



NBP

Newsline

since 2006

میرا پاکستان، میرا گھر

LOW COST HOUSING FINANCE SCHEME FOR THE NATION

National Bank of Pakistan along with the Government and with the support of the SBP is offering an affordable and flexible Housing Finance Scheme to turn your dream of owning a home into a reality



Editor's Note



Syed Ibne Hassan A tribute to a truly dedicated and illustrious NBP Spokesperson

On a personal level, Hassan Sahib was exceptionally generous to me. I still vividly remember his various conversations, and his dry humour, he once asked me, at the end of a long discussion on writing and designing, whether I was harbouring an inner ambition to produce my own publication. He was a thorough gentleman in every way, the way he spoke with a soft inflection, the way he carried himself, his immense courtesy and concern for others. In all ways, Hassan Sahib was people's person.

He's been taken from us so soon. It seems especially cruel that Hassan Sahib, who spearheaded media at NBP, celebrating life, should have been robbed when he was looking forward to his promotion to the next level with so much optimism. But we should remember him not for what we have lost, but for who he was, and what he achieved.

Hassan Sahib was one of those of whom it can truly be said that he made the world a better place, both for those of us who were lucky enough to know him, and for many thousands who never met him, but have benefited from his work.

He was respected and admired for his enduring commitment and outstanding contributions in the media circle. His profound enthusiasm and dedication over the years merited him with a reputation as the undisputed media head in the banking industry.

My heart goes out to his family and friends in this tragic time. Hard to believe that I will listen to his down to earth assessments of politics and world, and his constant evaluation of daily news.

*Rest in Peace Hassan Sahib!
Please recite Surah Fateh for his Maghfirat.*

Asra Adnan
Editor

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

Issue # 68



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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





Affordable Housing for All

Poor access to affordable housing results in unequal home ownership: proprietorship remains concentrated in the top income bracket, leaving a limited supply of housing for low-income households. Housing insecurity among the bottom income strata of Pakistan has therefore become a compelling public policy issue. And now affordable housing has become a buzzword in Pakistan. Pakistan's Prime Minister, Imran Khan, has promised to provide five million new affordable houses to the people in his 5 years term. Mera Pakistan Mera Ghar is a low-cost housing scheme offering affordable house financing to low and middle income households and is for both salaried and non-salaried individuals. NBP with its vast network of branches nationwide is providing convenient and cost effective solution to every Pakistani household. Whether that is buying your dream house/apartment or acquiring land for construction of your home.

When it comes to the health and vitality of the communities, affordable housing is the key. The need for quality, affordable homes is an important part of sustainable development goals of Pakistan. The poor management of the growth of housing cost in Pakistan has been affecting negatively in terms of finance. Therefore, reducing the effect of housing issues could be a potential benefit to both low and middle income households. The main challenge to obtain affordable housing in Pakistan is high interest rate and big gap between house prices and level of household income. Earlier on, Housing sector has largely been neglected by various Governments in Pakistan. If at all it got any attention of the Political Leaderships, it never moved beyond mere political rhetoric and slogans. The Program is the flagship project of the government that would provide housing facility to the homeless population, accelerate economic activity in the country and provide job opportunities to the youth.

As per UN estimates, Pakistan's population has been estimated approximately at 220,892,340 (220 M) by the mid of this year-2020. Moreover, it is also considered as the 5th most populous country in the world, occupying 2.83% of the total world population. Further, its population is growing at a rate of 2.4% per year. In this scenario, Pakistan's is in the dire need of housing scheme. As per the Association of Builders and Developers Real Estate Research 2016, a housing backlog of 10 Million units exists in Pakistan. In connotation to this, in 2017, Urban Population was estimated to be 75.5 Million, hence creating a housing demand of 350,000 units per year. Due to the dearth of housing units in metropolitan and other big cities of Pakistan, there has been a rise in slums in peripheries of these cities which are also devoid of basic necessities of life and create many socio-economic problems along with highlighting widening gap of income disparity. To mitigate the grave consequences of rising slums, back in 2015, the Ministry of Housing and Works, introduce the construction of 500,000 houses for low-income groups. The sites which were identified included Charsadda, Banu, Lakki Marwat, Dera Islamil Khan, Lahore, Jhelum, Karachi, Hyderabad, Quetta and Gwadar. However, due to the weak regulatory measures and poor governance, the initiative was not materialized to the fullest. Nonetheless, the PM

housing scheme pines hopes in this grave scenario where many are forced to sleep on footpaths – barefooted and bare-bodied. Let's discuss, how Mera Pakistan Mera Ghar will help in this regard by reflecting on facts and figures.

AVERAGE NUMBER OF PERSONS PER HOUSE

Administrative Unit	Households	Total Population (1998)	Total Population (2017)	Annualized Growth	Share in Total Population	Average No. of persons per house
Khyber Pakhtunkhwa	3,845,168	17,743,645	30,523,371	2.89%	14.69%	7.938111157
Tribal Areas	558,379	3,176,331	5,001,676	2.41%	2.41%	8.957493029
Sindh	8,585,610	30,439,893	47,886,051	2.41%	23.04%	5.577478013
Punjab	17,103,835	73,621,290	110,012,442	2.13%	52.95%	6.432033635
Balochistan	1,775,937	6,565,885	12,344,408	3.37%	5.94%	6.95092675
Islamabad Capital Territory	336,182	805,236	2,006,572	4.91%	0.97%	5.968707426
PAKISTAN (incl: AJK, GB)	32,205,111	132,352,279	207,774,520	2.40%	100%	6.451600803
Gilgit-Baltistan	TBA	870,347	TBA	TBA	TBA	N/A
Azad Jammu and Kashmir	TBA	2,972,523	4,045,366	TBA	TBA	N/A
PAKISTAN (incl: AJK, GB)	TBA	136,195,149	TBA	TBA	N/A	N/A

[Source: Pakistan Bureau of Statistics] – TBA (To be announced)

Likewise, the population of 10 major cities of the country has increased by 74.4 percent since 1998, when the last census was conducted, according to the data of recently concluded 6th Population and Housing Census 2017.

The total population of the 10 cities surged to 40,956,232 individuals as per the 2017 census from 23,475,067 registered during the 1998 census.

TOTAL POPULATION OF 10 LARGEST CITIES OF THE COUNTRY

Rank	City	Population (1998 census)	Population (2017 census)	Change of Growth	Province
1	Karachi	9339023	14,910,352	0.3737	Sindh
2	Lahore	5143495	11,126,285	0.5377	Punjab
3	Faisalabad	2008861	3203846	0.373	Punjab
4	Rawalpindi	1409768	2098231	0.3281	Punjab
5	Gujranwala	1132509	2027001	0.4413	Punjab
6	Peshawar	982816	1970042	0.5011	Khyber-Pakhtunkhwa
7	Multan	1197384	1,871,843	0.3603	Punjab
8	Hyderabad	1166894	1732693	0.3265	Sindh
9	Islamabad	529180	1014825	0.4786	Islamabad Capital Territory
10	Quetta	565137	1001205	0.4355	Balochistan

[Source: Pakistan Bureau of Statistics]

COMPARISON WITH INTERNATIONAL STANDARDS

Country	Total Population	Households	Average	Year
China	1367820000	455940000	3	2012
India	1210854977	249501663	4.8	2011
United States	327167434	138537078	2.6	2018
Indonesia	237641326	61157592	3.9	2010
Brazil	189790211	57324167	3.3	2010
Russia	142754098	52711375	2.7	2002
Japan	124973207	49062530	2.5	2005
Germany	80219695	37571219	2.1	2011
Bangladesh	149772364	31863396	4.4	2011

[United Nations Statistics Division, 2008]

Pakistan is currently facing an overall housing backlog of around 11-12 million housing units. Research also give the number of 32 million households without any shelter or with very poor housing. The urban housing shortage is estimated to be around 4 million, while rural and urban housing backlog is around 7-8 million. Year-on-year housing need of Pakistan: Based on Country's population, as per recent census, of over 200 million, with population growth rate of 2.0% and household size of 6.5 persons per household, the year-on-year incremental needs is 6 lacs units/year, which includes both urban and rural areas. Pakistan needs to build at least 10 lacs housing units/year just to meet the existing needs plus the incremental housing needs.

Role and future strategy of NBP in contributing towards strengthening Pakistan's Economy

NBP being the nation's largest banking network, can play a vital role in increasing the level of financial inclusion in Pakistan. With 1505 online branches and over 7 million active customers, NBP can provide access to bank accounts to the under banked or unbanked segments of the population. NBP having its outreach in Pakistan's remotest areas has the opportunity to capitalize upon this access and its

ELIGIBILITY CRITERIA:

- Pakistani Computerized National Identity Card Holder
- Age of applicant 25 – 60 Years
- First time home owner
- One individual can avail the subsidized house financing facility under this scheme only once

KEY FEATURES:

- Purchase of a newly constructed residential property (Apartment/Flat/House), Plot purchase + Construction or Construction on owned plot.
- Financing period up to 20 years, depending upon choice of customers.
- Maximum 4 co-applicants are allowed for income clubbing from multiple sources.
- No early payment charges.

Parameter	Category1 (NAPHDA Projects)	Category2 (Non NAPHDA)	Category3 (Non NAPHDA)
Size of Unit	Housing Units, Flats or Apartments of up to 125 square yards (up to 5 Marla) with covered area of up to 850 square feet		Housing Units of more than 125 square yards up to 250 square yards (10 Marla) or apartments with covered area from more than 850 square feet to 1,100 square feet
Maximum Price of Units	Rs. 3.5 million		Rs. 6.0 million
	Above is the Market Value of a single housing unit/Flat or Apartment at the time of approval of financing		
Maximum Financing	Up to Rs. 3.15 million		Up to Rs. 5.0 million
Pricing Mechanism (Markup Rate)			
First 5 Years Fixed rate	5%	5%	7%
Next 5 Years Fixed Rate	7%	7%	9%
Exceeding 10 Years:	Market Rate Will be Applied		

Government's Markup Subsidy Scheme for Housing Finance.

For any information call 021 111 627 627 or visit our web site www.nbp.com.pk

name to attract the unbanked and under banked segments of society to open bank accounts. With NBP's strong relationship with the Ehsaas Program and the BISP, as well as its significant market share in the home remittance market. Going to the next step, NBP is creating focus within the bank to the well identified and defined "Priority Sectors" of the economy which require special focus in terms of access to loans. These Priority Sectors are Agriculture, Small & Medium Enterprises and Housing. NBP is Pakistan's largest public sector bank and as such, its advances have always reflected to some extent lending against government priorities. Therefore, when the country faced an acute power generation shortfall, NBP's lending efforts focused on loans for power generation. When government priorities have been to develop national infrastructure, NBP stood as a financier of oil refineries, highways, ports and terminals. NBP has a housing finance product called Saibaan but due to various issues, the product is not growing at a pace where it can maintain its relevance for NBP or have any significant positive impact on the national economy. One of RBC's biggest priorities is to focus efforts to grow the housing finance portfolio by increasing the growth rate of Saibaan as well as to launch this new product that aims to enable home ownership for low to middle income market segment. This effort has aligned NBP's housing finance strategy with the Naya Pakistan Housing Authority initiative of the Government of Pakistan.

NBP's raison d'être is not just to create and market loan-based products to various target market segments but also to implement a philosophy of inclusive development by addressing certain broader agenda issues/themes that are important to achieve sustainable growth and enhanced national prosperity. Improvement in the environment and reversing climate change, enhancing women's empowerment, greater access to finance for the unbanked and under banked are all common themes which for small and medium infrastructure enhancement are all with a view towards ensuring a broad-based development paradigm that aims to improve the quality of lives of the people in these important sectors of the economy which the private sector commercial banks have not been able to reach as yet.

Approximately 68 percent of the urban working population is employed in the informal sector of the economy without a verifiable or steady source of income. Henceforth, both the State Bank's Policy and the government are targeting borrowers earning less than 60,000 rupees. State Bank of Pakistan in March 2019 had introduced a 'Financing Facility for Low Cost Housing for Special Segment'. Lack of affordability is a key factor depriving low-income strata of population from full access to institutionalized housing finance to meet their housing needs. Therefore, SBP later changed the eligibility criteria of borrowers under low-cost housing finance and regulatory exemptions/relaxations in Prudential Regulations (PRs) for housing finance to encourage and facilitate the banks to pursue low-cost housing finance. NBP, however, is playing a vital role as among the customers of NBP, there is a greater chunk which belongs to this class as well. So, with respect to the collection of data, account verification and loan provisioning, NBP is playing its part. The Bank will help in increasing the buying power by providing loans of longer tenure of fifteen to twenty years. It will reduce cost by standardizing design and specifications. Cut down cost by significantly cutting down the approval time. Develop new communities with access to infrastructure. Also reduce the upfront cost of builders by providing them land in instalments and minimum time for approvals and infrastructure before the start of construction. It is providing project loans to builders so that they can complete housing project in the shortest possible time thus improving their ROI and at the same time reduce the investment period thus reducing the overall cost for the end consumer is the main objective of this scheme. It is envisaged that by the above measures the cost would be 15 to 20% lower than the current market price and by providing long term loans The Bank will enhance the number of people who can afford housing by 100% in the first three years. The current situation is about half a million people can afford to buy homes and apartments every year. This initiative will help the Government of Pakistan to create 10 million jobs in unskilled, semi-skilled and skilled category plus another 1 to 1.5 million jobs in related industry and service industry.

Furthermore, the Bank has launch the financing product Mera Pakistan Mera Ghar that will enable qualifying low and middle income home buyers to own their own homes. Housing plays an important role in economic development by contributing in GDP growth, further, more than 40 industries and 70 percent of unskilled labor are linked with housing and construction sector. In order to provide formal financial services at affordable rates, Government of Pakistan has provided fixed 'Markup Subsidy for Housing Finance.' NBP with the support of SBP is offering the Low Cost Housing Scheme 'Mera Pakistan Mera Ghar' products

under NBP Saibaan. There are as follows;

Home Purchase Finance (HP)

This product type is offered for the purchase of maximum one year old constructed affordable housing unit (Apartment/Flat/House)

Home Construction Finance (HC)

This product is offered for construction and extension of self-owned residential property/plot.

Land Purchase + Construction (LPC)

This product is offered for purchase of land and subsequent construction on it.

All men and women holding CNIC is eligible to apply, that includes first time home owner. Only one individual can have subsidized house loan facility under this scheme once. He/she should have clean eCIB and Data Check reports. Our target market is divided salaried individuals receiving regular payments from their employers against the services they render to them. Under this condition employees of both private and public limited companies will be entertained. While Non-salaried i.e Self-employed business persons should have running micro, small and medium scale businesses as sole proprietors, partners or directors.

This initiative would also mean another one to three hundred thousand jobs in the service industry that is banking, security, maintenance, insurance etc. This Scheme along with the construction industry and services sector would add additional 15 trillion rupees to the national exchequer.

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[United Nations Statistics Division, 2008]



SHARE OF CONSTRUCTION SECTOR IN TOTAL GDP



EMPLOYED LABOR FORCE IN CONSTRUCTION SECTOR



Initiatives & Achievements taken by NBP Retail Banking Group. Within a short space of time the group has achieved the following milestones;

- Around 50% of the branches (i.e. 680 branches) have been designated in every district to provide the facility of new government scheme.
- POCs have been identified in Regions/Branches and are trained in this regard. The same has been shared with SBP.
- Training Need assessment has been successfully done.
- Focal persons and Branch Managers are identified in every region.
- Focal persons for complaint resolution have been identified in 15 Regions and the same has been shared with SBP.
- The knowledge of Government's Mark-up subsidy for Housing Finance among the branch officials have been provided.
- The training presentation has been provided to all Regions for further training down the line.

- Call Centre has been trained.
- ELearning module of Low Cost Housing Program has also been rolled out and made mandatory for all branch managers to get the certification on it. Out of 1314 branch managers, 1168 BMs and out of 580 POCs, 402 POCs have done this certification. The certification status is also updated on daily basis.
- Instruction Circular has been rolled out for the concerns for deployment of LCH product. In the said Circular, eligibility criteria, product features and Role of Branches/Regions have been defined for easiness of field functionaries.
- Help desks have been established in branches.
- Marketing collaterals (English & Urdu) i.e standees, poster and brochures have been provided to Regions in order to have the branch premises readiness.
- Banners have been displayed approximately all designated branches across Pakistan in compliance with SBP's direction.
- New web page has been developed on Intra and Internet.
- Intranet and internet have been updated with all the required information and internet will be updated by end of this week
- Application Form has been provided to field functionaries along with the documents checklist

- Installment calculator developed and provided to field functionaries.
- Tentative Installment Plan & FAQs are shared with concerns
- Step by Step guidelines for branches are provided to field functionaries.
- The Head Office gets the Daily Application received/approved status of Low Cost housing

- The Regions provide weekly status of disbursement on the basis of unit size
- Monitoring of housing portfolio is conducted every month by Head Office

RBG's strategy comprises of two prongs – Branch readiness and directly reaching out to target market. To begin with branches were advised following broad guidelines;

- Publicity and promotion – decorating branch, ATM room, undertaking road shows in offices employing potential customers
- Product awareness in all staff
- in-depth knowledge of product features and processes in dealing officer
- For saibaan marketing contact salaried customers with large salaries. (Saibaan leads and loans are as much welcome as low cost housing are).

- Low cost housing:
 - Promote product in eligible customers – filter salary data to square in qualifying customers and promote scheme through tele-marketing and personal contacts
 - Reach out to potential borrowers directly
 - identify projects that offer units covered under the scheme (built up flats/houses or plots of given area within given price range)
 - Contact builders involved to ascertain if documentation is available
 - Establish working relationship with builders/developers to refer customers

Branch readiness has received due attention, strategy to reach out to target market is continually being evaluated and improved. Initially, on the basis market survey from secondary sources following areas were identified in which properties of required area and price under low cost scheme are available.

- Super High Way (Scheme 45) ● National High Way ● Surjani ● New Karachi
 - North Karachi ● Landhi ● Korangi ● Nothren Bypass ● Hawksbay
- BM's were assigned task to survey some of these areas and report first hand feedback. Besides market search branch managers were also assigned to carry out mystery shopping in other banks to sound out their strategy and assess their preparedness for this scheme.

As a next step BM's of all designated branches have been assigned following tasks:

- Contact atleast two builders preferably in identified areas to explore possibility of collaboration for marketing low cost housing.
- Cultivate contacts in identified areas in estate agents, contractors, builders or other players in construction industry to refer potential customers for low cost housing
- Filter available data of customers to telemarket low cost housing in customers living in identified areas.

Adequate and affordable housing is not only necessary for security and comfort, but is also critical in fostering social cohesion and development of a nation. The housing sector plays a major role in economic growth and stabilization through the creation of job in construction and materials and demand for financial services. The housing and construction industry has the potential of absorbing a large number of skilled and unskilled workforce, significantly mitigating unemployment and, thereby, reducing poverty in the country. ♦



WELCOME ABOARD!

National Bank of Pakistan is proud to team up with our Pakistani legend Cricketer, Wasim Akram to enhance the NBP Sports activities throughout Pakistan.

The former cricketer will offer his professional services to **NBP Sports Complex** and also provide best possible opportunity to young players and highlight the seriousness of NBP for promoting sports.

Since the launch of new first class cricketing structure in Pakistan in 2019, NBP has not only managed to keep its sportsmen squad intact but has also kept the momentum going for nurturing fresh talent by hosting a number of matches at the NBP Sports Complex Cricket ground.

We welcome the legend and wish him success for the future!



FORMER PAKISTAN CAPTAIN AND LEGENDARY LEFT-ARM SWING BOWLER

WASIM AKRAM

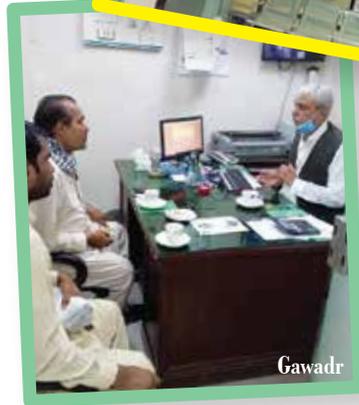
HAS A SPECIAL ADVICE ON LEADERSHIP FOR NBPIANS

In any sport, success is reliant on having a united team and strong leadership. In cricket, there are many leaders, from coaches, captains and vice-captains, to the bowlers setting the field. Yet both on and off the field, it's the captain who plays the most important role in building a united team. This, combined with making the decisions on order of play, determining strategy and tactics, and inspiring the team to keep learning and growing, means there is a lot riding on the leadership qualities of the captain. And it's no different for leaders in the business world. In fact, there's a lot of crossover between the desired leadership qualities of a cricket captain and a leader or manager in any organisation. Wasim Akram in his session with NBP's executives shared his journey to success and talked about the importance of leadership skills in every profession.

Customer Week 2020 *Azm-e-Nau*

Retail Banking Group's Business Drive: Azm-e-Nau, began with Customer Week 2020, September 10 -16, 2020 across all the regions. The purpose of this activity was to revitalize existing customer relationships and build new connections. Moreover, to highlight/refresh customer awareness & orientation of Consumer and Deposit products/initiatives along with emphasis on service quality.

Customer Week 2020: Azm-e-Nau, also served as a post lockdown catalyst and had been instrumental in generating positive and 'pretty much' back to normal vibes. All regions participated enthusiastically and engaged customers, keeping Covid-19 SOPs in mind. Regional management and branch staff actively participated in the customer week and exhibited team spirit and motivation to serve customers. Branch staff stepped forward to show their keen willingness to address customer queries, resolve/support issues, establish credibility, and nurture relationships. Customers appreciated this gesture and expressed that NBP branch executives/staff honor the





Hyderabad



Karachi South



Multan



Jhelum



Muzafarabad



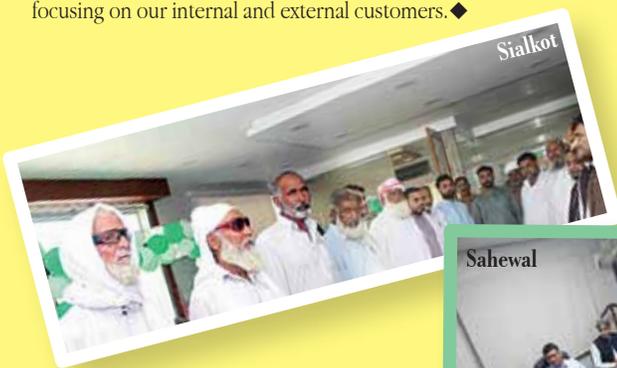
Rawalpindi

importance of customer service in business. Various customers mentioned in their testimonials that they value the polite and cooperative mannerism of NBP branch staff. They also expressed their issues (for example regarding cheque books, ATM cards and other such concerns) are well handled and resolved in a customer friendly manner.

Furthermore, this campaign successfully emphasized NBP's priority of a service driven culture, which is the force that creates a sustainable competitive advantage over our competitors and takes us towards business improvement. Within NBP, we protect and generates an environment of an honorable and dignified work place for all.

Hence, this Customer Week 2020: Azm-e- Nau was a step and an indicator of our pledge to serve the nation with innovative solutions that caters customers' future needs and help build a strong nation that remains our top priority.

Towards the closure of the Business Drive: Azm-e-Nau, i.e., in December 2020, Retail Banking Group intends to roll out another event similar to customer week; focusing on our internal and external customers. ♦



Sialkot



Larkana



Sahawal



Vehari



Karachi West



Quetta





Training session by JP Morgan

Financial Institutions Division regularly interact with global correspondent partners in view of the current market trends / practices & regularly update our relevant business units / branches accordingly. In order to cope up with latest industry practices and improve the proficiency level of our trade related staff, FID recently coordinated an in-house training session conducted by one of the major correspondent partner having a global repute namely JP Morgan.

The session was conducted on a special request as the bank agreed for an in-house session after seeking permission from their Regional / Head office. The session covered a detailed payment formatting training as per International Standards / world's best practices. The participants from various regions / business units attended this session and exchange their queries with JP Morgan representatives.

We hope that the above training session would positively contribute towards the proficiency level of NBP staff.



Launching of Financial Institutions Online Management System

National Bank of Pakistan in the normal course of business engages in business activity that entails FI Credit Exposure (both Local and Foreign Financial Institutions) and at present Financial Institution Division - (FID-IFRBG) monitors all exposure limits to support the FI & Cross border business requirements of our bank. These limits are allocated to the various Business Groups domestically as well as to our International branches. In order to capture a real picture and remove the hassle of sending MIS weekly by NBP network, a web base Online system is developed by FI which manages and points out breaches in exposure.

FIMS – Financial Institutions Online Management System, is a web-based application that has been developed by Financial Institutions Division, IFRG in collaboration with Technology & Digitalization Group (T&DG) for NBP's Domestic and International Network. The purpose of developing this system is to streamline the FI limit allocation process and monitoring of FI Exposure on real time basis, which will further improve the workflow process and reduces the turn-around time. This system will help monitoring the FI exposures of the bank through customized reports. FIMS has been launched for NBP's Domestic Network ♦

FIMS will benefit the whole NBP network by:

- Improving Turnaround Time (from request generation to limit allocation)
- Monitoring FI Exposure on Real Time Basis
- Paperless work
- Customized Reports Generation
- Data Security



NBP records **highest** ever profit for the period ended September 30, 2020

The Board of Directors of National Bank of Pakistan in the meeting held on October 27, 2020 approved the condensed interim financial statements of the Bank for the period ended September 30, 2020. With strong growth in core earnings, the Bank recorded excellent results and reported unconsolidated profit after tax of PKR 26.1 billion, up by PKR 9.8 bn or 60% compared to the corresponding period last year. Earnings per share increased to Rs. 12.28 against Rs. 7.68 of Sep '19 and Return on Assets and Return on Equity improved from 0.7% and 14.0% in Sep '19 to 1.2% and 19.7% respectively in the nine months period ended September 30, 2020.

During the period, the Bank earned gross mark-up/interest income of PKR 206.0 bn (+23.1% YoY), with Investments contributing PKR 124.9 bn (+49.5% YoY) and Loans & Advances generating PKR 78.0 bn (+0.6% YoY). The average interest-bearing liabilities increased 17.5% to PKR 2,458.5 bn and total cost of funds increased to PKR 126.2 bn (+11.1% YoY). However, the cost of deposits dropped by 46 bps to 5.57% for 9M '20 (9M '19: 6.03%). Overall, net mark-up/interest income closed at PKR 79.8 bn (+48.2% YoY). The Bank generated non mark-up income of PKR 27.7 bn (Sep '19: PKR 25.6 bn) constituting 25.8% of the total income (Sep '19:32.2%). Accordingly, total revenue closed 35.4% higher at PKR 107.6 bn.

Operating expenses of the Bank increased 8.8% YoY to PKR 45.0 bn. However, the Bank's cost-to-income ratio improved to 41.8% as against 52.1% for the same period last year. NPLs increased during the current nine month by PKR 24.0 bn to PKR 172.7 bn. The Bank follows a prudent approach to strengthening the balance sheet by maintaining a robust level of provisions. Provision charge of PKR 21.8 bn (Sep '19: PKR 5.9 bn) was created during the period, increasing total provisions to PKR 167.8 bn that translates into a coverage ratio of 97.2%.

The Bank's balance sheet stood at PKR 2,783.5 bn which is 10.9% lower than the PKR 3,124.4 bn at December 31, 2019. This drop is mainly because the Bank reduced its money market borrowings by PKR 329.16 bn in line with its funding & liquidity position. Investments, that constitute the bulk of the asset-mix, dropped marginally by 4.9% to PKR 1,368.4 bn. Due to reduced private sector

credit demand and some seasonal adjustments, net advances also registered a decline of 11.5% over Dec '19 level and closed at PKR 892.6 bn. On the liabilities side, deposits remained stable throughout the period and closed at PKR 2,174.9 bn, marginally 1.1% down YoY. The Bank's Liquidity Coverage and Net Stable Funding Ratio stood at 182% and 263%, comfortably above the statutory requirement of 100%. Also, CASA ratio improved to 83.0% from 81.8% at the year-end 2019.

Higher profitability, coupled with reduction in required conservation buffers as well as total RWAs, has improved the Bank's Tier-1 capital adequacy ratio to 15.68% (Dec '19: 12.11%) and the total capital adequacy ratio (CAR) to 20.75% (Dec '19: 15.48%). In June 2020, VIS Credit Rating and PACRA Credit Rating reaffirmed the Bank's credit rating as "AAA" (Triple AAA), the highest credit rating awarded by the rating company for a bank in Pakistan.

In recognition of the successful deals and innovative initiatives that have made a positive impact for its clients, the Bank was recently awarded two prestigious awards i.e. 'Corporate Client Initiative of the Year-Pakistan' and 'The Innovative Deal of the Year-Pakistan' by Asian Banking & Finance Magazine. Given its systemically important role in Pakistan's financial and business ecosystem, NBP is endeavoring to mitigate the economic impact of Covid-19 on individuals and businesses by extending appropriate financial solutions to the communities it serves. Strengthening its resilience to shocks, the Bank continues to set aside high levels of provisions. The Bank's business strategy encompasses inclusive development through reaching and supporting the underserved sectors including SME, Microfina◆



Congratulations! NBP wins Annual Report Award
NBP achieved First Runner-up Award under the 'Best Annual Report Awards - 2019' conferred by the South Asian Federation of Accountants. Mr. Abdul Wahid Sethi (SEVP/CFO), along with his team, received the Award from Mr. Iftikhar Taj, President of the Institute of Chartered Accountants of Pakistan.



NBP Turns
Pink in
support of

Breast Cancer



October marks the Breast Cancer Awareness Month, across the world. The purpose is to increase attention and support for the awareness, early detection and treatment as well as palliative care of this disease. As an ode to the women who are fighting to survive and to show solidarity to those who have lost the war against cancer, NBP illuminated its iconic building pink as a campaign to spread awareness and also organised an informative event for female employees.





Awareness surrounding breast cancer is extremely important as early detection, often through screening, can diagnose the disease when it is most treatable. Therefore, early detection of the disease remains the cornerstone of breast cancer control.

The government of Pakistan had launched a campaign in collaboration with Pink Ribbon, an organization dedicated to breast cancer awareness, to observe the month of October as PINKtober to disseminate information on breast cancer prevention, detection and treatment.

National Bank of Pakistan also arranged an "Awareness Session" on Breast Cancer with Dr. Yasmin Abdul Rashid, Assistant Professor, Section of Medical Oncology, Department of Oncology and Director, Residency Program in Medical Oncology. Dr. Yasmin is currently associated with Agha Khan University since

2011 in different capacities in Oncology Department. Similar sessions on breast cancer awareness were arranged in 2019 by HRMG at Staff Colleges in Lahore and Peshawar. A majority of cases reported in Pakistan fail to get screened in time. This is mainly because patients are either afraid to undergo tests due to cultural restrictions or lack of awareness on the subject.

NBP is a strong advocate of diversity and equality in the work place and takes pride on being one of the leaders in promoting diversity in the banking sector.

World Health Organization (WHO) recommends systematic mammography screening in women aged 40 and above. In line with the recommendations of WHO, NBP has arranged mammography at selected panel hospitals and encourage its female staff to avail this facility. ♦





President with his Team Visited Faisalabad



The first meeting was with the officials of Pakistan Sugar Mills Association- PSMA to provide a platform to sugar millers with the latest facilities for the upcoming sugar crushing season that could be facilitated by NBP in terms of financial support required by the industry. Mr. Javed Kiyani (CEO, Chanar Sugar) and 10 sugar millers hosted the meeting in which PSMA delegation emphasized on the importance of timely availability of working capital lines before the start of sugar season by the banks. They also presented the contributions of sugar industry in overall GDP and employment generation of the country. In his response, Mr. Usmani assured them that National Bank of Pakistan, being the Nation's Bank, not only backs the overall economy but is committed to support all industries including sugar. Mr. Usmani also shared his thoughts and plans for improving NBP's tailor made services to each industry.

Later in the day, notable industrialists and business leaders of central Punjab from various industries i.e. Textile, OMC, Chemical, Sugar, Rice, Construction, Edible Oil, Feed, FMCG, etc. attended a gathering by NBP in which a video documentary about the Bank and CIBG was played to brief the customers. Mr. Syed Jamal Baqaur thanked all the participants for taking time out to attend this event. Mr. Usmani shared his views about the environmental hazards/challenges



INAUGURATION OF CORPORATE OFFICE- FAISALABAD

The President- NBP gave the honor of inauguration to Mr. Tariq Jamali to commemorate his long service towards NBP. Mr. Tariq Jamali then lifted the veil of inauguration plaque and shields of excellence were distributed among the dignitaries who contributed towards the renovation of this mega project. The team also visited Masood Textile Mills Limited (MTM), which is the largest knitwear/garment exporter of Pakistan. The visit was planned in view of some recent positive developments after the COVID-19 hit the company negatively in the last quarter of FY-20. Mr. Shahid Nazir, CEO gave briefing on all the manufacturing facilities of the company and presentation on company's plan to improve its exports and bottom line. Mr. Usmani praised the efforts of MTM and assured them of full support from NBP.

being faced by Pakistan. He emphasized that as Nation's bank he is also keen to back projects which inherit purpose of environmental improvement, even if the said project has longer and less profitable payback. During his address, he applauded

Mr. Khadim Hussain, EVP/Regional Corporate Head and his team for their contributions for increasing market perception of NBP and providing quality services to all the customers in the region.

The next day started with an early breakfast meeting with the sponsors and management of one of the largest exporters of Textile Products i.e. Sadaqat Limited. Mr. Khurram Mukhtar, CEO & Mr. Shoaib Mukhtar, Director both briefed the NBP team about their company and contributions towards country's economy as Sadaqat Limited is among top 15 exporters of the country and also among the very few companies, which are adding maximum value to the textile products thus generating maximized repatriation against each ounce of cotton / raw material. They are working with the top and high value brand names of the world such as ZARA, H&M, Primark, Disney & Marvels etc. They applauded the support by NBP and Mr. Usmani assured continued provision to the company in future as well. ♦



President and CIBG team at the inauguration of newly renovated Corporate Branch, Karachi



NBP TEAM AT MASTER TILES

With over 25 years of experience in the tiles manufacturing industry, Master Tiles & Ceramic Industries Ltd- MTCIL ensures traceable & sustainable premium quality tiles being produced locally that adhere to international standards. While utilizing state of the art plant & equipment under supervision of leading professionals, MTCIL aims to provide quality products to its customers through continuous improvement. Recently the President- NBP Mr. Arif Usmani along with Group Chief- CIBG Syed Jamal Baquar and other senior Personnel's of the bank visited both factory site and Head Office of Master Tiles at G.T. Road, Gujranwala. Sh. Mahmood Iqbal, CEO along with his team welcomed the delegation from NBP. It is noteworthy here that NBP has strong relationship with MTCIL since 2002 and has extended funded and non-funded facilities to the company. The visit started off with the discussion on the economic conditions of the country & present peer's position of Master Tiles. NBP team visited the product display center where Sh. Mahmood briefed about the products arrange of Master Tiles. After visiting the display center, CEO MTCIL took the NBP team to site visits of their existing three Units which were fully functional and production of tiles were at full swing. Sh. Mahmood briefed NBP team about all production segments of three existing units and later took NBP team to their 4th Unit where civil work was under process. After



having detailed visit of factory site, NBP team visited the Head office of MTCIL where financial matters of the 4th Unit under construction were discussed in detail. During the visit both sides committed to keep close contact with each other for successful financial close of Unit-4 and emphasized a mutually beneficial healthier corporate relationship between Master Tiles and NBP. NBP team then visited the display center of MTCIL where Sh. Mahmood briefed about the products arrange of MTCIL. After visiting the display center, MTCIL team took the NBP team to site visits of their Units which were fully functional & production of tiles were on full swing. Sh. Mahmood briefed NBP team about all production segments of units & later took NBP team to one of their Unit where civil work was under process. After having detailed visit of factory site, NBP team visited the Head office of MTCIL where discussions on the financial matters of the company were discussed in detail. During the visit both sides agreed and committed to keep close contact with each other with the hope that MTCIL will initiate steps that will comply with NBP's Credit risk so that the corporate relationship between MTCIL and NBP is longer and healthier. ♦



Launching of NBP Digital (Mobile App)

NBP Digital (Mobile App) has been launched for NBP Aitemaad Islamic Banking customers. Its launching ceremony was organized at NBP Head office, Karachi. The ceremony was graced by Mr. Arif Usmani, President and CEO of National Bank of Pakistan, Mr. Fouad Farrukh SEVP/Group Chief, NBP Aitemaad Islamic Banking Group along with other NBP Senior Executives. Shields and appreciation certificates were awarded to team members including Product, Operations, IT, Shariah and other support team in recognition of their efforts in launching of NBP Digital (Mobile App) for NBP Aitemaad Islamic Banking Customers.



NBP Aitemaad Islamic Banking CASA LEAGUE 2020 PRIZE DISTRIBUTION CEREMONEY



In order to recognize the achievers of CASA Deposit mobilization competition Prize Distribution Ceremony was held at NBP Aitemaad Regional Offices wherein achievers were presented with awards by Mr. Fouad Farrukh, SEVP/Group Chief Aitemaad Islamic Banking Group and Mr. Syed Muhammad Shahid, Divisional Head, Retail Banking, Aitemaad Islamic Banking Group.

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

CASA LEAGUE 2020 (April 2020 – June 2020)



1st POSITION (Large Category)

**Mr. Imran Akhtar Butt Islamic Banking Branch,
Gulberg, Lahore (2132) IBR Punjab Central**



1st POSITION (Medium Category)

**Mr. Jalal ud Din Islamic
Banking Branch,
Timergara (2010) IBR KP**



1st POSITION (Small Category)

**Mr. Muhammad
Younas
Islamic Banking
Branch,
Ghalla Mandi
Siranwali (2004) IBR
Punjab Central**

The Achievers
CASA LEAGUE 2020
 (July 2020 – September 2020)



1st POSITION (Large Category)
Mr. Muhammad Arif Islamic Banking
Branch, P.F.H.S (2150) IBR FEDC



1st POSITION (Medium Category)
Mr. Muhammad Nazim Islamic Banking
Branch, Chishti Chowk (1614)
IBR Punjab South



1st POSITION (Small Category)
Mr. ASIF ALEEM Islamic Banking Branch,
Bhuttapur (942) IBR Punjab South



The 9th Annual Islamic Finance Expo & Conference



NBP Aitemaad Islamic Banking sponsored the 9th Annual Islamic Finance Expo & Conference (IFEC) held in Karachi.

At the conference, key leaders in the banking industry discussed the growth of Islamic finance industry with its strategic outlook.

The conference aimed at creating awareness of Islamic finance at all levels and was attended by bankers, investment & portfolio managers, corporate professionals from different fields, entrepreneurs, industrialists, regulators, government officials, consultants & lawyers, Islamic scholars, students and general public.



Fears of a second wave of the coronavirus pandemic starting in the country have come true and the return of strict restrictions to curb the spread of the infection has become inevitable. As **Covid-19 cases rise across the country, it has become pertinent for the management to impose strict precautionary measures again for each and every employee of the Bank.**

With the onset of winter, the second wave of corona is being witnessed in most of the northern countries of the world and people are being affected by it on a daily basis. There is no doubt that the Pakistani people, with the strong cooperation of the government and the medical sector, have largely managed to prevent deaths from the coronavirus, but the return of the second wave of corona is once again a cause for concern.

Therefore, employees must adopt a serious and wise attitude and abandon negligence and carelessness and strictly follow SOPs. It is our collective responsibility as the negligence of one employee can cause trouble for many.

In view of this situation, Group Chiefs/Heads, Regional Heads/Branch Managers should ensure that the employees take precautionary measures and any violation not to be overlooked. Employees now will have to strictly ensure compliance with the precautionary measures against the coronavirus in winter, then only this new wave of Covid 19 can be avoided.

Basic Precautionary measures are;

- Installation of disinfectant dispensers at Head Office/Regions/Branches
- Promote frequent and thorough hand washing, by providing employees, customers, and worksite visitors with alcohol-based sanitizers.
- Digital Temperature reading scanner/device at main entrance(s)
- Wear Masks when entering and keep it on while in the premises
- Avoid close contact with people who are sick.
- Stay home when not feeling well.
- If you or any of your close family members have **COVID-19** like symptoms such flu, cough, fever, have yourself tested and stay at home.
- Oblige the clean desk policy. One of the main ways in which the virus spreads is by touching surfaces and objects. So frequent cleaning of desk and customer counter is now a must.
- Avoid touching commonly used surfaces in public places like elevator buttons, door handles and handrails and avoid handshaking with people. Use a tissue or your sleeve to cover your hand or finger if you must touch something.
- Completely curtain business travel'
- Restrict non-essential business visitors / visits
- Avoid crowding of elevators (depending on size of elevators)
- Encourage respiratory etiquette, including covering coughs and sneezes.
- Practice other good health habits. Get plenty of sleep for stronger immunity system, be physically active, manage your stress, drink plenty of fluids and eat nutritious food.
- Group Chiefs/Heads and Regional Heads to take decision for their respective areas on WFH (50% on rotation basis), particularly for High Density / high populated buildings.

Remember: Patients with **COVID-19** have reportedly had mild to severe respiratory illness. Symptoms may appear 2-14 days after exposure and include fever, cough and shortness of breath. Call your healthcare professional if you develop symptoms and have been in close contact with a person known to have the infection or if you have recently traveled.

Employees must recognize that these are unsettling times and the only way to come out of this situation is to adhere to strict precautionary measures. Please take care of yourselves and your loved ones. Let us all get through this, together:◆

Please be cautious and stay safe

The fact exists that it is very difficult even for a bigger bank to deal with cyber security incidents at large scale. The banks need to take their systems, processes and people's awareness on information security to the next level for the reason that the information systems of banks are nowadays more connected to store and transmit the customers' data for timely processing. All this connectivity is based on computing systems. Therefore, 'Cyber Security' is of great concern for the banks to protect the data of customers related to 'Banking', thus avoid the breach of sensitive information.

The banks store and process sensitive data related to customers' personal information and banking transactions. Many elements of such data are considered Personally Identifiable Information (PII), hence covered under the protection of relevant laws and regulations.



Cyber Security and Privacy Risks in the Banking Domain

Why is cyber security and privacy important in banks?

Financial/banking data breaches nowadays are mostly related to payment cards and associated personal details. Banks now heavily rely on digital finance. Consumers are increasingly making transactions and shopping online via digital means, leading to high exposure of their data and banking details to the outside world. It naturally carries the risk of personal/banking information theft that may lead to frauds in future using identity theft attacks. Hence, the business nature of banking industry makes the data of banks extremely sensitive to protect and maintain. In case of the incidents made by cyber-attackers, the impact can be highly devastating.

Imagine an incident of cyber security in a bank where critical data of accounts, cards, and transactions is stolen. It would highly damage the bank's reputation and trust, resulting in the ultimate loss of its business. In case the cyber security controls are not effective in a bank, the private information of employees and customers i.e. PII remains at the risk of data breach.

Many privacy focused laws and regulations impose legal obligations upon the organizations to disclose incidents of sensitive data breach within a certain period to notify the public including individuals and parties directly affected by the breach. However, it might be the case where the organizations do not even know that their sensitive data/documents have been exposed. It means that the reported incidents are quite less than the actual number of data breaches. According to <https://www.bankinfosecurity.com>:

- Payment frauds are widespread in various countries in 2020.
- There are regional variances in fraud schemes.
- The COVID-19 pandemic has been an accelerant for digital payments and digital payment frauds globally.
- Identity theft and impersonation attacks have been quite successful in the banking domain.
- The number of attacks related to banking Trojans continue to spike after dangerous botnets re-emerged with fresh phishing and spam campaigns.

Risks to cyber security and privacy in banking domain:

The banks are extremely vulnerable to cyber-attacks when the connected systems are not fully protected. The attack vectors are high in numbers and they

have different channels available to commit cybercrimes. The following checklist in the form of 'Important Questions to Ask' may be utilized to increase the resistance against banking cyber-attacks:

- Do all the machines in the bank have authorized users?
- Is there any periodic maintenance check of the computers and other devices?
- Is the computer equipment in the bank insured against cyber-attacks?
- Is the network of the bank secure on all connectivity points?
- Is the personal information (PII of customers and employees) protected over the network?
- Is the network of the bank equipped with necessary security e.g. firewalls and network intrusion/prevention systems?
- Are the applications used by the bank for various tasks secure, updated and licensed?
- Are the machines in the bank equipped with updated antimalware and endpoint security?
- Are the operating systems used by the bank patched, updated, licensed and tested for non-existence of critical vulnerabilities?
- Are the employees of the bank well aware and trained for vigilant use of applications e.g. email clients? Cybercriminals often trick the users with email phishing to make them perform actions desired by the attacker to inject malicious code or program (e.g. virus) into the computer.

As the banking organizations continue to grow and increase their digitalization platforms for extended business and users' reachability, attackers have more surfaces to explore and exploit. The positive use of cyber security in business processes of the banks can change the nature of cyber-risks and assets that need to be defended. In the ever-changing cyber threat landscape, the banks must defend against increasingly complex and interconnected risks. ♦

What is Hubert H. Humphrey Fellowship Program?

Hubert H. Humphrey Fellowship Program is one of the U.S Government's most prestigious Fulbright program offerings to bring talented mid-career professionals with demonstrated leadership potential to the United States for graduate-level academic coursework and professional development activities.

Selected fellows are placed at the world renowned U.S universities for academic coursework besides extensive exposure to professional development activities, such as field trips, workshops, seminars and one-on-one appointments with the industry experts in the field and six weeks internship at U.S based Organizations in the relevant area of their field.

How to Find & Apply in the Scholarship Program:

The program is usually advertised in leading newspapers of Pakistan in the month of March-April every year and the potential applicants are required to submit their applications within two months' time. Since, the application process is rigorous and time taking; hence, applicant is required to research thoroughly and understand the requirements before filing the application. The applicant is required to answer the questions in detail regarding their current job responsibilities, commitment to the public services / communities/ professional responsibilities, challenges and future goals. It is important for the applicant to be clear about his/her goals and state the answers accurately & coherently. This will only be possible if you are sure about what you want to achieve by securing the fellowship. Please note that one of the aspects which may increase your chances to be selected is what you have done for the community / civic services besides your professional responsibilities and what you intend to do in the future so that your organization / community / country can get benefited as a whole.

Applicant is also required to submit the two references one from the supervisor or office colleague and other is from the University Professor. This is also as important as filling the application. Therefore, choose someone who has the exposure and experience of writing recommendation letters. It is also important to note that your referee should be someone who is willing to spare time to write your letter. The deadline for submission of application is normally May-June.

How to Prepare for Interview:

After the submission of application, the applicant gets the result within two months period from United State Education Foundation Pakistan (USEFP). If you are short listed, then you will be called for an interview at the USEFP at Islamabad. It is one of the most important steps in the fellowship where the interviewer normally ask questions from the applicant on the basis of application he/she has filled besides few questions about organization and the fellowship. You need to be confident to answer each question. I did number of rehearsals with my friends before appearing in interview and got successful. Once, you get the result and congratulatory letter received from the USEFP, you also require to appear TOEFL test.

TOEFL Preparation:

TOEFL is the Test of English as foreign language is just like ILETS and has four parts including Reading,



Hubert H. Humphrey Fellowship- USA Full bright Program

NBP newslineline of September-October 2020 has published my short story on selection of Hubert H. Humphrey Fellowship at the esteemed Boston University. After the publication, I have been receiving number of calls from my well-wishers and the bank colleagues enquiring about this prestigious fellowship program. They are curious how to find out such opportunities and come to successful logical end with winning the scholarship. I personally believe that I must share my experience and efforts endeavor in achieving my goals. If only a single aspirant get success in winning this scholarship, my goal is achieved.

listening, speaking and writing. There is substantial material available on internet which can help you to prepare yourself and practice as many mock tests as possible before appearing the actual test. I also did the same and got successful. After the submission of TOEFL result, USEFP process your documents to the Institute of International Education (IIE) and Bureau of Education and Cultural Affairs (ECA), State Department U.S. Since, ECA normally sponsor this program and IIE monitor and administrator the program so they are final authority for approval of your selection. This is last step of your selection. After that your visa and other formalities would be completed before going to the US to attend the fellowship program which normally started in summer starting from September every year.

I can summarize the above detail in few points as below.

- Research thoroughly before filling application form
- Understand the fellowship program and its requirement.
- Elaborate your exceptional achievements at your organization or in community.

- Identify your future goals and plan.
- Honest recommendations from referee
- Rehearsals with your friends for interview
- Be confident and honest during Interview.

Conclusion:

The Humphrey Fellowship is all about networking with your counterparts in the US and gain insight from their best practices. Besides acquiring the latest skills in your field, the fellow has the opportunity to get to know US organizations working environment and understand their people, values & culture and share your own experience with them. This can be of great source for collaboration in the future as well. ♦



To keep employees engaged to their work commitments, many organizations have found that offering unique workplace perks help their employees grow. Rawalpindi Region looking at the need for a day care utilized two vacant rooms at the premises and converted it into colorful, bright and cozy nursery/child care unit.

DAYCARE

AT THE RAWALPINDI REGION

Under the supervision of Javeria Ahmad, OG-I, Rawalpindi Region, provides the female staff of Regional Office a small Daycare facility but smart enough for kids to have sleeping, playing, Quran class and homework arrangements under one roof. She kept on improving/ changing and monitoring the facility for the happiness of the kids and mothers as well ensuring the efficiency of the female staff at work place with peace of mind. NBP has been generous enough to furnish the daycare with facilities like Refrigerator, oven, heating and cooling, etc.

The establishment of on-site day cares attracts and retain diverse talent. Not only the current employees feel more valued when the organization pitches in child care, but the employees are also able to focus on their child in close proximity. In fact, when employees with kids have peace of mind at work, their co-workers benefit, as they do not have to pick up after their child-rearing colleague and that is great savings in terms of both morale, and productivity. It is observed that the most attractive employers in Pakistan now offer some kind of child care support. For organizations that are aspiring to be the employer of choice, a day-care is a worthy investment given that it fits into the strategic objective of attracting diverse talent. ♦





“Not all those who wander are lost”

Meet Mehla - she loves to travel and encourages everyone to go on a trip atleast once a year. She believes traveling alone can shape ones personality and ideas.





As a child, I used to watch people on Television, travelling in different corners of the world, going on adventures, climbing up mountains, diving in the sea and defying reality. I would often wonder what kind of people they were. As if they were from some different world. It seemed so unreal that I could not even think of doing anything remotely similar or travelling on my own.

But like they say, when you put too much positive energy and thoughts to a thing, you make it happen. That's what happened to me. I never thought I could get an opportunity to travel until 2014. My first solo trip was to Lahore in 2014, when my best friend moved there and I went to meet her. That short trip opened a door for endless opportunities. It turned out to be a never ending quest to explore different cultures, places, languages, art, architecture, and much more. My travel journey started with thrilling adventure sports like scuba diving, bungee jumping, paragliding, cliff jumping, zip lining, biking, mountaineering, trekking etc and gradually turned into a path of self-discovery when I found my interest in holistic practices like yoga, sound healing, meditation, energy management etc. I started to learn more about these self-developing techniques and decided to become a certified yoga and sound healing facilitator for which I travelled to Thailand and did a month long intensive training. (P.s I am very excited to share these practices with my fellow colleagues and everyone I meet).

Travelling has liberated me in so many ways and has changed my perspective towards life. It helped me learn how to see and experience beauty in everything which I'm most grateful about.

My journey and the experiences I shared were just a dream some years ago until I started believing in them.

The only message that I'd like to share with the readers is that 'Never Stop Dreaming' and believe in your dreams. The more clearly you see and dream and more you happen to live them. ♦

Happy journey! Mebla

Training facilitator:

Energy Management:

introduction to energy and ways to conserve and amplify energy levels to be able to deal with stressful situations more efficiently

Sound bath sessions: sound healing sessions using Tibetan healing bowls to release physical as well as emotional blockages

Breathwork, mindfulness and meditation: to reduce stress, anxiety, depression and improve concentration, focus and over all health

Office yoga/chair yoga: to improve physical and mental health, improve postural imbalances and general physical ailments



SPORTS

CLOSING CEREMONY NBP PRESEIDNT CUP 5TH INTER GROUP T-20 CRICKET TOURNAMENT-2020



The Chief Guest President NBP Mr. Arif Usmani with Sultana Naheed SEVP/ Group Chief, Rehmat Ali Hasnie, SEVP/Group Chief, Karim Akram Khan, EVP/Group Head, Arshad Hussain, Wing Head, Sports & others at the closing ceremony of 5th NBP President Cup Inter Group T-20 Cricket Tournament-2020. Final was played between CRBG and LSG at NBP Sports Complex. CRBG defended its title and won the tournament for the 2nd time. The Chief Guest distributed the trophy and prizes to the winner & runners up.



Runner up NBP Hockey Team with Chief Guests Brigadier Khalid Sajjad Khokar, Rana Mujahid Ali, Asif Bajwa, Tahir Zaman, Syed Abuzer Umrao & Asif Ahmed.

12th NBP Ranking Snooker Championship-2020

The fifth NBP Snooker Championship-2020 was held at NBP Sports Complex, Clifton, Karachi. Around 36 players from all over th country participated. Muhammad Sajjad and Haris Tahir of NBP played final, both players played extremely well, Final was won by Muhammad Sajjad by 8-6 frames. The Preseident NBP Mr. Arif Usmani presented a trophy & cash prize of Rs.100,000 to the winner and Rs.40,000 to the runners up.



NBP Hockey Team Runners up at the 66th National Hockey Championship-2020 at Rawalpindi.

“CONGRATULATIONS”

Incharge Sports Wing (A) and international hockey player Mr. Arshad Hussain, has now been designated and confirmed as Wing Head, Sports Wing, Service Quality Group, National Bank of Pakistan



Quaid-e-Azam Trophy 1st XI 2020-2021

A match between Northern Vs Baluchistan was played at NBP Sports Complex, Clifton, Karachi.

BEGINNER ABS EXERCISES

During the second wave, it is wise to stay at home and stay fit. Below are few useful exercises Suggested by NBP Sports Complex to get a lean and healthy look.



Plank

An all-time core classic. Hold a straight line from your shoulders to your ankles while supporting yourself on your forearms and toes. "It's also easy to scale – start at 20-second holds and work up towards 60 seconds.

Mountain climber

Start in a straight arm press-up position with one knee up between your elbows and only the back foot on the floor. "Jump the back foot off the floor and swap it with the front foot. This is a great exercise for burning calories as well as developing your abs. Start with 30 seconds of mountain climbers and work towards 60 seconds.



4



Grounded Russian twist

Sit on the floor with your knees bent and heels resting on the ground. Lean back so that your torso is at 45°. Keep your chest up to stop you from hunching your back. Interlock your fingers and extend your arms in front of you. Turn your torso to the left or right, bringing your hands to touch the ground on that side. Rotate back to centre and then carry on to touch the opposite side. Once you've mastered the movement, make it more difficult by raising your heels off the floor and/or holding a weight.

Reverse crunch

The reverse crunch is even better than the standard crunch for strengthening your abs. The move keeps your muscles under tension for a longer period and hits the tricky-to-target lower abs particularly hard. Lie down and raise your legs so your thighs are vertical and your knees are bent at a 90° angle. Contract your abs to bring your knees to your chest and raise your hips off the floor, then slowly lower your legs back to the start. Start with 30 seconds and work towards 60 seconds.



5



Dead bug

The dead bug is a fine choice for beginners because it goes easy on your neck and back. Raise your legs and bend your knees until they're at 90°. Lower your left arm towards the ground and simultaneously extend your right leg so both limbs end up parallel to the ground. Reverse the movements, then repeat with the other arm and leg. Focus on making your movements slow and controlled, spending three seconds lowering and three seconds raising. Work for 30 to 60 seconds, or three sets of five reps on each side.

6



Leg raise

Lie down flat on your back on the ground. Keeping your legs as straight as possible, raise them until they're vertical or as close as you can get. Lower them and repeat. "To make it easier, tuck your knees in and start with your legs raised, then slowly lower them towards the floor.

Once you master this, start keeping your legs straight when returning to the top position.



Shield Awarded

Regional Office Karachi West arranged a meeting at Korangi Association of Trade & industry (KATI) to discuss NBP products and business prospects. Mr. Sheikh Umer Rehan, President KATI, presented Shield to Mr. Nasir Abbas, SVP, National Business Head, IDG South.



So long Farewell

A farewell party was organised for Syed Ajmal Habib RE-IDG by the managers of Regional office Karachi West on his retirement. While Faisal Mirza, RE-IDG and Ghulam Ali Bhutto, RE-Credit, Karachi West Region, presented flowers and best wishes to Patron In Chief Mr. S.M. Muneer at the Annual Dinner of Korangi Association of Trade and Industries.

Mr. Saleem Habib, AVP, Wing Head, Islamic Treasury back office, has retired from banking services after serving NBP for 42 years.



Dinner

A reception dinner was hosted by the Consul General of Turkey in honor of Mr. Bilal Ahmed Butt Consul General of Pakistan, Hong Kong at his residence in Hong Kong, Mr. Moeen-ud-Din EVP/ Chief Executive & Country Manager Hong Kong was present at the occasion along with Consul General of Malaysia, Indonesia, Qatar & Qazaqstan.



OBITUARIES

Sardar Muhammad Waheed, Ex-AVP, left us for his humble abode last month.



Shazia Umer, NBP Regional Office Muzaffarabad lost her battle against COVID-19.



Muhammad Toufique Pasha, NBP Regional Office Abbottabad also lost his battle against COVID-19.



Abdul Aziz, NBP Main Branch Jhang Region, couldn't survive after he was infected with Coronavirus.



Zulqarnain, OG-II, Corporate Branch, Karachi, couldn't survive after infected with Covid-19.



Yar Muhammad Mughul, NBP Sukkur Office, lost his battle against COVID-19.



CURRENT ACCOUNT SUPER LEAGUE SEASON II

Raja Hamid Bashir, Manager, NBP Staff College, Quetta Cantt, completed not only Deposit Target but also achieved the milestone of 200% increase in Profit and Advances Targets and won the First Prize in CURRENT ACCOUNT SUPER LEAGUE SEASON II and received cash prize of Rs.200000/- from the President.



Doctor of Philosophy

Dr. Zahid Iqbal, AVP/Manager, NBP Dina Nah Branch, Lahore Central has been awarded Degree Doctor of Philosophy (Ph.D.) in Agricultural Sciences from University of Punjab. He has vast field experience of almost 25 Years.



... and they were caught!

We pay tribute to our Bank Officer Mr. Zeeshan Ameer, Officer Grade-III, who well-maintained the prestigious honor of the Bank on time. The culprits were immediately taken into custody and arrested. An FIR No 693/2020 against culprits was lodged by the Customer Abdul Rasheed S/o Abdul Majeed at Shahrah-e-Faisal police station Karachi. Bravo!



Achievement

Mahum Tariq, VP/Manager, Peshawar Road Branch, Rawalpindi, has recently completed her CHRM (Certified Human Resource Management Professional) certification from Institute of Knowledge & Leadership, Lahore and achieved 2nd position. Congratulations!



IVLP - Pakistan - Gender Inclusion in Pakistan's Workplace

Gurbuksh Rajpal, AVP, Employee Relations Division, HRMG, attended U.S Department of State's International Visitor Leadership program which offered the program Gender Inclusion in Pakistan's Workplace - A Project for Pakistan, program was held virtually through Zoom - From Washington DC, USA. The program was sponsored by United States Department of State Bureau of Educational and Cultural Affairs Office of International Visitors at Mississippi Consortium for International Development. In order to enhance his skills, he opted for the workshop which ultimately results in increased efficiency. The session is of particular benefit to professionals, who are keen on enhancing their personal productivity at work.



Muhammad Zeeshan Farrukh
Shariah Compliance Department,
NBP Aitemaad Islamic Banking

تعلیم و تعلیم کی اہمیت

یہ دیکھنا چاہیے کہ نبی کریم صلی اللہ علیہ وسلم نے علم اور تعلیم کی اہمیت کیسا بتلائی جس سے حصول علم کا ایک پر جوش جذبہ پیدا ہو گیا اور مسلمانوں نے چند ہی سالوں میں علم کے میدان میں معرکہ آراء کارنامے سر انجام دیئے۔

آپ نے حصول علم کو مرد و عورت پر فرض قرار دیا اور فرمایا: **طلب العلم فریضۃ علی کل مسلم و مسلمة**۔ علم حاصل کرنا ہر مسلمان مرد و عورت پر فرض ہے اور اس کے ساتھ ہی عمر کی شرط ختم کرتے ہوئے حکم فرمایا: **اطلبوا العلم من المهدی الی الحد**۔ بچپن سے موت تک علم حاصل کرو۔ والدین کو اپنی اولاد کو اور گھروں کے سربراہان کو اپنے گھروالوں کو تعلیم دینے کی ذمہ داری لگانی کہ وہ گھروالوں کو تعلیم دیں۔ پھر گھروں کی حدود سے نکل کر تعلیم یافتہ لوگوں کی ذمہ داری لگانی کہ وہ ارد گرد کے ان بڑھ لوگوں کو تعلیم کا یو پر پہنچائیں۔ آپ نے ایک گروہ لوگوں کو تعلیم دینے کی فرض سے مقرر کیا۔ آپ نے اس شخص کو بہترین قرار دیا جو قرآن سیکھے اور دوسروں کو سکھائے اور امتحان علم یعنی علم کے چھپانے پر آگ کے مذاہب کی و عید سنائی اور اس کو خیانت قرار دیا۔ عورتوں کی تعلیم کا آپ نے خصوصی انتظام فرمایا اور امہات المؤمنین عورتوں کی تعلیم کا ذریعہ بنیں۔ آپ نے اولاد کی تعلیم و تربیت کا باقاعدہ نصاب مقرر فرمایا اور والدین کو مختلف انداز میں تعلیم دینے کی ترغیب فرمائی اور والدین کی طرف سے اولاد کو تعلیم دینے کو صدقہ اور حنڈ قرار دیا اور تعلیم دینے کو نمانہ قرار دیا۔ کیا علم کی اس فریضت، اس کے حصول اور فروغ پر درجہ اولیٰ اور بلندی اور اس کو اہمیت دینے پر وعیدیں، معاشرہ میں انقلاب نہ برپا کرتیں۔ آپ نے نو مسلمان کی زندگی کا پہلا ہی علم کے ساتھ وابستہ کر دیا اور اس کے حصول کو زندگی کا اولین مقصد قرار دے دیا۔ اسی ترغیب نے صحابہ کرام رضی اللہ عنہم کے دلوں میں علم سے محبت کا وہ سمندر پیدا کر دیا جس کی ٹھاسیں مارتی موجیں پورے عالم کو بہا لے گئیں۔ نبی کریم صلی اللہ علیہ وسلم کے دور میں انسانیت کی تاریخ میں پہلی مرتبہ علم ہر انسان کا بنیادی حق بن کر سامنے آیا اور صرف اعلیٰ طبقہ اور مذہبی پیشواؤں کی علم پر اجارہ داری کا خاتمہ ہو گیا۔

طریقہ تعلیم و تربیت

مکہ میں آپ نے دارالرقم کو تعلیمی سرگرمیوں کا مرکز بنایا جہاں آپ صحابہ کرام رضی اللہ عنہم کو قرآن کی تعلیم دیا کرتے تھے۔ مدینہ میں آپ نے صفحہ کے نام سے مدرسہ قائم کیا اور اس طرح غیر رسمی تعلیم کے ساتھ ساتھ رسمی تعلیم کا سلسلہ شروع ہو گیا۔

مدینہ میں آپ نے مسجد نبوی کے ساتھ ایک چبوترے کی صورت میں درس گاہ کی بنیاد رکھی جو صفحہ کے نام سے موسوم ہوئی۔ اس کے استاد آپ خود تھے۔ یہ ایک اجتماعی درس گاہ تھی جہاں کے طالب علموں نے اپنے آپ کو حصول علم کے لیے وقف کر رکھا تھا۔ اس درس گاہ سے بڑے بڑے فاضلین تیار ہوئے۔ اس کے علاوہ بھی کئی مدارس اور مساجد میں تعلیم کا سلسلہ شروع کیا گیا۔ صفحہ میں درس و تدریس میں قرآن کے چار پڑھوں اور اصولوں کو پیش نظر رکھا جاتا تھا جن کا ذکر سورہ آل عمران کی آیت ۱۶۶ میں ہے: **"لے لکھ اللہ نے مومنین پر بہت بڑا احسان کیا ہے کہ انھی میں سے ایک رسول ان میں بھیجا کہ جو ان پر اس کی آیات کی تلاوت کرتا ہے، ان کا تزکیہ کرتا ہے اور ان کو کتاب و حکمت کی تعلیم دیتا ہے۔"** اس طرح چار پڑھوں ہوئے: تلاوت آیات، تفسیر، تعلیم کتاب اور تعلیم حکمت۔

عہد نبوی صلی اللہ علیہ وسلم میں طریقہ تعلیم و تعلیم

محمد ذیشان فرخ

شریہ کیمپلائنس ڈپارٹمنٹ، کیمپلائنس گروپ

اسلام میں علم اور تعلیم کی اہمیت

اس امت کا آغاز ہی علم سے ہوا ہے۔ اس لیے مسلمان کی سب سے پہلی توجہ ہی اس طرف دلائی گئی کہ یہی وہ سرمایہ ہے جس سے قوم صرف اللہ کی معرفت حاصل کر سکتے ہو بلکہ اس منصب خلافت پر بھی فائز ہو سکتے ہو جس کے لیے انسان کو پیدا کیا گیا۔ پہلی ہی وحی میں علم اور تعلیم سے اس امت کا تعلق قائم کر دیا گیا اور یہ بتا دیا گیا کہ اس امت کی قسمت علم سے وابستہ ہے۔

اسی لیے مسلمان اور علم سے محبت لازم و ملزوم ہیں۔ علم مسلم کا پانچواں ہے جس کو پانچواں کی امیری کا سبب اور اس کو گھونسا کی فریبی کا سبب ہے۔ نبی کریم صلی اللہ علیہ وسلم نے انسانوں کے لیے ہادی اور معلم بنا کر بھیجا تاکہ لوگوں کو اللہ کی معرفت ہو اور اللہ کی خلافت کا پار اٹھائیں۔ انسان کو فضیلت دوسری مخلوقات پر علم کی وجہ سے ہے۔

عہد نبوی میں تعلیم و تربیت کی بنیاد

نبی کریم صلی اللہ علیہ وسلم کی بعثت کے وقت دنیا ایک ایسے رہبر کی راہنمائی تھی جو انسانیت کو ایسی تعلیم سے ہمکنار کرے جو اس کو اخلاقی اور روحانی پختگی کی اگلا گہر بنیوں سے نکال کر اس کے صحیح مقام کی پہچان دلائے اور مقام خلافت کے قابل بنائے۔ عہد رسالت میں تعلیم کی بنیاد "الکتاب" پر رکھی گئی جس نے پوری دنیا میں ایک فکری انقلاب برپا کر دیا۔ مکہ کے تیرہ سال اور ہجرت کے بعد ابتدائی چند سال مسلمانوں کی توجہ صرف قرآن اور وحی پر مرکوز رکھی گئی تاکہ فکری طور پر مسلمان مضبوط ہو سکیں یعنی مسلمان کی تعلیم کی بنیاد قرآن اور وحی الہی ہے۔ قرآن کریم میں موجود انسانی ہدایات و دینی اور دنیوی تعلیم کی اساس ہیں۔ اسلام نے نبی کریم صلی اللہ علیہ وسلم کے ذریعے جو تعلیمات انسان کو دیں ان میں توحید، رسالت، آخرت، خلافت کا تصور، عالمگیر اخوت، انسان کی آزادی اور امر بالمعروف و نہی عن المنکر کی تعلیم شامل ہیں۔ نبی کریم صلی اللہ علیہ وسلم نے تربیت کا آغاز ہی لفظ "اقراء" سے کیا یعنی مسلمان کا سب سے پہلا تعلق علم سے جوڑا۔ اسی تعلق کی وجہ سے ۲۳ سال کے عرصہ میں ریاست مدینہ میں شرح خواندگی ۸۰ فیصد سے تجاوز کر گئی۔



Ahsan Raza,
SVP/Wing Head, SBAG

یارت کریم تیری رحمت کے سائے میں
محفل بھی ہوئی ہے آج، تکمیل دین کی
وہ نور جو ہے وجہ تخلیق کائنات
عالم میں ہر جگہ ہے ثناء، اس رسول (ﷺ) کی
محمد (ﷺ) کہیں انہیں، کہیں طہ، کہیں یسین
ہر نام میں پنہاں ہے، تجلی حضور کی
چمکا دہر میں نور مبارک کہ وہ روشنی ہوئی
عرض و سما میں چھا گئی، تصور نور کی
معراج پہ بلا کے یہ حق نے بتا دیا
تسخیر کائنات کی ہے راز دان، ہستی رسول (ﷺ) کی
انسانیت کے لیے ہے جو نسخہ کیما
اس قرآن کے لیے ہے معلم، ہستی حضور کی (ﷺ)
جو سلسلہ ملا دے بشر کو سوائے فلک
وہ شجرہ طیبہ ہے خاص، آل رسول (ﷺ) کی
مومن کو ہے ہر دم یہ آرزو دل
زیارت کرے وہ کس طرح روضہ رسول (ﷺ) کی
ملنا ہو کس طرح رحمت اللعالمین (ﷺ) سے
ہو کس طرح ادا، آداب شانِ تعظیم رسول (ﷺ) کی
اے مومنوں پڑھو ہر دم ان پہ درود و سلام
یہ ذکر وہ ہے جس کو کرے خود، ذات حق سبحان (صلوٰۃ اللہ) کی



Muhammad Naeem Ansari
SVP / Wing Head, Office of
the Secretary BoD,

لغت رسول مقبول صلی اللہ علیہ وسلم

ردیف - دل نشیں وصالِ نزا

مات بے جو حق کہ گسارِ دل نشیں وصالِ نزا
وہ نبی کہ بات بیارِ دل نشیں وصالِ نزا

ہجے طیبہ نوع بر رز ننگی در زنگی
شہادِ طیبہ نخلِ بارِ دل نشیں وصالِ نزا

اس لئے موتہ ہیں ہر گنج جو غم میں مبتلا
آجی کے لیے غم گستاخِ حالِ دل نشیں وصالِ نزا

اس کے کھٹکے شالوں پہ ہیں حسین زبانِ سنہنوم
کیا سوارِ مہر کیا سوارِ دل نشیں وصالِ نزا

حاکمِ طیبہ کو لے لے لور یوں کہ حسرتیں
اور دریں ہی گسارِ دل نشیں وصالِ نزا

جب سے یادِ مظلوم لاکھ نہ نہیں گئے
دل کے طوائف سے ہمارے دل نشیں وصالِ نزا

حاکمِ طیبہ جو غم کے خونِ پیشوں میں جو گئے
چشمِ غم کے لیے قرآنِ دل نشیں وصالِ نزا

جانِ دین کے جہنم کے لاکھ ناموں پر
ہر تمننا ہے ہمارے دل نشیں وصالِ نزا

راہِ طیبہ میں قدم کر لیں یا دیکھیں جو گئے
کیفیتِ رسول پر ہمارے دل نشیں وصالِ نزا

آج کے روضہ کی عالی کی ملک سے یہاں تو ہے
روشنی کی پنہاں جا رہا دل نشیں وصالِ نزا

ہر گھوڑا سے ہمارے دستِ کرم سے ہے نینم
دشترِ حال میں آج ہمارے دل نشیں وصالِ نزا

خیرِ عالم (الغدا)
۱۱ ۲۰۲۰



*Assalatu Wassalamu Alaika
Ya Rasool Allah (SAW)*



Thank you all **NBPians** for an overwhelming response to our **Seerat un Nabi Competition**

We received a large number of contributions and your keen participation added to our excitement in selecting the best piece. The selection was made by our senior panelist on the basis of originality, quality and authenticity.

نیوز لائن

میرا پاکستان، میرا گھر

LOW COST HOUSING FINANCE SCHEME FOR THE NATION

نیشنل بینک آف پاکستان حکومت کے ساتھ ساتھ اسٹیٹ بینک کے تعاون سے ایک سستی اور لچکدار ہاؤسنگ فنانس اسکیم پیش کر رہی ہے تاکہ آپ اپنے گھر کے مالک بننے کے خواب کو حقیقت میں بدل سکیں۔

