved communities. Sadaffe is INSEAD's Social Entrepreneur-in-Residence. She chairs the Inclusive Development committee of National Bank of Pakistan to promote agriculture, SMEs, women's empowerment and financial inclusion. She is also on the board of Pakistan Microfinance Network, UN Women Pakistan Civil Society Advisory Council and Indus Earth. She is an advisor to the global Dell Women Entrepreneurship Network (DWEN). Sadaffe completed her Masters at the Harvard Kennedy School, Advanced Management Program at INSEAD and her B.A. at Mount Holyoke College where she received the Mount Holyoke Alumni Achievement award in recognition for her services.



She hails from a military background and grew up in places like Noushera, Khariaan, Rawalpindi, where she went to government schools. The first time she went to a private school was in 7th grade, so she had quite basic schooling. Her father wanted to be a journalist but he didn't have enough money so he had to drop out of FC College Lahore. He joined the military and after his retirement as a Brigadier, he was Principal at Beaconhouse Lahore Defense Branch where he enjoyed mentoring young people. He joined the Human Rights Commission (HRCF) and remained a member of HRCF's general body for over 25 years.

He oversaw a special penal system reforms plan launched by HRCF in 1995, which involved measures to improve the conditions of prisoners, particularly among women, juveniles and the sick. In addition, he fought several legal battles to bring back Pakistani prisoners languishing overseas and to help them secure their due rights. Sadaffe is deeply inspired by her father's life and values of giving, generosity of spirit and contribution to society.

Sadaffe was delighted to engage with the women at National Bank to celebrate women's day, engage with them and share her journey, challenges and personal insights both in leadership, career and life. She highlighted the important role of women in the economy, in nation building and in a family, encouraging women to say yes to opportunities, build resilience and remain open to new ideas growing their muscles for adaptability and change. Sadaffe believes that, "It is important to remind yourself that you have capabilities and potential. Believe in yourself. You will experience doubt and challenging periods in life, but stay in the game. Build your allies and network. Stay curious. And develop daily practices that nurture you." ♦

*You can follow her on twitter
@SadaffeAbid*

Building Up Women Around You

While reflecting at the path taken by SEVP/Group Chief, Retail Banking Group, **Sultana Naheed**, to become a business leader at NBP, one thing is certain that this route to leadership has been challenging and she faced hurdles that men don't always face. While her career has thrived because of her ability to take initiative, sought out opportunities for growth, and embrace every chance to broaden knowledge and capabilities. It was not always easy, and there were purposeful decisions she made along the way as well, as she is a true believer that each of us play a big role in creating the path we end up taking.



As the highest-ranking female leader at NBP, she continues to believe that it is her obligation to consider — and act on — the ways in which she can be supportive to women in the organization. When we support each other, we can all thrive and succeed. She remarked that, when people hear of a man's success, it is simply expected and celebrated. When people hear of a woman's success, it is either viewed as extraordinary or pushy. That thin line is drawn so women and men are both taken back by a woman's accomplishment. This needs to stop.

Women should build each other up, not tearing each other down. Many times in the workplace conversations are overheard, where women are bashing other women for changing their career path. No. The conversation should be how brave the woman is for evaluating her options and making the best choice for herself.

Creating an environment that is supportive of women's success will create a more productive workplace. Making sure that employees are being recognized for their endeavors will increase employee morale and empathetic leadership styles. Allowing women to succeed and work their way up the corporate ladder will not only create a more diverse workforce but also create more diverse opinions in boardrooms, and will produce a better work experience for everyone involved.

It is her conviction that when ambitious professional women get more opportunity it ultimately benefits everyone, and leads to a more equal world. Therefore to strike the equilibrium she has at every turn of her career at NBP remained committed to giving the professional women the required push and support. She said professional women need to view both sides of the coin. One side is "who you are" while the other is whom you want to be and how you set yourself up. What can you do to make them both coincide?

Walk the Talk

Exhibit your enthusiasm to learn and grow in new roles by demonstrating positive energy and the willingness to go the extra mile in terms of effort to achieve your goals. Keep promises and meet expectations to develop a reputation of a responsible specialist.

Invest in self

In this fast-moving world of content shock, information gets out of date rapidly. So keep on learning, be in steps with latest trends, remember about personal growth, and analyze and draw conclusions from everything around you. The more knowledge and emotional intelligence you have, the more valuable your personal brand becomes.

Personal Branding

Traditional gender expectations, confidence gap, and other challenges women overcome today all influence two elements of their brand-building:

- **Outer:** dress code, a manner of speaking, self-presentation.

- **Inner:** self-perception, a vision of the future, self-identification.

A woman can influence and correct both elements if she understands what is so valuable about her brand and how to communicate this message to the world. That's where women have an advantage over men: they can choose a traditionally male leadership style based on logic, or a traditionally female one based on intuition. Or, they are welcome to combine both as the case may be.

Find a mentor and have a "mentor mindset"

We all need someone to give us guidance and constructive feedback. A mentor helps in self – reflection, progression and foresight and rounding corners of our personality. We all need a sounding board. Every interaction with someone, even a peer, is an opportunity to listen, to provide guidance, and to be supportive. Having a mentor can be reassuring boost the right confidence and help identify hidden talent.

Power in Breaking Bread

There is *power in breaking bread* with others. Ms. Sultana is a strong believer that there is power in providing a time and a place for women to interact with me and each other as leaders and colleagues. She says strong compassionate women engage other women by hosting lunches/teas and dinners to afford themselves and other women with the opportunity to build connections, hear new ideas, and discover the talented women who are helping our business to grow and thrive. Take it upon yourself to establish a time and a place for you and the women you work with to connect and share because great ideas can surface, and everyone comes away feeling empowered.

Madam Sultana through mentoring has embraced and supported the talents of women around her at NBP. Her passionate endeavors have largely contributed in building the NBP womanpower. Consequently many women have emerged in challenging roles of Branch Managers, Regional Head position, Wing Heads and Divisional Head assignments at Head Office level. Each of these women have expressed at different platforms that Madam Sultana Naheed is a role model for each of them and she has motivated them in accordance with their respective potential to become stronger professionals and support the success and growth of NBP. ♦



Breaking the Glass Ceiling

Asma Shaikh, Group Chief, HRMG, believes that the challenges facing women in the workplace today need to be resolved through a focus on building a conducive environment that boosts gender equality and develops women's leadership roles.

Women's ascent to leadership roles is a sign of progress, however the challenge does not end there. Once a woman makes it atop the leadership ladder, her journey and experience are drastically more difficult than her male counterparts. This Glass Ceiling as I perceive it, is attributed to years of male leadership in the corporate world which has created a masculine, patriarchal working environment.

I feel that this new wave of female leadership is not a guarantee that their experiences will be universally positive. Organizations, on their part, need to create a safe and respectful work environment, particularly for diverse leadership. Unfortunately, there is no set formula to counter the glass ceiling in the workplace. It takes exceptional courage for a woman to voice such sensitive issues. Nonetheless, one must take the risk to honor these

ambitious and enterprising women.

Women who aim to make it to the top of the corporate ladder need to develop a very thick skin, impervious to negative attitudes and perceptions. They need to be courageous and bold in the face of ill spoken words and taunts, always keeping aware of their surroundings. Women also need to keep their focus on their assignments and avoid getting distracted by useless critique and negative propaganda. Even more important is that women need to stand up for themselves when facing discrimination and harassment at the workplace and voice their concerns.

Do not be afraid to show your knowledge, skills and positive attitude while working and pave your own path to success. Put yourself out there and take chances because even if your plans fail, your self-esteem will not. ♦



CIBG OFF-SITE QUETTA 2020

Traditionally the month of February marks the time of the year when Team CIBG sets course and heads for its annual getaway to some pristine location in Pakistan to unwind, interact socially with the broader NBP family, and to work on its collective goals for yet another challenging year.

A strategic offsite's success is largely dependent on what happens before it even starts. Given the resounding success of CIBG's three previous escapades i.e. Muzaffarabad in 2017, Peshawar-Swat in 2018, and Gwadar in 2019, the expectation bar was already set very high this time around for yet another memorable event. The greater expectations, the higher stakes and the unique nature of planning an offsite requires days of meticulous planning and intimate involvement at all levels of the CIBG hierarchy. The guest list, the hotel and flight reservations & ticketing, the reconnaissance and correspondence with local authorities to ensure utmost security, and the involvement in the working of the offsite conference material itself spelled out tons of work that invariably goes into putting together an enjoyable, meaningful, and very importantly, safe, itinerary for all participants - turning vision into reality.

Importantly, just as it takes pride in bringing finesse and technical polish to all of its affairs, Team CIBG has always firmly believed that the choice of its offsite destination is quintessential to the overall experience of the participants in the event. Having witnessed pristine and breathtaking shores stretching across the Makran coast in its last outing, a trip that had garnered significant praise from across the bank, Team CIBG decided, for two years running, to focus on the beauty, culture, and relative anonymity of Baluchistan and to promote its magnanimity. As the country's largest, yet most untapped, underrated, and underdeveloped expanse of land, the province has heritage that is deeply-rooted in the sub-continent's diverse and multi-cultural underpinnings. Based on popular vote, the enigmatic city of Quetta was chosen as the destination for CIBG Offsite 2020.



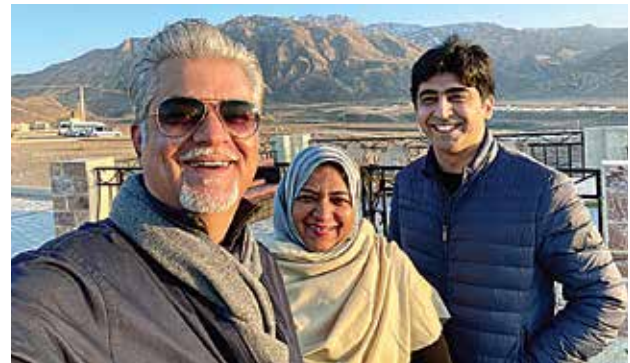
The morning of February 20, 2020 saw a large cross-section of NBPians throng Karachi Airport brimming with excitement and curiosity, having been teased for weeks as a build up to the event. The group was escorted through check-ins to board the 12pm flight to Quetta which was on-time. It was a short but interesting aerial experience for the participants who were able to notice shifts in terrain from level plains to barren wilderness and then to flying past rockier highlands that connect an array of dry mountains framing the air-strip where the plane touched down.

Day 1

After a warm welcome at the Quetta Airport Arrivals, the participants were driven across the city in a convoy of buses & security vehicles to Quetta Serena Hotel situated in the heart of the city. The hotel building, aesthetically tasteful, has a beckoning approach and its drive-way is reminiscent of a rustic clay fortress. Regional Corporate teams from Lahore, Islamabad, Faisalabad, and Multan had their Quetta-bound flight scheduled for later that evening. The guests were allowed time to freshen up in their assigned rooms and then reassemble in the conference hall where they were briefed on their travel itinerary for the remaining part of the day. Based on individual preference some of the people opted for a visit to the popular NATO Bazar (one of the city's main bargain market that has essential attire, hardware, and other gear of US Army for sale) while the female participants were encouraged to visit the popular Iranian market that is known for cultural handiwork and dressmaking. Participants were duly briefed and persuaded to abide by the local dress code to avoid unnecessary attention while shopping.

Another group was driven past the Quetta Garrison to the city's most prominent vantage point overseeing the "Koh-i-Murdaar" in the Murdaar Mountain Range of the Sulaiman Mountain System located in the East of Quetta district. A spellbinding abode for the avid sightseer, the Sunset Viewpoint, dubbed locally as "Sleeping Beauty" has its own magical significance as a hilly getaway from mainland Quetta. Time was of the essence on this particular visit so as to capture the surreal panoramic view of the Sun as it descended majestically into a bed of mountains forming a haunting silhouette of clouds amid fading daylight. A mix of fact and fantasy, this scenic moment made for some prized photography and fun-time that the group got to enjoy with tea and refreshments. Some of the participants formed groups and made their way downhill along a pebbled walk-way to take pictures of the beautiful scenery and sunset. As the evening advanced, the higher elevation allowed viewers to gaze upon a myriad city lights that glitter Quetta and its suburbs inspiring a sense of awe.

While most of the offsite participants stayed at the hotel to recover from a full day of travel & sightseeing, a smaller group of senior NBP executives were able to slip away quietly and drive to Pishin to enjoy a lavish traditional Baluchi dinner hosted by the RMT. ♦



Strategic offsites are where the most important conversations originate for the future direction and evolution of a business. For a high-performance business team, a well-structured plan, clear vision, and team buy-in helps improve team performance. The team becomes more adept at working together under complex scenarios, and rapidly moving conversations to the level of timely strategic decisions and at persisting in murky waters until clear outcomes emerge. Scores of companies all over the world use these best practices to transform their offsites into genuine turning points for their business.

Day 2

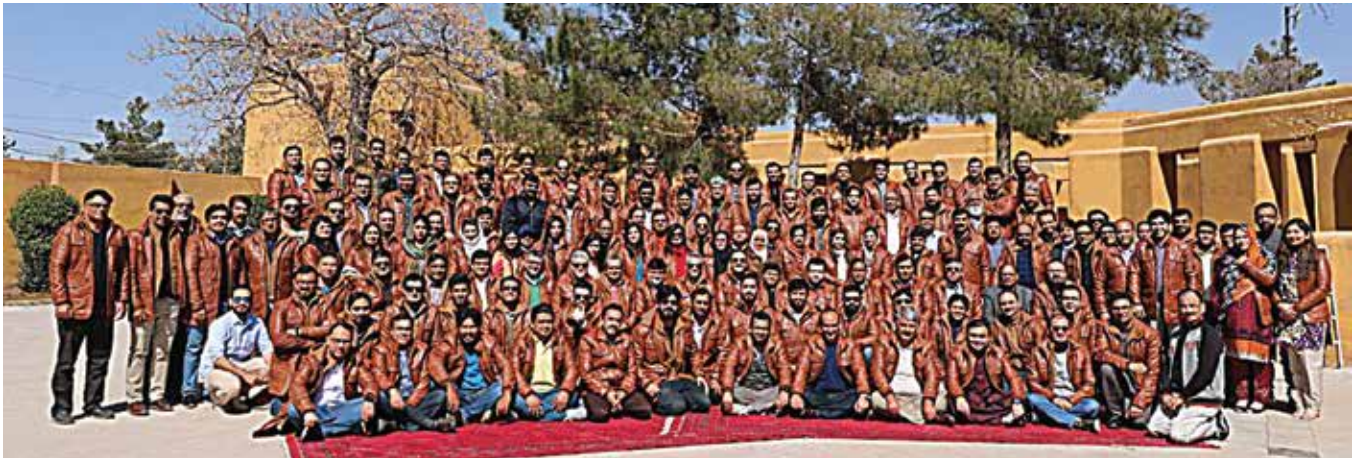
And it is from such rigorously designed strategic offsites that CIBG has so methodically & consistently been able to rise to the challenges during the rest of the year. Similar to the previous years, Day 2 saw CIBG's offsite conference commencing early in the day before a packed audience consisting of notable representation from all echelons of the institution. Given that 2019 had posed significantly greater challenges to the global & world economy and to the banking sector as a whole, the audience was given an insight of local industry dynamics and shifts in the global & local economic landscape that directly and indirectly impact the way this sector operates. The elaborate economic overview & roundup, was presented by the Equity Desk of TMG



The GC CIBG's introductory speech and formal welcome to the offsite participants kicked off the offsite. This convention had the distinction of marking the show-casing of a CIBG documentary which was conceived, directed, and produced collectively by team CIBG. The video served as a visual walk-through of the CIBG business exclusively for the Offsite 2020. The 25-minute virtual tour of various business drivers that make-up CIBG's products and services delivery value-chain followed by commendations and acknowledgements from sponsors, directors, and senior managers of select corporate clients from all cross-sections of Pakistan's GDP, and finally ending on a lighter note highlighting CIBG's work-fun routine, was met with an outburst of clapping and ovation from the audience.

CIBG's five Regional Corporate Centre Heads (Pan-Pakistan) were flanked by their teams as they provided run-downs of their business achievements, both highs & lows, during the year along with efforts to introduce new names to the Bank, maximize cross-sell, ward-off NPLs, and improve house-keeping measures such as managing audit and control issues. The Strategy and Control Division (SCD) took to the stage to highlight integral structural changes that were conceived during 2019 and that have been or are to be implemented for Business, Operations, Trade, and other teams within CIBG.

Trade Finance and Cash Management teams provided detailed qualitative



as well as quantitative perspectives on how they have used their existing teams to leverage the strengths of CIBG's client-base to realize the immense cross-sell potential from the existing portfolio and how product partnership could, in the future, reap greater standalone benefits through booking of new transaction banking & supply chain business and also to broaden share of wallet on existing obligors.

Unlike conventional meetings, this forum highlighted bigger-picture information and issues beyond the horizon and outside CIBG. An organization-wide perspective was taken and representatives from support groups & business enablers such as HR, Logistics, Financial Control and I.T. were taken on board to identify areas where CIBG needs support on different fronts such as recruitment & induction, renovation & infrastructure, costs & budgets and ERP. Teams and senior executives from TMG, LSG, and Compliance also shared their views on CIBG's role in developing NBP's asset book and how their respective functions will facilitate and provide the required expertise, infrastructure support and control measures that are needed to mitigate risks and safe-guard the bank's interest when business is in growth mode. GC Compliance shared his elaborate views on how his AML/CFT and Sanctions Compliance teams are working incessantly to employ effective action-plans and frame-works to identify and ward-off potential threats that jeopardize the country's sovereign risk profile from FATF's stand-point. He further advocated his Group's resolve in introducing protocols on the Trade Based Money Laundering (TBML) side whereby NBP's business continues to remain exposed. Mr. Tariq Jamali shared his views and wisdom as closing remarks.

The momentum that came from extensive exploration, debate, and alignment, during the hefty discussions, bore promise to carry over into commitment to implementation & improve. The outcome of the meeting was captured and examined by the team members and a follow-up mechanism was established so that initiatives stay on course with clearly defined resources, leadership, milestones and accountabilities.

The latter half of the day had been reserved for a planned visit to the Southern Command Headquarters of Pak Army's XII Corps at the Quetta Garrison. Being an integral part of the offsite and owing to the high level of engagement from the Pak Army, NBP's entourage comprised all Senior



Executives and notable staff from different groups across NBP. Maj Gen Dilawar Khan, 2IC to Core Commander (Quetta Corps), along with his staff officers, hosted an exhaustive 2-hour briefing and Q/A session on the historical, geographical, social, cultural, and political significance of Quetta and Baluchistan, and the role that the province, its wonderful people, and the army have played towards the larger national interest.

The NBP participants found Baluchistan's journey, from its primitive and tribal roots to an evolving epicenter for industrial growth, to be very informative and educational. It was also interesting to note that the province is on the road to evolve as a major trade hub given improved network of



roads under the NHA's Motorway Projects and how they have led to better connectivity of Quetta, the Port City of Gwadar, and other cities of the province with the rest of Pakistan. It was also heartening to see how the province's burgeoning youth population was fast adopting technology and globalization with the advent of Universities set up under private-public partnerships and how other cultural initiatives were being taken for promoting the province on a national and in-turn a broader regional level.

Particular emphasis was laid on projects marked under the China Pakistan Economic Corridor (CPEC) and their potential to reap longer-term benefits for Pakistan while the ones located within Baluchistan and their diverse economic implication for CPEC was covered in lucid detail and to the fascination of the audience.

As the evening drew closer the teams took some time to relax, stretch-out and take a little rest before reassembling in the hotel lobby to depart for a Baluchi themed dinner at the well-known Quetta Club. Traditionally clad in Shalwar Kameez, with some sporting cultural head gear, stolls and shawls, the convoy of NBPians took a night-time drive through the city for the Quetta Club. This retro building, dating back to the 19th century, serves as a convention center for high level meetings, delegations and political conferences in Quetta. The club has a long history dating back to the earlier sub-continent and the moonlit visage of its white-washed structure was a throw-back to pre-partition times.

The dinner was arranged inside the functions hall of Quetta Club and was preceded by intriguing Baluchi folklore performances, comprising storytelling & poetry coupled with an extended performance by a local singer. While a traditional Baluchi dinner was served, much to the delight of everyone in attendance, the most notable highlight of the evening was a ritualistic Baluchi tribal-themed dance. The rhythmic and dance-beat were tuneful and was augmented by fire-dancing. People couldn't keep themselves from taking part as the music grew louder and the evening drew to a close with almost everyone rejoicing playfully in a group dance. ♦

Without a doubt a visit to Quetta is incomplete without a trip to Ziarat. This nostalgic, historically documented, sleepy town is situated 133 km (3 hours by car) from Quetta at an altitude of 2,449 metres above sea level. In geographic spotlight Ziarat is a hill station cum holiday resort in the "Sibi" District of the province of Baluchistan. Located amidst one of the

Day 3

largest and oldest "Juniper Forests" in the world, the city remains relatively cool even during the summer and receives considerable snowfall during winter. Needless to state that Ziarat is most undoubtedly revered as being home to Quaid's residency...a private abode where the Father of our Nation spent the final days of his life in the solitude of a beautiful two-storied wooden manor.

CIBG Offsite participants departed from Serena Hotel at 8:30am and embarked on a one-of-a-kind road trip past ever-ascending hills and deep ravines. Baluchistan is an arid land, which receives very low rainfall annually. But innumerable natural springs known as "Karez" and streams could be witnessed even on some of the rougher more barren slopes. There are more



than half a dozen gorges around Ziarat formed by these natural "Karez" spring water falling through narrow openings amongst the mountain rocks producing a dramatic effect. The sound of waterfalls singing to the tune of solid rocks while passing through narrow gorges creates a mystic atmosphere. The famous gorges along the road to Ziarat are Chutair Tangi, Khan Tangi, Kawas Tangi, Fern Tangi, and the Sandeman Tangi.

Upon arrival, the NBP team found itself in a maze of crude and primeval huts made with the bark of Juniper trees. It was a sight strikingly different from dwellings in typical villages. At the beginning of Ziarat, the Juniper valleys around offer spectacular opportunity for hiking and trekking. Our participants got a chance to make their way past a meandering walk-way and move deeper along a metaled road that was lined with snow. This snow-laced passage is marked on either side by the Juniper Lodges that ascend into the elevated woods in the back-drop of a mountainous forest laden with tall trees. It is said that some of these distinct trees are 5,000 years old!

While trekking past the labyrinth network of trees and lodges, some rare moments were captured by the team and they even got playful as they walked, slid, rolled, and got themselves handfuls of snow and had brief but cheerful exchanges of snow balls.

Split into groups, people got to spend time in some interesting team-building activities most notably the 'Run-Mat' where two teams holding on to a mat above their heads formed a human tank-wheel and raced each other. Competitive but hilarious, each side scrambled to out-run their rival often tripping over one another in the process and sending their watching



colleagues into hysterics. The rest formed a team which got busy amassing handfuls of snow to put together the best snowman that they could thus showing off and motivating another group to sculpt a version of their own. Those who preferred putting their marksmanship skills to the test grabbed a bow and arrow to shoot targets under the shade of the Juniper trees.

The entire group then enjoyed a sumptuous meal while leisurely reclining on pillows on the carpeted floor of an elevated lodge. Everyone got to indulge in flavorful cultural cuisine known as “Rosh” (also “Namkeen Gosht”). This local dish, known to be once favored by nomadic tribesmen, is essentially a Persian recipe...a regular staple for each and every Baluchi occasion. The most special part of this recipe is that most of the meat gets cooked in its own fat and that's what gives the recipe its unique flavor.

After lunch our NBPIans were escorted to the Quaid's Residency that stands peacefully & gracefully in the nearby vicinity. The manor itself is a modest two storied wooden structure that goes deep into the annals of history and lays testament to the fact that one of the political giants of the 20th century, who actually shaped the map of the modern world, was a very private man. Apart from the general decor, wooden panels and frames that adorned the walls, there were some personalized ornaments, artifacts and collectibles including a classic fireplace ensemble. The back-yard housed the famous Quaid Residency's Gallery having a historic assortment of inscriptions, newspaper clippings, personal writings and a huge collection of pictures covering at large the life-span of the man whose taste and sense of style has continued to fascinate aficionados till this day. Indeed the great personality who was widely followed, documented and photographed all his life, but was always impeccably turned out, had grace, sophistication and charm that only grew with time and the Quaid's Residency at Ziarat actually lends credence to his timeless demeanor.

A little later in the afternoon, people were transported to 'Zero Point' which lies at a height of 2,713 metres above sea level and is 6 km from Ziarat. Once at the peak with wind whistling through the forest one can see the valley stretch out in undulating slopes in front. From a nearby cliff, one can clearly see the highest peak of these hills known as “Khalefat”, which rises to a height of 3,487 metres. Over 4,400 acres in and around Ziarat are apple orchards. The apples grown in these orchards, particularly the black and red kulu variety, are absolutely delicious. A fair amount of black cherry is also grown in Ziarat. Participants enjoyed great outdoor fun-time here and got to spend time flying kites and competing amongst themselves in tug-o-war battles.

The group reconvened in the Juniper Lodges and felt the welcoming effects of caffeine as they sipped on their cups of tea just as the evening breeze grew cooler. It was time to call it a fantastic day out, bid farewell to lady Ziarat, and head back to Quetta Serena. ♦



Three days in Quetta, which certainly packed work, fun and adventure, were also intense as the frequent movement had kept people mostly on their toes. Now that the crowd was beginning to run out of steam there was just enough time for one final exploit which appealed to the “Type T” personality i.e. the Thrill-Seekers! An exciting Air Safari had been planned at a nearby attraction known as the Hanna Lake Valley resort in the Urak Valley of the Zarghoon Range. This was also reminiscent of the experience many CIBG offsite participants had on the beaches of Gwadar last year, which had been exceptionally breath-taking. The Urak Valley, a craggy layout of desolate and parched hills that are abode to a serene lake where people mostly retire to enjoy the tranquility of the still water and the peaks that surround it, is itself a popular tourist spot in Quetta.

Day 4



But this Sunday was rather unique in that the calmness and quiet that defined this very locale was intruded upon by the rumbling sound of propeller blades as it echoed through the valley. The group, beaming with excitement, lined up to take turns for exhilarating flights in a power glider over Hanna Lake. For the first-timers the propeller shock-waves and the feel of vibrating glider, especially when it made a slow lift and attained steady flight, made the experience quite scary but those who craved novelty and intensity felt a burst of adrenaline as the glider gained altitude and took sharp turns in mid-air amid wind chills that got more severe as it flew higher. Luckily the conditions on this day were perfect for power-gliding with intermittent cross-winds which added a more spectacular feel to every flight that was taken.



Some memorable videos were exchanged between participants of their respective flights whereas some even took selfies while airborne and got to capture the spellbinding beauty of Hannah Lake from several hundred feet above. There was a lake-side view point several yards away with an adjacent park where participants took rest and were served tea & pakoras. With the advance of the afternoon, the team had to return to Quetta Serena where lunch had been served. Regional Corporate teams from Lahore, Islamabad, Faisalabad and Multan had already departed earlier that day to take their up-country flight. Participants were instructed to pack-up and prepare to check-out at the earliest to be able to arrive at Quetta Airport in time to board their Karachi bound return flight.



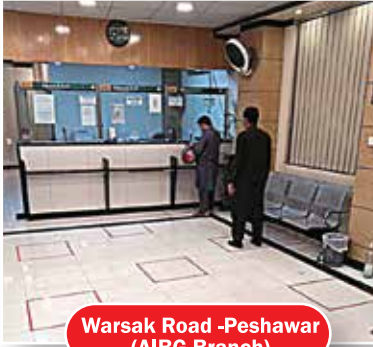
Yet another brilliantly planned and seamlessly executed CIBG Offsite came to a close and was met with exuberant praise from all quarters of NBP and its undeniably resounding success can be felt by how well it has helped in aligning executives, galvanizing the performance of CIBG as a major contributor to NBP’s bottom line, and in strengthening its position within the Bank. Such well-designed offsites & strategy sessions, convened in an informal and comfortable setting, go a long way in promoting camaraderie and team work, and in cementing inter- and intra- Group relationship across the organization, and should be encouraged. ♦



A Big Salute to Our Frontline Warriors

NBP pays homage to its frontline
employees for facilitating its
customers amidst
Covid 19.

Best Branch for arranging social distancing



Warsak Road -Peshawar
(AIBG Branch)



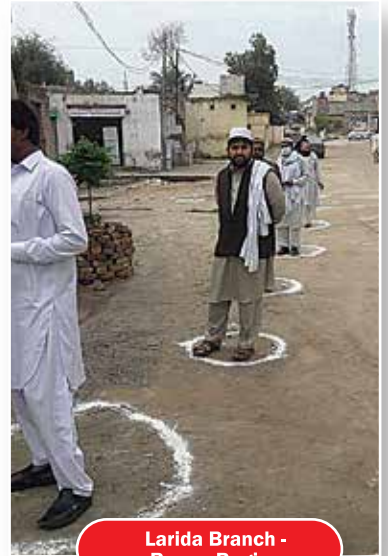
Tamerghara Branch - Swat



IBB Shaheedan Branch,
Mardan (AIBG Branch)



Larkana



Larida Branch -
Bannu Region



Mirpur Khas



City Branch Quetta



Corporate Branch



SIE Branch Sialkot



REAL HEROES

WHO KEPT THE NBP CALL CENTRE ALIVE 24/7 DURING THIS PANDEMIC SITUATION

National Bank of Pakistan established its full-fledged Call Centre in December 2012 with the aim to serve its valued customers 24/7. Since, its inception NBP Call Centre strived hard to keep providing one of the quality services to its customer service. In order to strengthen the role of the Call Centre as well as to make it more effective services provider, it was placed under a newly created group i.e. Service Quality Group in January 2018. The new group has revisited the whole structure and operations of the Call Centre and introduced various measures to make NBP Call Centre as a Leader in the financial industry. A Service Level benchmark has been set for the call center operations and that has been declared as a sacred task to be maintained at all cost no matter what may happen. This has been proved by the NBP Call Centre during the current pandemic situation created by the COVID- 19 when all the infrastructures and policies of all the big businesses and banks are failing. The NBP Call Centre not only managed to keep the call centre running round the clock but also ensured performance at its best by continuously achieving a Service Level at 90 % plus most of the time during the lockdown. SQG is thankful to the President NBP for his timely support, facilitation and approval of measures that helped us in ensuring agents attendance at the Call Centre.

At present, NBP Call Centre is running from Karachi and Islamabad with around 186 agents. The call traffic has abnormally increased due to closure of number of branches however, our agents are trying their best to keep the NBP flag high by maintaining the SLA at 90%plus continuously.

SQG is thankful to its OSPs namely H-Tech, FT and TDG for continuously standing with us in these hard times and enabling us to keep the Call Centre operational 24/7 successfully. Indeed, everyone who remained part of this gigantic task is our hero but the real heroes are the agents who showed their resilience by keeping attending the Call Centre during the strict lockdown. ♦



NBP Aitemaad Islamic Banking

Prize Distribution Ceremony For the Year 2019



Prize distribution ceremony of CASA Deposit mobilization competition and Operation and Compliance Competition held at NBP Regional Office Islamabad Building.

In order to recognize the achievers of CASA Deposit mobilization competition and Best Region of the year. Prize Distribution Ceremony was held on 13-March-2020 at NBP Regional Office Islamabad Building wherein achievers were presented with awards by worthy Tariq Jamali SEVP/Group Chief CROG and Mr. Fouad Farrukh, SEVP/Group Chief Aitemaad Islamic Banking Group. The ceremony also covered distribution of prizes to achievers of operations and compliance competition for the year 2019.

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

THE ACHIEVERS

BEST PERFORMING REGION FOR THE YEAR 2019



KPK Region
Ms. Saima Rahim, Regional Head KPK

CASA COMPETITION WINNERS



**1st Position
(Large Category)**
Ms. Farhat Javaid Malik
NBP Aitemaad Islamic Branch
Outside Khiali Gate Branch
(0832) IBR - Punjab Central



**1st Position
(Medium Category)**
Mr. UMAR BADSHAH
Islamic Banking Branch, Johar
Town Lahore (2120)
IBR - Punjab Central



**1st Position
(Small Category)**
Mr. EJAZ SHAH KHAGGA
Islamic Banking Branch,
19 Kassi (2078)
IBR - Punjab South



**2nd Position
(Large Category)**
Mr. Muhammad Arif
Islamic Banking Branch,
P.F.H.S (2150)
IBR - FEDC



**2nd Position
(Medium Category)**
Mr. Muhammad Sajid
Islamic Banking Branch,
Bahawalpur (2157)
IBR - Punjab South



**3rd Position
(Medium Category)**
Mr. WASEEM MANZOOR
Islamic Banking Branch,
Ghalla Mandi (737)
IBR - Punjab South



**Large Category
Qualifier**
Imran Akhtar Butt
Islamic Banking Branch,
Gulberg, Lahore (2132)
IBR- Punjab (Central)



**Large Category
Qualifier**
Farhan Abbas Zaidi
Islamic Banking Branch,
DHA Lahore (2027)
IBR- Punjab (Central)



**Medium Category
Qualifier**
Mansoor Ahmed Soomro
Islamic Banking Branch,
Military Road (2015)
IBR-Sindh



**Medium Category
Qualifier**
Arshad Daud
Islamic Banking Branch,
Qadeer Khan Road (2264)
IBR - FEDC

**OPERATIONS & COMPLIANCE
COMPETITION WINNERS**

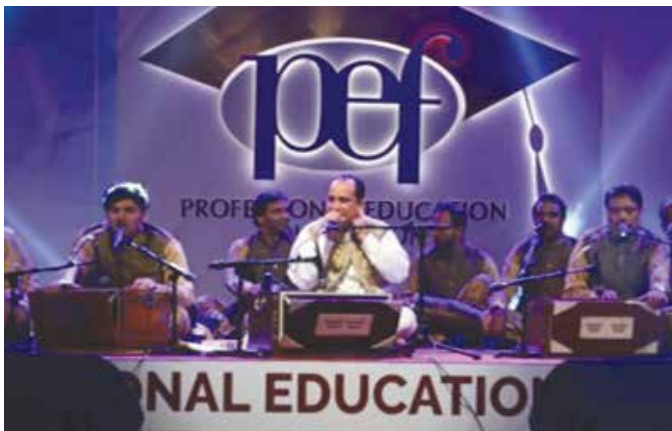


AIBG KPK Region Compliance Team



AIBG Punjab South Compliance Team

Corporate Social Responsibility



**NBP Sponsored Fundraising Event Organized by
Karwan-e-Hayat**

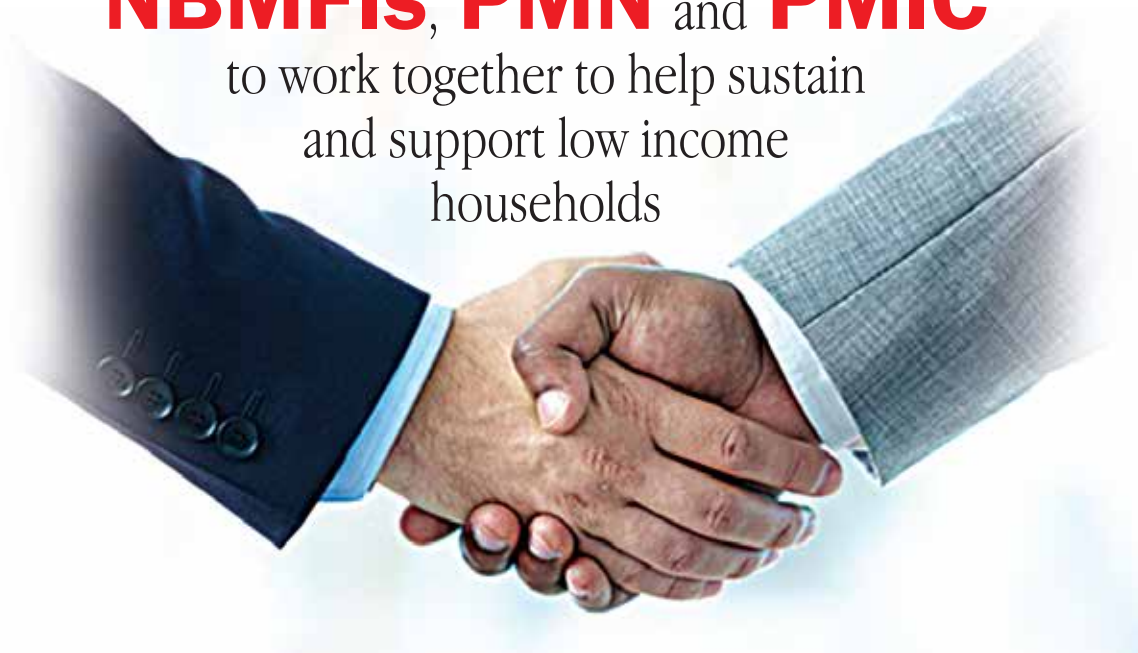
“Ek Shaam Faiz ki Muhabbat Mein”
A musical celebration of Pakistan’s most beloved and
visionary poet Faiz Ahmed Faiz at Indus Valley, Karachi.
The main object of this event is to raise fund for betterment of
mental illness and serve the increasing number of patients.



**Fundraising Event by Professional Education
Foundation**

NBP sponsor a Fundraising Event as a Gold sponsor for
deserving students to complete their professional education
aspirations with the collaboration of Professional Education
Foundation. The famous Ustad Rahat Fateh Ali Khan was a
singer of that evening at Poll Marquee, Marriot Hotel, Karachi.

NBP joins hand with **NBMFIs, PMN** and **PMIC** to work together to help sustain and support low income households



Mr. Arif Usmani, President, National Bank of Pakistan (NBP) hosted Virtual Roundtable meeting on 23rd April 2020 to discuss the issues and challenges presently facing by the Non-Bank Microfinance Institutions (NBMFIs) and their customers as a consequence of the economic slowdown due to COVID-19 pandemic. The Roundtable was attended by the CEOs of Pakistan's largest NBMFIs including the National Rural Support Program, Kashf Foundation, Damen Support Program, SAFCO Support Program, Thardeep Foundation, and Rural Community Development Program. In addition to these institutions, the session was also attended by the CEOs of Pakistan Microfinance Network (PMN) and the Pakistan Microfinance Investment Company (PMIC) as well as Mr. Zubyr Soomro (Chairman, NBP) and Ms. Sadaffe Abid (Director, NBP) as these prominent personalities have significant background and experience of the microfinance market.



The purpose of the Roundtable was to assess the nature, size and scale of the impact of the COVID-19 pandemic on the households' incomes generating from borrowings from the microfinance lenders. NBMFIs, which is lending to over 2 million borrowers is much larger if all borrowers of all NBMFIs and the microfinance banks were added. All participants consented that any debate or dialogue about microfinance lenders in Pakistan should be conducted in accordance with the economic and social impact on the households. The NBMFIs appreciated the action of

the SECP (which regulates the NBMFI sector) for allowing them to defer loan payments from their borrowers to ease the financial burden on low income households. The CEO of Pakistan Microfinance Investment Company informed the participants that as the largest term lender to NBMFIs, they had also deferred certain number of installments due from NBMFIs to enable them to pass on some relief to the low income borrowers.

The NBP representatives highlighted the fact that this engagement was part of a larger inclusive development strategy of the Bank and it was important to engage with the NBMFIs sector holistically. This initiative was aimed at engaging and assessing the quantum and size of the problem as well as beginning a process of designing and implementing a twofold solution: firstly, to understand ways and means to ensure the

NBMFI sector continues to be able to support its borrowers during this present crisis, and secondly, to plan what would be required as the economy returns to a state of normalcy. The economic well-being of approximately millions of low income households was intrinsically linked to the well-being of the NBMFIs.

All participant welcomed the initiative of the President (NBP) to organize this roundtable at this very critical juncture and it concluded with a consensus that the NBMFIs, PMN, PMIC and NBP would work together to help sustain and support low income households. ♦

NBP donates Rs. 20 million for rations distribution to the poor/underprivileged through Karachi Relief Trust (KRT)



Seen in the picture are Mr. Rehmat Ali Hasnie, SEVP & Group Chief, Inclusive Development Group, National Bank of Pakistan, giving cheque to Mr. Khayam Husain, Managing Director Automobile Corporation of Pakistan for Karachi Relief Trust for ration distribution.

National Bank of Pakistan (NBP) has donated a sum of Rs. 20 million for rations distribution in Karachi through the Karachi Relief Trust (KRT). It is one of the many initiatives that NBP plans to take as part of its corporate social responsibility. This CSR initiative is mainly for the poor and less privileged segment of society that have been most affected due to the current COVID-19 lockdown situation. NBP's donation will help over 6,500 deserving daily wage workers, who have not been able to earn their livelihood during the lockdown. This donation will reach out to over 33,000 individuals assuming an average family size of five. NBP decided to collaborate with KRT, a disaster management volunteer group, because of its impeccable track record. KRT is coordinating with over 50 NGOs and have developed an app called the Sindh Relief Initiative which ensures that rations are not duplicated and delivered properly. Further, KRT has partnered with Careem to deliver rations to the doorsteps of deserving beneficiaries to maintain social distancing protocols. ♦

Khurshid Alam thanked the NBP management and employees for voluntarily contributing one day basic salary to Prime Minister's COVID-19 Pandemic Relief Fund

Khurshid Alam, Prime Minister's Focal Person for Corona Philanthropy Drive, in his tweet on Monday appreciated NBP's gesture for donating a generous amount to Prime Minister's COVID-19 Pandemic Relief Fund-2020 to help those who have been left financially vulnerable and to support Pakistan's fight against the pandemic.

Over the years, National Bank of Pakistan has maintained its tradition and reputation as the fore front institution in helping national causes. The Bank and its employees have always stepped forward to generously contribute towards matters of national interest or in time of natural calamities.

Today, the Novel Corona Virus (COVID - 19 Pandemic) is posing an alarming threat for the country. Living up to the expectations as a responsible corporate citizen the Bank's management motivated its employees to contribute in this noble cause by depositing one day's Basic Salary in the Prime Minister's fund. The contribution was collected centrally through a deduction in April-2020 payroll by SAp-HCM and was deposited into NBP PM Fund Account.

Earlier on, the government appreciated NBP's tireless efforts for the preventive measures taken at the branches all over Pakistan and also supporting the government in its efforts to provide rations to the underprivileged deserving households during the lockdown. ♦

← Tweet



Khurshid Alam
@khurshid071

I would like to thank the management and employees of @nationalbankpk for voluntarily contributing one day salary amounting Rs 20Million towards #PMIK @ImranKhanPTI 's #PMcovidFund #PMCRF #PMreliefFund Your contribution will help #Pakistanis in need . @MoIB_Official @pid_gov

6:55 pm · 11 May 20 · Twitter for iPhone

10 Retweets 51 Likes

National Bank of Pakistan's employees have voluntarily donated a one day basic salary amounting to Rs. 20 million to support the government in combating the Coronavirus pandemic.

WHO recommended that people should avoid the use of bank notes to prevent the transmission of contagious Covid-19, recently China and South Korea started exercise of disinfecting used banknotes to stop the spread of Corona Virus. SBP also directed the commercial banks to clean, disinfect, seal and quarantine all cash being collected from hospitals and clinics and to block the circulation of such cash in the market. Avoiding hand shakes and maintaining the distance of 6 feet is not possible if medium of exchange is bank notes. Every time we pay or receive cash from someone we are violating the above mentioned advisory.

The social distancing, lockdown and relief work could be managed well, if we have effective digital payment system in place but unfortunately we don't have. Recently SBP has directed the commercial banks and branchless banking service providers to waive charges of onlinetransactions, interbank fund transfer and other transaction

Commercial banks have registered huge growth interms of branch network, deposits and profitably during last decade but progressed very little in customer financial education and awareness. There are 52 million bank account holder in Pakistan and only 5.6 million are using mobile banking application, approximately 10 % of regular bank account holder have access to digital payment system. Financial inclusion ratio in Pakistan is very low, more than 100 million adults, accounting for more than 50% of adult population are outside banking network, don't have access to banking services. Although branchless banking accounts has shown huge growth over the years and their number of accounts has crossed the 50 million bench mark, but more than 50 % of these accounts are inactive, the account holder does not make any transaction during last one year. There are more than 165 million cell phone subscribers in Pakistan that represent the huge target market for branchless bank account and financial inclusion. Ease of account opening in branchless

his bank account using cheque or ATM card, carry the cash to the place of transaction, hand over the cash to seller against the goods or services purchased, the seller will count the cash and carry the cash to his bank for depositing in his account. In digital payment amount will be directly transferred from buyer account to seller account just by scanning QR code or interbank transfer.

Utility bills, school fees, examination fee, admission fees, booking tickets and other payments can be managed from home without wasting time and energy. It will help to reduce collection and payment counter rush of banks and they can focus on their core activities i.e. lending and investment. Fewer cash withdrawal will reduce the banking sector requirement of maintaining cash for payments and more funds will be available for financing purpose. Overall cost of banking sector in general and the cost of funds in specific will decrease resulting in reduction in financing rate.

Documenting the economy has remained a

COVID-19 AND GROWING SIGNIFICANCE OF DIGITAL PAYMENT SYSTEM

conducted by e-banking or mobile banking App. SBP has also asked the banks for promotion of contactless banking or digital banking applications. But this is reactive approach, we are far behind of neighboring SAARC counties in digital payment system.

The rush we witnessed in bank branches and ATM machines during disbursement of salary and pension in start of every month could be avoided, life of one woman died and many injured during disbursement under Ehsas emergency Cash payments could be saved and physical distancing could be maintained if we use digital payment system. The lockdown meant for creating social distancing and curtailment of COVID-19 bringing people physically closer and putting them at risk. Instead of making cash disbursement centers, the personal verification could be done through call centers and amount can be transferred in their mobile accounts with secrecy, without hearing the self respect and dignity of poor.

This article is written by **Rashid Ali**, Branch Manager/MTO, Vehari Region. He has 10 years of banking experience and currently he is a student of MS Banking.

banking is its plus point; one can open his or her branchless banking account in two minutes by dialing a code on his or her mobile while staying at home. Future and success of digital payment system is attached with the growth and promotion of branchless banking.

Over the counter transactions involving cash are considered to be safe, secure and reliable in our society, in fact they are not, they involve risk of theft, counterfeit banknotes and cash management issues. The transaction becomes shorter, easier and more convenient through digital payments. Let us have a look on process flow in cash transaction and digital transaction, in cash transaction buyer will withdraw the money from

challenge for us since 1947; no Government could complete this task. One of the biggest reason of low tax to GDP ratio is undocumented economy, it also promotes money laundering due to we are grey listed by FATF. We can fulfill the dream of documented economy by digital payment.

Implementation of effective digital payments system requires integrated and collaborative strategy involving Government, SBP, commercial banks, business community and consumers. Majority of small retailer, whole sellers and services provider do not provide buyer digital payment options, it can be encouraged by providing tax incentives or sale tax rebates on digital payments, SBP can offer refinance schemes to retailer routing their transactions through digital payment, by launching Consumer awareness campaign about the its use and there should be no transaction fee on it. All the government departments make sure that their fees, challans, collection, duties, fines and recoveries could be paid through digital payment. ♦



NATURE BOUNCES BACK

Natural systems are resilient & self-driven, a problem arises when we try to control nature instead letting her do what she does. When we destroy nature, she has its ways to ravage, everything alters when nature takes its revenge & diseases are one of those acts of bouncing back against the destruction.

INTRODUCTION

The natural ecosystem is a synchronized relationship of the hydrosphere, lithosphere, biosphere, & anthrosphere. The increasing population forced human beings to interfere with other stakeholders of the natural ecosystem for the sake of their food & shelter requirements. Anthropogenic intervention destabilizes the ecosystem resulting in unaccepted natural events in the shape of climate change, air pollution, disease outbreaks vanish many civilizations from the face of the earth. From prehistoric times, the global pandemic entangled the civilizations into lethal diseases claimed many hundred thousand death tolls. Industrialization increases the coal-burning fossil fuels & deforestation increment the greenhouse gas emissions. The ozone layer flattened because of higher emissions, global climate shifts & various natural habitats destroyed. Several species became extinct & natural disasters often happen. During the 20th century, human encroachment into the natural balance enhances for rapid economic activities & nature revert in the shape of the COVID-19 pandemic. A lethal outbreak of origin in Wuhan city of China causing severe infections to many peoples afterward spread to the entire globe causing over 3 million peoples affected with over 200,000 deaths. Humans quarantine in wake of deadly virus & nature revamps itself. In a brief span of two months, global emissions reduce & the chances of ailments caused by dirty air reduced that cause over 4.2 million death across the globe. Nature itself closed the universe for renovation & reopening is coming soon...

AN OVERVIEW OF CORONAVIRUSES

Coronavirus is a Latin expression meaning a crown appealed to the human eye bolls when June Almeida (Scottish virologist pioneer in virus imaging, identification, and diagnosis) & David Tyrrell (British virologist, director of the Common cold Unit, which investigated viruses) unveiled the first photo of coronavirus in 1968. The most recent common ancestor of all coronaviruses group guessed to exist as 8000 BC. Bat and avian species served as a natural

sink for the coronavirus gene pool and their wide global access enabled multifaced evolution & dissemination of coronavirus. Corona is a group of viruses responsible for triggering detrimental diseases in mammals & birds. Coronavirus is spherical particles with surface projections having an average diameter of 120 nm. Coronavirus stepped in by causing acute respiratory infections to chicken in a US state in North Dakota in 1931. Born chickens suffered a 40-90% mortality rate owing to gasping.

Human coronavirus discovered in the 1960s with mild or lethal adversities. Mild attacks included symptoms of the common cold in humans whereas more fatal varieties can inject Severe Acute Respiratory Syndrom (SARS), Middle East Respiratory Syndrom (MERS), and COVID-19.

CORONAVIRUS MODE OF ACTION

Various transmitted human coronavirus has primary origins in bats, rodents, and diverged through cross-species jump as MERS-CoV poured in humans from bats via camels as intermediary host. The replication cycle of coronavirus comprised four stages of viz. entry, replication, release, and transmission. The viral infection started with viral spikes stuck to the host cell receptors which cleaved the host cells & activated the spike protein. Upon entry, viral protein highjacked the host ribosomal activity and translated the virus genome and formed long polyprotein. These proteins formed a multi-protein replicase-transcriptase complex with RNA-dependant RNA Polymerase (RdRp) that responsible for replications of viral genetic setup. Positive & negative-sense RNA stands of viral genomes manufactured during the replication stage and served as a genome of progeny virus. Then viruses released to the host cells through exocytosis via secretory vesicles.

Seven strains of a human coronavirus identified so far, out of which four species are invading the human population by imparting 15% global symptoms of the common cold in adults & children. Whereas, the other (SARS-CoV, MERS-CoV, & SARS-CoV2 - COVID-19) is fatal in terms of their adversities to human health. The first case of SARS-CoV identified in Novem-

ber 2002 in Shunde, China affecting almost 8,000 peoples and 10% lost their lives in battling the fatal pandemic. In June 2012, another respiratory infection observed in Jeddah Saudi Arabia because of the notorious coronavirus named MERS-CoV. The French Ministry of Social Affairs & Health confirmed the human-to-human transmission of deadly viruses with a fatality rate of 37% amid 2,500 confirmed cases. In December 2019, Wuhan faced a pneumonia outbreak that traced to the novel coronavirus and identified as an additional strain of betacoronavirus from group 2B having 70-90% similarities with SARS-CoV. Pandemic cost with over 200,000 death tolls from 2,858,489 confirmed cases with a mortality rate of 7%.

PREVIOUS GLOBAL PANDEMICS

The outbreak of diseases linked with the existence of human beings in this world & it often emaciated mankind by changing the trajectory of history or sometimes vanished the entire civilizations. Over the centuries, some fatal pandemics wiped out a majority of the population from the face of earth summarized as follows;

Prehistoric Epidemic Circa 3000 BC:

About 5,000 years ago, a deadly epidemic that emerged in the prehistoric village of China caused the swift death of all age groups. Archaeologists found a house called "Hamin Manga" filled with human skeletons buried inside, clear that pandemic was so quick that no proper burial of deceased happened & site not inhabited again.

Plague of Athens 430 BC:

About 430 BC, the end of the war between Athens and Sparta ignited an epidemic characterized by sudden heatstroke in heads, redness, and inflammation in eyes, throats, tongue emitting blood & rotten breath. In five years of the pandemic, 100,000 peoples lost their lives in Athens. Many researchers argued that overcrowding caused by war poured down the epidemic & various diseases framed as possibilities of an epidemic like typhoid fever & Ebola.

Antonine Plague 165-180 AD:

After victory in the war against Parthia, Soldiers of the Roman Empire brought back smallpox termed as The Antonine Plague wiped out five million peoples of the entire Roman Empire and it catalyzed the end of Pax Romana a period from 27 BC to 180 AD.

4.4 Plague of Cyprian 250-271 AD:

The epidemic engulfed 5,000 lives in Rome and it popped up as the end of the world. In 2014, archaeologists revealed that a huge bonfire used to bury the dead bodies of victims wrapped with a thick layer of lime used as a disinfectant. Pages of history are still blank to describe the disease responsible for the epidemic.

Plague of Justinian 541-542 AD:

The bacterial-induced bubonic plague erupted in the Byzantine Empire costing a 10% global population death toll and this epidemic named after the Emperor Justinian who also suffered but recovered & survive. However, his entire territory eroded by the plague.

The Black Death 1346-1353:

A bacterial strain spread through wingless insects on infected rodents from Asia to Europe, wiped out over half of Europe's population. That was a turning point towards technical innovation as many death tolls shrink the available labor, those survived got better wages & have had better access to high-quality nutrition.

Cocoliztli Epidemic 1545-1548:

The population of Mexico & Central America weakened owing to the extreme drought stress faced a catastrophic viral infection 15 million inhabitants lost their lives in combating the epidemic. Scientists unfurled through DNA analysis that victims suffered from an enteric fever that can cause high temperatures, dehydration & gastro problems.

American Plagues the 16th Century:

European explorers imported the Eurasian diseases to the Americans including smallpox, and 90% of the indigenous population of the Western Hemisphere vanished from the earth crust. Lethal illness smoothen the path of Spanish invaders by reducing the opposition groups, territories of Inca & Aztec civilizations swapped by the Spanish.

Great Plague of London 1665-1666:

The pandemic ignited by fleas from plague-infected rodents spread during the hot month of summers causing 100,000 people to die by the end including 15% population of London.

Great Plague of Marseille 1720-1723:

A cargo ship named Grand-Saint-Antoine carrying goods from the eastern Mediterranean docked in Marseille France, put fire to the ammunition depot by causing the plague to enter the locality through infected rodents despite the ship quarantined. During the next three years, almost 100,000 peoples died in the vicinity, including a 30% population of Marseille.

Russian Plague 1770-1772:

Mosco suffered a fatal plague, infected citizens quarantined to check the spread of infection. Peoples encouraged not to gather for worship & the terror aid community erupted into violence. Riots spread over the city and pandemic engulfed about 100,000 peoples.

Philadelphia Yellow Fever Epidemic 1793:

The disease transmitted through mosquitoes during hot & humid summer months in Philadelphia causing over 5,000 people dead until winter season arrived when all mosquito populations died & outbreak ceased.

Flu Pandemic 1889-1890:

The worldwide spread of influenza virus wreaked chaos when disease spanned the global community in just a few months, killing one million peoples. Early strike of fatalities reported in Russia and the virus made its way to the entire world despite the non-existence of air travel facilities.

American Polio Epidemic 1916:

A polio epidemic affected 27,000 children causing 6,000 deaths in New York & survivors left with permanent disabilities. The disease attacked & cases continue to decline after the invention of Salk Vaccines.

Spanish Flu 1918-1920:

During world war I, an outbreak estimated to vanish 500 million global population by Spanish Flu victimization, it's spread & lethality further catalyzed by the poor wartime nutrition & cramped conditions of soldiers. Spanish flu not originated in Spain as it's the neutral country during the war & press published early counts of death. Peoples believed that illness confined to Spain thus named Spanish Flu.

Asian Flu 1957-1958:

Viral disease with its root in China claimed over 1.1 million death toll worldwide caused by a virus planned as a blend of avian flu viruses. It spread to the entire world as a global pandemic with 116,000 deaths only in the US.

AIDS Epidemic 1981:

AIDS became a global pandemic in the 1980s caused by a virus developed from the chimpanzee virus that transmitted to humans in West Africa in 1920. AIDS claimed about 35 million loss of life since its identification. For so many years, the disease remained uncured but later on advancement in medication allowed the infected people to enjoy regular life with proper treatment. Two peoples have cured HIV as of early 2020.

Swine Flu Pandemic 2009-2010:

In 2009, H1N1 viral strain caused the swine flu pandemic to erupt in Mexico and spread later on. About 1.4 billion people across the globe infected through this outbreak and 575,400 lost their lives. Children, adults & over 65 years old affected & 80% death toll observed in people under the age bracket of 65 due to inbuilt immunity against the group H1N1 virus. A vaccine of swine flu included in the annual flu vaccine calendar.

West African Ebola Epidemic 2014-2016:

Ebola viral diseases are rare and fatal diseases in people of Sub-Saharan Africa. People affected through direct contact with infected animals or sick persons. During 2014-2016, Ebola ravaged West Africa with 28,600 confirmed cases resulting in a massive death toll of 11,325. The bulk of mortalities occurred in Guinea, Liberia & Sierra Leone countries. The virus of Ebola may have an origin in bat & disease is still incurable.

Zika Virus Epidemic 2015:

The Zika virus transmitted through mosquito of the Aedes genus and sexual interaction in humans. It attacked the infants lying in the womb, causing birth complexities. Zika virus attacked South America & Central America during 2015 and scientists are unaware of the exact damages incurred by the virus, however, various attempts are underway to curtail the virus adversities.

COVID-19 Pandemic 2019-2020:

Notorious SARS-CoV-2 coronavirus invaded the Wuhan city of China in December 2019, claiming the most lethal pandemic of the century. The inhabitant of Wuhan suffered from flu-like symptoms, which turned to life-threatening respiratory disorders throughout the city. Viruses transmitted through close contact of people, sneezing, coughing, or talking without maintaining social distance. People also got infected by touching a contaminated surface followed by touching face with the same hand. Usual symptoms include fever, cough, fatigue, breath shortness. According to the WHO statistics, coronavirus (COVID-19) transmitted to 213 countries across the globe with over 3 million confirmed cases with a 202,597 death toll. Pandemic is still ongoing with an upward trend of infection, attempts are underway to curtail the spread of the virus through quarantine measures as no vaccine available against the lethal invader.

COVID-19 TARNISH GLOBAL ECONOMY:

The ongoing COVID-19 pandemic ravaged the global community by altering the course of political, social, economic & religious framework. The world's economic giants viz. US, China, UK, Germany, Italy, France, Japan are on the verge of a flop. Global stock markets crashed to the bottom & the price of petroleum products fallen below the face value. Several industrial units shun down in the wake of quarantine measures, swap more peoples to the gallery of unemployed. In just a week, 3.3 million Americans updated their status as Unemployed & about 7 million peoples begin the search for a fresh job to combat the kitchen needs during the pandemic. A survey conducted to investigate the adversities of lockdown over the financial position of the community as follows;

Managing Director IMF narrated COVID-19 a more lethal financial bomb that pushed the global economic stakeholders to such a close end & terms it the worse time since World War-II as lockdown halt the tourism business. According to an estimate, the economy of the US will shrink to half with 30% unemployment as companies cannot pay the wages to their employees with ceased business activities. During the forecasted worse circumstance in near future, investors withdraw their capitals from various businesses, people are spending less & overall economic wheel standstill causing an approximate loss of \$83 billion in the US stock market.

Aftershocks of Pandemic will be cure after 2021 because most of the countries are going through recession & collapse of their economic setup as 80 countries have already approached the IMF for financial help to fight against COVID-19. Keeping in view the uncertainty & unpredictability regarding the spread of the virus, Organization for Economic Cooperation & Development hinted at a 1.5% cut in the global growth rate during 2020. If the pandemic continues to grow, it will lead to global inflation as full-year GDP growth will fall to zero and foreign direct investment will fall between 5-15%. Tourism, hotels, restaurants, sports events, transportation, financial markets are closed and we have never seen this scenario. China, the pioneer of COVID-19 sufferer, has touch-points into the global economic supply chain thus hampered the entire market during lockdown to combat coronavirus.

COVID-19 & GLOBAL ECOSYSTEM

The COVID-19 has changed the course of human history by imparting detrimental social & economic effects. Our ecosystem is a balanced interaction of various factors & current anthropogenic activities destabilized the natural balance. Nature acted as a buffer zone between humans & the outbreak of diseases as an outcome of the encroachment into the natural ecosystem. It found that deforestation enhanced the chances of animal-to-human disease transmission owing to the intensive alteration in the natural balance by human activities. 60% of infectious diseases have their origin in animals, because of increased human intervention into the natural balance, we have lost about 60% of wildlife during 50 years which bounce back with a multifold increase of diseases outbreak. Destruction of ecosystems found correlated to the spread of infectious diseases. Raid urbanization & industrialization engaged human beings to destroy natural habitats, forcing peoples to live close to each other due to resource constraints result in risking the virus to shift its host from animals to humans. Changing scenarios of human activities resulted in climate shift, ecosystem

imbalance & thus various pandemics bounce back as side effects of economic development. It's not the nature that popped up pandemics but the human activities that caused a change in natural balance.

GLOBAL AIR POLLUTION SCENARIO

A recent report released by the Green Space Southern Asia & the Centre for Research on Energy & Clean Air has disclosed burning of fossil fuels has 2.9 trillion dollars economic cost that equal to 3.3% of global GDP & it also caused three times more death tolls as compared to the global road accidents. The report also unfurled that air pollution claimed 4.5 million death across the globe, causing 1.8 billion day absence from work, 4 million cases of childhood asthma, & 2 million premature births. A finding of the report reiterated that disability caused by chronic diseases burden the global economy with a sum of 200 billion dollars. In 2018, the cost of air pollution to the GDP of some countries analyzed as follows;



POST-CORONA AIR QUALITY INDEX

Humans quarantined, various industries shut down, fewer planes are in the sky, and roads are empty, the world is closed for renovation as our natural ecosystem balance is stabilizing during the ongoing COVID-19 pandemic. WHO estimates that 3 million peoples died by breathing in dirty air & over 80% of inhabitants of the urban area exposed to air pollution exceed the threshold limit.

Lockdown period reported with 40% less concentration of NO₂ over urban & industrial areas of Asia & Europe as compared with 2019. Nature is conducting a global air pollution experiment by forcing humans to close all air pollution sources.

Pakistan air quality index of major cities also improved during the lockdown as analyzed under;

A LESSON TO LEARN

Any epidemic like the intensity of COVID-19 has huge economic & social effects over the societies. Exponential population growth poured down the anthropogenic encroachment to disrupt various natural habitats by inducing detrimental effluents to the environments. Global lockdown improves the ecological dynamics, skies turn blue, lakes become transparent, peoples experienced fresh air & renewal of various natural resources started when humans are quarantine. We need to revamp our activities so this planet can be a safer place having dynamic balance amongst various stakeholders of the ecosystem otherwise there will be a place where new invaders will experience life but not the human... Let's join hands to be a stakeholder in protecting our nature to avoid any revenge of nature. ♦

JUNAID IQBAL DUGGAL

Relationship Manager Agri.

Narwala Bangla Branch Faisalabad.

What's your quarantine experience been like



One of the advantages of being at home during quarantine is finally having time to do things that you haven't done for ages because of tight schedule. With this new found me-time, you can finally tick off some of those activities that you have been putting off; a time to shake things up to bring your productivity back.

It seems a lot of us were baking, cooking, gardening and reading our way through this pandemic. **NBP Newslines** takes a peek into some of NBPIans homes to find out what was trending?

Homemade Sanitizers



Saima Rahim, VP/Regional Head, Aitemaad, Peshawar, prepared sanitizers by take 1/3 Aloe Vera gel (fresh or bottled & blend it), mixed with 2/3 rubbing alcohol of 95% concentration of methylated spirit and add few drops of glycerin. Will filling it up in the bottle add rose essence or any scent in suitable quantity.

Few days back markets were running short of hand sanitizers, however, there is no need to worry about as **Danish Mushtaq's (Internal Control)** better half, who is MS Chemistry and has devised a simple method to prepare home sanitizers. 3 Parts Methylated spirit (locally available at pharmacy), 3 capsule Vitamin E2 Parts Aloe Vera Gel



If you are bored at home, plant a tree...

The lack of social contact is hard on so many of us - tending plants is another way to channel your nurturing spirit. Gardening was fun for our very own **Uzma Ahmed, VP, RBG** during lockdown as we all struggle with daily challenges, gardening can provide relief and keep us positive throughout the day. Happy Gardening!



For the love of Food

Lockdown due to the coronavirus pandemic has given many to utilize this time to hone their cooking skills and post the pictures of the delicacies thereafter. All social media platforms are currently flooded with pictures of food made at home and some NBPIans were also in the flaunting race. So, here are few treat that my colleagues have prepared during the isolation phase and would like to share it with other others. Enjoy!

Nida Urooj, RMG, Marble Cupcakes
First mix Maida and baking and meetha khane ka soda well in a plate. Then beat eggs with sugar add vanilla essence. Then add some Maida and milk in egg batter and beat, then add remaining Maida and milk and beat. Finally add Coco powder and beat. Back initially at medium flame up to 7 to 8 mins then bake at full flame around 12 to 15 mints.



Chocolate Cake

By Sadaf Iqbal, OG-I/CAD Officer, Karachi West

In a bowl mix 1-3/4 Cup of all purpose flour (Maida), 5 TBsp Coco powder, 2 Cups Sugar, 1-1/2 Tsp Baking powder, 1-1/2 Tsp Baking soda, 1/2 Tsp salt, 3 eggs, 1 Cup milk, 1/2 Cup oil, 2 Tsp Vanilla essence and 1 Cup warm water. Beat them well. Pour the batter in a greased pan and put it in a pre heated oven and bake it at 180 C for 45 minutes. Cool it on a wire rack and dust with icing sugar and serve with chocolate Ganashe and decorate it.



Bon Appétit

Asra Adnan, Editor, NBP Newslines/Incharge, Internal Communication "When the lockdown began it seemed like almost everyone I knew had taken to baking or cooking and then flaunting their culinary conquests on social media. To be honest for me it slowly became something to look forward to every day. As I dived into the world of food blogs, recipes... there was no stopping. The lockdown cravings to eat your favourite dish could only be tackled by taking matters in your own hands. So during this time I have tried few not so healthy dishes — like 'Chocolate Cake to die for' (self-named), Cheese Samosas and street style Bun Kebabs. I would say it was only since the COVID-19 restriction measures had been put in place that my talent for cooking junk food had emerged at its best. Although a mess was inevitable in my kitchen as there were series of trial-and-error, but end result made me happy and proud."



NBP President Cup

5th Inter Group T-20 Cricket Tournament 2020

Here's a glimpse of all teams that participated in the tournament, kudos to their sportmanship and full on participation.



Team SBAG



Team RMG



Team Compliance



Team LSG



Team FCG



Team TCMG



Team RBG



Team AITEMAAD



Team T&DG



Team CIBG



Team HRMG



Team West Region



Team IDG



Team Audit



Team Operations



Team ARG



Team South Region



Team FIRG



Team Legal



Team SQG



Team CMG



Team Board

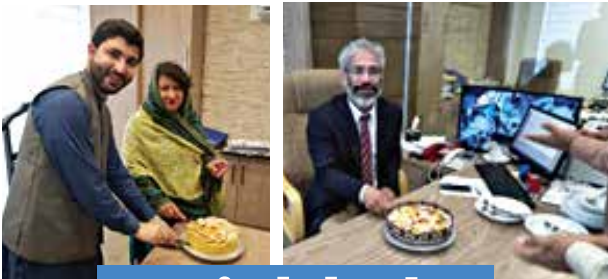


Quest for Knowledge

Regional Executive IC & S.E.I, NBP R.O, Multan attended two days International conference arranged by the Association of Certified Anti-Money Laundering Specialists, at Capital Hilton, Hotel, Washington D.C, United States. The topic of conference was "Anti-Financial Crime and Public Policy"

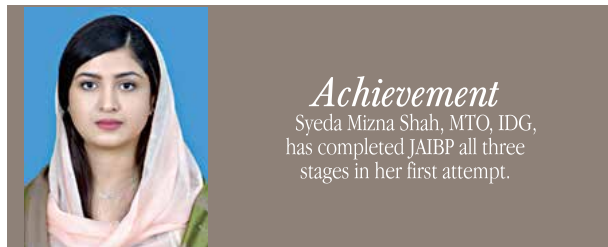
The conference covered variety of issues including :-

- Human Trafficking
- Complexities of Economic sanctions
- FinTech Regulations & Public Policy Bottlenecks



Birthday!

Birthday celebration of **Mian Usman, VP Branch Manager,**
Seema Zafar, AVP Incharge Credit and
Ehtesham Shahzad, OG-III Cash Officer,



Achievement

Syeda Mizna Shah, MTO, IDG, has completed JAIBP all three stages in her first attempt.

Project Management Professional



Muhammad Farhan, OG-I, Information Technology Department, Islamic Banking Group, successfully passed world top 5 ranked certification Project Management Professional (PMP)®. The Project Management Professional (PMP)® certification was created and administered by the Project Management Institute (PMI) and is one of the most recognized project management certifications available today. This certification verifies the competency of the participant when it comes to managing projects and project teams. The certificate is awarded after tests in five specific areas: initiating, planning, executing, monitoring, controlling and closing.



One Billion Advance Salary

Mirpur, AK Region celebrated its milestone achievement of Rs. 1 Billion exposure in Advance Salary Portfolio. The Visiting NMH (North) **Mr. Aqib Malik (EVP)** along with RMT & Regional Staff were also present on the occasion.

Mr Aqib Malik appreciated the Region's efforts and motivated the team to further increase Advances volume of the Region. Regional Head **Mr. Masood Yasin** reiterated his determination towards fulfilment of the desired results.



Meeting to address important issues

A meeting was arranged with the President and executives of Sialkot Chamber of Commerce Industry alongwith Head Office Officials. Mr. Aqeel Muslim, Mr. Haris Muzaffar, Mr. Aamer Manzoor (RH-Skt), Mr. Shahid Abbas (RE-Operations), Naeem Ullah Cheema (RE-IDG), Mr. Ahmed Munawar (Head-SME) and Managers of three FEX Branches. As per the agenda of the meeting, the participants discussed issues related to Trade and SME Business. Mr. Malik Muhammad Ashraf Awan, President of SCCI Sialkot, raised the problems of whole business community of Sialkot in his speech and appreciated the participation of Head Office Officials and Local NBP Management.

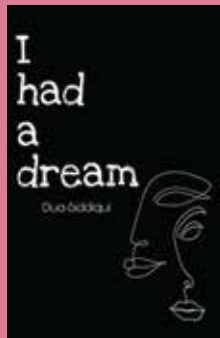
A Role Model



We come across many people every day but, there are few who touch our hearts and inspire us through their God gifted wisdom and talent. We came across one such person, Dua Siddiqui, who is only fourteen and a successful blogger and poetess. Dua Siddiqui Pakistan is the daughter of Muhammad Salman Siddiqui, Head Contractual Department, HRM Group. Dua recently published her first poetry book called, "I had a dream" which is available on Amazon. Dua stepped out of her comfort zone, broke the stigma and endorsed once again that women are not weak, they are smart and full of talent. They are capable and worthy and, for them to rise age is not a factor. The title of the book, "I had a dream" is enough to describe Dua Siddiqui's poetry. We highly recommend and request every reader to purchase her book to uplift and encourage young female writers.

can also order from link below

https://www.amazon.com/dp/b085k7ph34/ref=cm_sw_r_wa_apa_i_pm3zebqxp063
Cell : 03002002094





National Bank of Pakistan

نیشنل بینک آف پاکستان