



NBP Newsletter

newsl ine



Logistics,
Communications &
Marketing Group
is driven by a relentless
commitment to
excellence.

Volume 77 / Issue 2024



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

Jan/Feb/March 2024
Quarterly



Photography
Fasih ur Rehman
NBP Official Photographer/ Assistant
Internal Communications, SMD, LCMG

CONTRIBUTIONS TO NBP NEWSLINE MAY BE SENT TO:
The Editor, NBP Newsline,
Head - International Communications,
Strategic Marketing Division,
LOGISTICS, COMMUNICATIONS & MARKETING GROUP
2nd FLOOR, HEAD OFFICE,
Karachi.

**FOR SUGGESTIONS
AND FEEDBACK:**
021-99217915 EXT: 2257
nbp.editor@nbp.com.pk

EDITOR'S NOTE

Automation in banks is indispensable in the contemporary landscape, enhancing efficiency, reducing errors, and meeting the evolving needs of customers. The need for streamlined processes and quicker transactions makes automation a pivotal tool for the financial sector. Embracing technology not only accelerates operations but also ensures a more secure and resilient banking ecosystem, ultimately benefiting both institutions and clients.

In this Edition, we have discussed Logistics, Communications & Marketing Group's restructuring and automation, which is imperative for staying competitive and meeting the demands of a rapidly evolving internal & external customer needs.

Implementing a robust management system in logistics is a strategic move to enhance operational efficiency and transparency. Through real-time tracking, inventory management, and automated workflows, such a system optimizes resource allocation and reduces delays.

Further more, it fosters transparency by providing stakeholders with clear visibility into the entire logistics process, from procurement to delivery. Ultimately, this integration of technology not only improves efficiency but also instills confidence in clients and partners through a more transparent and accountable logistical framework.

Positivity is the Key!

Happy Reading!

Asra Adnan
Editor

TABLE OF Contents



04. President's Message



11. Cover Story



24. E-Pak Acquisition and Disposal System Epads



31. Celebrating Exceptional performance of Far-Flung NBP Branches in Pakistan



37. Sign Language Day Celebration



43. Award Distribution Ceremony



72. NBP Sports Events

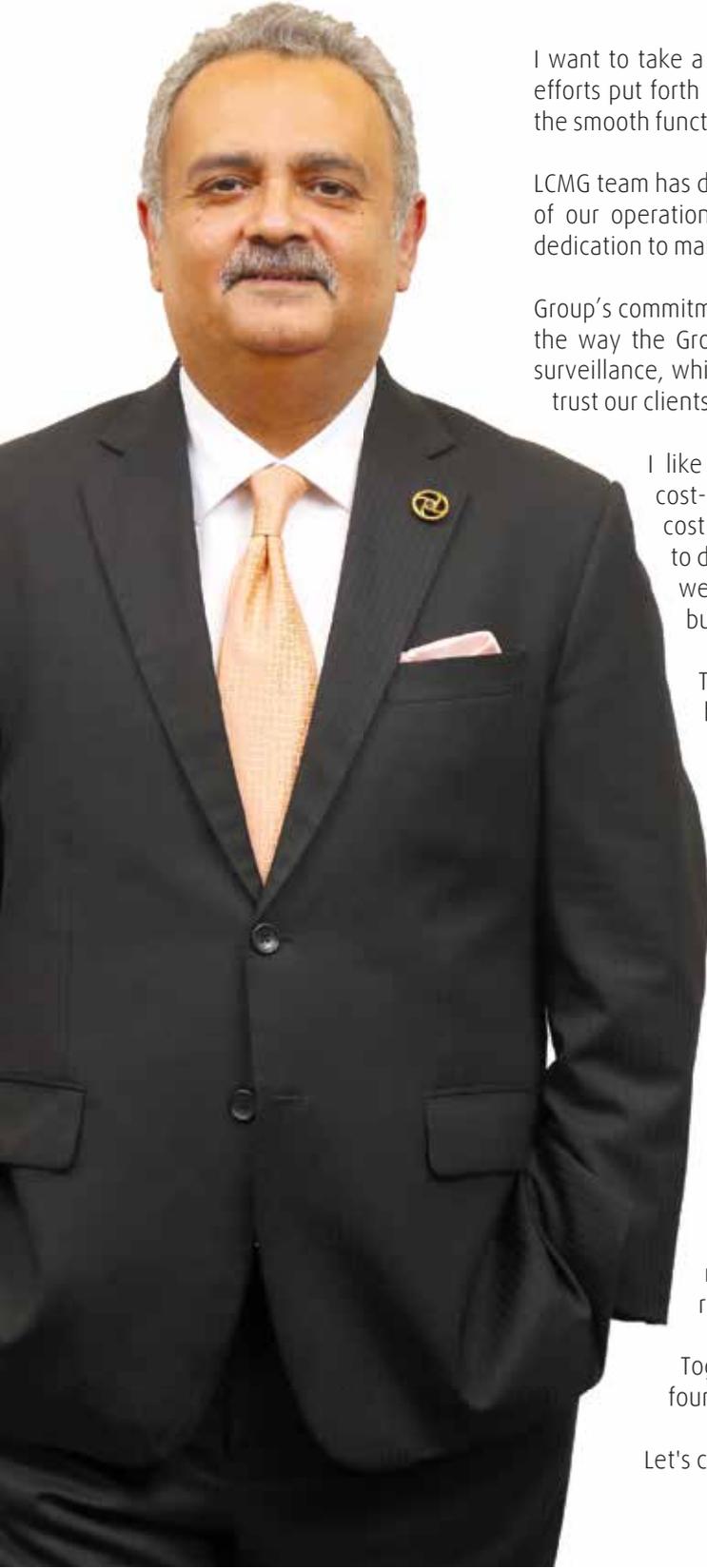


75. NBP Family



President's Message

Rehmat Ali Hasnie



I want to take a moment to express my heartfelt appreciation for the outstanding efforts put forth by our Logistic, Communications, and Marketing Group in ensuring the smooth functioning and success of our bank.

LCMG team has demonstrated exceptional efficiency in handling the intricate details of our operations, ensuring seamless transactions and timely deliveries. LCMG's dedication to maintaining a well-oiled system is noteworthy.

Group's commitment in maintaining the highest standards of security is evident from the way the Group is diligently taking security measures, from access control to surveillance, which plays a crucial role in protecting our assets and maintaining the trust our clients place in us.

I like to extend my appreciation to Engineering Group for executing cost-effective engineering and construction projects for our bank. The cost savings achieved through your strategic approaches and attention to detail are truly commendable. It's through your collective efforts that we've been able to maintain high-quality standards while adhering to budgetary constraints.

The LCMG's initiative to procure through PPRA Rules 2004 for NBP branches (nationwide) is in continuous success. This initiative brought value for money for the Bank as well as the fulfillment of ultimate requirements of the branches nationwide. Compliance of PPRA Rules was achieved 100% with zero tolerance on transparency and fairness of the process for procurement of goods, services and consultancies.

LCMG played a critical role in establishing a strategic association partnership with the Pakistan Cricket Board (PCB), resulting in the successful acquisition of the National Stadium naming rights. Today, the stadium is recognized as the National Bank Stadium. The Marketing team has consistently exhibited creativity and innovation in enhancing our brand presence and customer engagement.

NBP Newsline has greatly improved over the years, making it more web-friendly and taking cues to enhance the content and accessibility. Since 2021, the newsletter has transformed into a more comprehensive format featuring original content and researched articles pertaining to banking sector.

Together, LCMG's collaborative efforts have created a strong foundation for our bank's success.

Let's continue to achieve new heights together.

Rendezvous with Karim Akram Khan

SEVP/Group Chief, Logistics, Communications & Marketing

In this Edition, the Editor had the privilege of sitting down with Karim Akram Khan, the trailblazer of Logistics, Communications, and Marketing Group and got an insider's perspective on his vision, achievements and insights into the exciting developments within the Group.

Karim joined National Bank of Pakistan in 1996 and since then he has held a number of senior positions during his career spanning over 30 years. He rejoined NBP from Bank of America as Vice President to head Business Monitoring & Financial Control of the Bank's International franchise.

In 2003, he headed Corporate Credit Division, and later to serve at National Accountability Bureau as Director, Financial Crimes & Investigation. After repatriation to NBP, he was associated with Asset Recovery as Executive Vice President, and subsequently assigned the responsibility to lead Logistics, Communications & Marketing Group (LCMG).





Interview

● Tell us how LCMG adds value to NBP?

Logistics, Communication & Marketing Group has a critical role extending to all facets of the organization by providing logistical and marketing support services to all Groups at Head office as well as their respective networks across the country. In short, LCMG prioritizes collaboration with other Groups to provide delivery of goods and services that are critical for the Bank to function seamlessly, primarily related to Procurement, Engineering, Fleet Management, Properties, Security, Outsourcing, Stores & Stationery and Marketing, Communications & Public Relations.

“ My primary objective after joining LCMG was to improve service levels that we render to all our internal customers, while keeping a close eye on reducing expenses that are involved in procurement of goods and execution of services, transparently and efficiently. ”

● Can you please share key improvements you have so far made in LCMG?

My primary objective after joining LCMG was to improve service levels that we render to all our internal customers,

while keeping a close eye on reducing expenses that are involved in procurement of goods and execution of services, transparently and efficiently. In this regard, LCMG commenced its automation efforts in 2018, now widely known as “LCMG Portal”, which has since helped in streamlining how we manage our data, monitor our service levels to the rest of the bank and exhibit our commitment to a greener LCMG.

LCMG’s automation drive has touched almost all the divisions/wings of our Group and thankfully, it has made a remarkable improvement in achieving unprecedented efficiencies across the length and breadth of the Bank. I am proud of LCMG’s team, particularly Yousuf Kadeer, for developing and operating real-time databases, and for some functions fully automated processes, which has enabled LCMG to achieve its targets based on efficiencies and effectiveness.

Another underlying theme in this effort was to restructure LCMG and bring about productivity and responsibility across various functions of our Group. We achieved this through putting ourselves under a lean-and-mean structure, and as a result identifying various people-centric processes thus replacing them with automation thereby reducing Turn Around Time for services we offer.

Today people at LCMG put in their best efforts to serve the Bank, all the while responsibly, diligently, honestly and with immense commitment to the Bank and its people across the country.

● How do you cater to providing goods and services efficiently across Bank’s franchise?

Let us take an example of a Branch in a remote area of Pakistan that requires a printer or replacement of a UPS. Before LCMG Portal, the Branch would request its Regional Office through a written letter, which would then be recommended and forwarded to the Head Office; this request would be then followed-up by repeated reminders at all levels. The average time for this paper-based request to reach the concerned Division and subsequently to the

respective Wing of LCMG handling such type of request, would be 30 days or more.

To address these issues, we designed and deployed Ticket Management System accessible to all the 1500+ Branches, 37 Regions and all the Groups at the Head Office, whereby the same request duly justified and recommended at all necessary levels, should take a few minutes to reach LCMG. The advantages of such automated effort has resulted in significant reduction in service delivery time and also the amount of paper consumed when compared with the conventional approach of a time-consuming and paper-driven approach. TMS also allows senior management to monitor the status of all the requests initiated and raise urgency whenever the delivery of service is delayed. And finally, this system also allows senior management to measure the performance of relevant staff by simply looking at the requests lying pending with respective Divisions or Wings.

● **What measures LCMG has taken to make the Procurement function transparent and effective?**

“ LCMG’s main objective and role on behalf of NBP is to safeguard bank’s interest and more importantly ensure that all the regulatory formalities directed by PPRA, are thoroughly addressed. Until 2018, Procurement function at LCMG was bare basic and resolved around manual processes, as such database was hardly existent leading to lack of control and monitoring. Hence it was imperative for us to develop Procurement Management System for hundreds of procurement transactions that we handle at LCMG on a daily basis. With the kind of importance the procurement function warrants, it was extremely important for LCMG to bring about more sanity in all its procurement transactions. ”

LCMG’s main objective and role on behalf of NBP is to safeguard bank’s interest and more importantly ensure that all the regulatory formalities directed by PPRA, are thoroughly addressed. Until 2018, Procurement function at LCMG was bare basic and resolved around manual processes,

as such database was hardly existent leading to lack of control and monitoring. Hence it was imperative for us to develop Procurement Management System for hundreds of procurement transactions that we handle at LCMG on a daily basis. With the kind of importance the procurement function warrants, it was extremely important for LCMG to bring about more sanity in all its procurement transactions. As a result, today we have complete recording of procurement related data for every single item procured in the shape of MIS and reports, couple with auto-generation of Memorandums for approvals.

To credit of Haider Isani and his team, LCMG has now also successfully implemented "E-Pak Acquisition & Disposal System" or commonly known as EPADS, which is a portal based digitized platform designed by Public Procurement Regulatory Authority (PPRA). In a proactive move to ensure a smooth transition, LCMG conducted series of comprehensive training sessions for its people across the country. The initiative was well acknowledged by the Managing Director-PPRA. Some of the myriad benefits of the procurement system are:

Efficiency and Time Saving: Automation of procurement processes significantly reduces the time required for various tasks such as bid submission, evaluation, and contract award. Additionally, streamlined workflows and digital documentation reduce administrative burdens, allowing officers to focus on strategic decision-making.

Accessibility and Inclusivity: The digital nature of EPADS ensures accessibility to a broader range of suppliers, including those from remote areas. Small and medium-sized enterprises (SMEs) can more easily participate in the procurement process, fostering economic growth and inclusivity.

Accuracy and Data Integrity: It reduces the likelihood of errors in procurement documentation and calculations through automated systems, ensuring data accuracy. Also, the integrity of the data is maintained, providing a reliable foundation for decision-making and audit processes.

Transparent Process: The System introduces a new era of transparency. All activities are recorded, making the entire process more visible and transparent. Real-time tracking and monitoring of transactions ensure that stakeholders can quickly access information.

Lower Transaction Costs: Digital transactions have lower associated costs compared to traditional methods such as costs related to extensive paperwork, printing, postage, and physical handling of documents including storage.

Enhanced Competition: It opens opportunities to a wider pool of suppliers, encouraging healthy competition among bidders. Increased competition leads to better quality products and services, as well as more favorable terms for the bank.

Standardization and Compliance: It also enforces standardized procedures and compliance with regulations. This reduces the risk of legal issues, fines, or penalties associated with non-compliance.

Data-Driven Decision Making: The system provides real-time data and analytics, enabling decision-makers to analyze trends, identify cost-saving opportunities, and make informed choices. This data-driven approach minimizes the likelihood of errors due to suboptimal decisions.

In short, the adoption of this new Procurement System represents a significant leap forward in the realm of procurement at NBP. The advantages of increased transparency, efficiency, cost savings, accessibility, and enhanced competition not only benefit the Bank but also contribute to a fair and competitive business environment.

● How did LCMG bring efficiency into its Engineering function?

Engineering within the LCMG is by far the largest group of associates responsible for proactively executing and delivering on civil, electrical & mechanical projects, from minor and major renovation of Bank properties & premises to construction, repair & maintenance works of branches, offices, and other properties & premises.

“ In 2023 alone, Engineering Group had undertaken major renovation of almost 100 branches and offices including Main Branch Karachi, Islamabad, Lahore, Multan, while closing on minor renovation across 300 other branch and offices.”

Aurangzeb Ahmed Shaikh and his team members have been instrumental in revamping Engineering Group to bring it in line with industry's best practices in terms of efficiencies and transparencies and improving Turn Around Time. It is for this reason that projects currently being undertaken by the Engineering Team are second to none in the industry in terms

of class and finesse, thus boosting Bank's image particularly in the field.

Never before has NBP placed emphasis on improving its infrastructure as it does today and that too whilst enhancing the esthetics that goes into providing a positive customer experience. In 2023 alone, Engineering Group had undertaken major renovation of almost 100 branches and offices including Main Branch Karachi, Islamabad, Lahore, Multan, while closing on minor renovation across 300 other branch and offices.

Tracking progress on numerous and complex projects was not conveniently possible earlier. So, the first thing we did was to improve processes by developing and deploying Engineering Management System, which is capable to record all the data that is related to every single project that Engineering Division undertakes. The System is not only comprehensive but also is able to generate Memorandums automatically after necessary data is input. Thanks to the System, today we have an insight into the progress or lack of it, regarding hundreds of projects spread over different geographies of Pakistan. This new design allows senior management to review all the projects instantly with all the possible details including respective engineer, vendor who is executing that project, costing and tender/quotation detail, type of work with timelines and actual progress, etc. Here is an example of the type of summary this module is capable of extracting.

Engineering Management System also allows Head Office and field functionaries to view live status of ongoing & completed engineering & maintenance related projects. It shows all stakeholders to glance on live & updated progress made on each engineering project undertaken by Engineering Division. The system allows monitoring of expenses incurred so far versus budget allocated for each project. It also determines achievements on projects undertaken by each Project Manager and Engineering Division as a whole and saves on time and helps create paperless environment. It also auto-generates proposals related to Engineering Division.

● How does LCMG manage Bank's fleet of vehicles?

There are huge number of cars and motorbikes that are used across the franchise to run the affairs of the organization. These vehicles are an asset of the organization and keeping a track on their ownership and maintenance was made possible by developing and deploying Fleet Management System. The System allows Saad Salman Dar and his team to review records pertaining to any vehicle operating in any

geography of the country including the expense occurred while maintaining all such vehicles.

On the one hand, we have instant access to the database of thousands of vehicles and on the other hand, we can review and update repair and maintenance history along with insurance and taxation details. The Data related to vehicles is now available and can be accessed instantly by authorized users throughout the bank and access scanned documents (Registration Books, Invoices, Tax & Insurance documents, etc.) for each vehicle.

● Does LCMG have a management system for Bank Properties too?

Yes, LCMG has deployed Property Management System in 2019, mirroring the same approach we had for managing our fleet. The System enables Head Office and field functionaries to view records of bank owned and hired properties. It records provision of centralized data of all properties rented and owned by the Bank with details covering Purchase or Hiring dates, Market or Rental Value, Area, Purpose, etc. It helps monitoring expiry of Rental Lease Agreements, and has the capability to raise flags on expiry three months in advance for timely renewals. It also provides access to scanned documents (Title documents and Rental Lease Agreements) related to each property.

● How has LCMG been able to ensure effective Security Management across the Bank?

LCMG has been proactive on providing necessary security related support to Branches and other offices across the country through provision of security guards, installation of CCTV systems, Fire Alarms, Smoke Detectors, etc. Our Regional Executives-Support Services have been instrumental in ensuring stringent security measures wherever necessary. In 2019, LCMG deployed Security Management System, enabling Head Office and field functionaries to view real-time status of security related capabilities and readiness of all branches, thus also enabling LCMG to take corrective action at Head Office and Regional levels.

The system informs about the number and types of security guards posted at each location across the franchise. It also lets you know the type of CCTV Systems deployed at each location, as well as provides Vendor Management for Security Guarding Companies. Summary of the number of guards deployed by each Security Guarding Company that we employ as vendors is available at a touch. The System also allows senior management to cross check payments made to vendor's companies.

● How does LCMG monitor the level of Support Services that it provides to the Branches?

LCMG also leads the Regional Executive Support & Services (RESS) who are LCMG 'eyes' in the field for they visit branches under the regional jurisdiction to ensure all the requirement of such branches are met. This entire process was re-engineered using this automated module called the Regional Support Management System. Through this System, LCMG is able to obtain online feedback directly from Branches on both sides of the support services, which is automatically converted into two sets of scores; one set of scores for the type of logistical support that LCMG provides to Branches, and second for the effectiveness of RE-SSs. The System thus enables LCMG on rapid rectification of shortfalls and discrepancies reported by Branches.

● What are other initiatives that LCMG has taken?

Your question is vague enough for me to write a long paper, however I will mention only a few such initiatives for now.

My prime objective has been to enable our associates with conveniences, which required having systems and mechanisms in place. Providing decent accommodation facilities for employees at Bank's Rest Houses, which were previously closed, is amongst our firsts. Our executives are now able to stay at Bank's Rest Houses located at Lahore, Islamabad and Murree for their official as well as personal stays. To enhance this experience, we are in the process of establishing a Rest House in Karachi as well.

It was only a couple of years ago that Laptops and Cellphone facilities for employees were considered to a luxury at NBP, whereas today this has been rightly acknowledged as necessities. LCMG developed a framework for allowing these facilities to employees duly justified by their relevant assignments.

LCMG has also successfully deployed Remote Fuel Monitoring System which enables our Engineering Group to monitor fuel that is used for running generators across the franchise. This system is especially instrumental while processing and approving fuel bills since it allows users with the capability to compare fuel actually used versus fuel that is claimed or billed.

Furthermore, all generators, assignment vehicles and pool cars across the country run against delegated and rationalized Fuel Cards, allowing for a better control on fuel expenses which are a sizeable portion of our budget. In addition to this, LCMG has been proactive on installing Solar

Panels at Branches, Regions, and other offices in order to save on monthly electricity consumption and expenses thereagainst.

Another effort that has gone a long way is the uptime of our ATMs. As you would know, Pakistan's energy crisis invariably also hit our Branches and thus we introduced installing UPS for each ATM. There were times when the supply of electricity to our Branches was so acute that we decided to solarize the ATMs. Now over 400 ATMs are solar driven.

● **How do you stay informed about industry trends and apply that knowledge to develop effective external communications & marketing strategies?**

Primary goal behind external communications is to build and maintain a positive image for various outside stakeholders including customers, business partners, relevant population groups and the like. We use all the forms of external communication include press releases, advertising, public announcements, and social media activities.

Over the recent years, the industry has witnessed a positive change in the way NBP has been marketing its products and services, and the way it now communicates through Print, TV and Social Media channels. This undoubtedly is a result of a creative and collective team effort that Mudassir Inamullah and his team spearhead, coupled with the guidance that the Bank's Marketing & PR Committee provides to the team.

My team enjoys following key influencers who are shaping the industry, we join professional networks to stay in touch with industry trends and communities that are relevant to our field including online platforms, forums, groups, or associations that offer opportunities to connect with other professionals, exchange information, ask questions, and access resources. We have also joined various professional networks and expanded it to gain feedback while participating in discussions and events. We also attend webinars and events to learn from experts who help us in staying informed of the latest developments.

● **What are your ongoing initiatives and plans for 2024?**

Our future plans are shaped by innovation, improved customer experiences, ensuring operational efficiencies, and last but not the least Bank's image building. By focusing on these guiding principles, we have certain objectives for the year which is expected to further strengthen NBP's position as the industry leader.

We intend to launch innovative digital marketing campaigns, incorporating interactive content, reality experiences and

social media engagement to resonate with our target audience. We also wish to establish measurable key performance indicators (KPIs) and utilize analytical tools to regularly assess the effectiveness of marketing campaigns, making data-driven decisions for continuous improvement.

“ On the other hand, we are developing “Expense Management System” to automate recording and analyzing data related to payments made as well as corroborating the same with the use of budget. It will help LCMG analyze the kind of money that the Bank spends and at the same time manage such expenses within the budget. ”

On the other hand, we are developing “Expense Management System” to automate recording and analyzing data related to payments made as well as corroborating the same with the use of budget. It will help LCMG analyze the kind of money that the Bank spends and at the same time manage such expenses within the budget.





Logistics, Communications & Marketing Group

LCMG works as a support group within NBP and performs various functions which collectively contributes to the effective and secure operations of the bank; ensuring a positive experience for internal & external customers and maintaining bank's reputation and regulatory compliance. It is

mainly responsible for arranging and facilitating other Groups in the provision of facilities related to purchase, rental, construction and renovation of properties, as well as procurement and installation of electrical and office equipment.

Bank Services Group

Since LCMG is primarily involved in serving its internal customers across Branches, Regions and Head Office, this Group is focused on entertaining all Bank Services related requests emanating from various Quarters of the bank including Property Management, Security Management, Travel & Fleet Management, Stationary Store and Outsourcing.

Engineering Group

This Group supports in implementation and supervision of all engineering related project and activities such as civil, electro-mechanical, alternate energy, etc., through four Wings i.e. two in Karachi (Ho/Karachi) and one each in Lahore and Islamabad.

Procurement Division

In order to gain cost efficiencies, this Division transacts on all items procured by LCMG for various quarters of the Banks as per PPRA Rules. In order to facilitate on requisitions received from Branches & Regions across Pakistan, this Division operates through three Wings i.e. one each based in Karachi, Lahore and Islamabad.

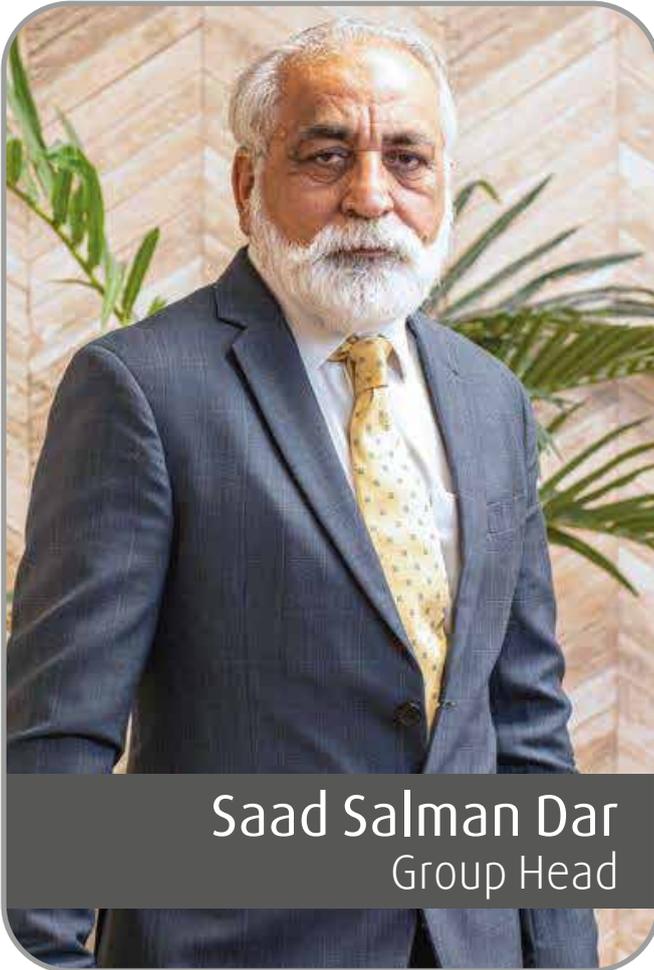
Strategic Marketing Division

This Division is responsible for leading and overseeing execution of both offline and online marketing in line with Bank's Strategy. Further, it also provides support on internal and external communication activities, including print and online publications, branding, crisis communication, organizing conferences and events, editorial support, etc.

Administration Division

This Division is responsible for personal management of staff at LCMG. In addition, it is responsible for LCMG'S Budget and centralized processing of bills related to other Division (Procurement, Engineering etc.) for onward payments by FCG, with a view to avoid any conflict of interest. This Division also coordinates matters related to SBP, Internal & External Audit and other Group of the Bank.

Bank Services Group



Saad Salman Dar
Group Head

Bank Services Group is responsible for providing support for all Bank Services related requests emanating from various Quarters of the bank including Property Management, Security Management, Travel & Fleet Management, Stationery & Store Management and Outsourcing Services. Bank Services Group successfully carried out Annual Sanctions Screening, under Know Your Vendor (KYV) process for all Outsource Service Providers and all vendors as part of Ongoing Due Diligence. Successfully engaged companies for Outsourced Miscellaneous Support Services and Janitorial & Cleaning Services after completion of tender process in light of PPRA 2004.

BSG procured approximately 110 vehicles with expedited deliveries and allotments to Senior Executives. Likewise, BSG procured approximately 295 motorcycles after negotiation with M/s Atlas Honda Motors Company getting early deliveries and distributions to Agriculture Field Officers on

Pan-Pakistan basis. BSG held meetings with General Manager & Director of NICL and settled long outstanding insurance claims. BSG effectively implemented Corporate Fuel Cards for Bank Wide Assignment Vehicles, and stopped purchase of fuel against cash, wherever card facility is available. At Head Office level, BSG negotiated discounted bundle rates for periodical vehicle maintenance with different 35 workshops, thus saving approximately 20% on maintenance cost.

Fleet management system enables all Head Office and the field functionaries to manage & maintain variety of records of bank vehicles under all categories. Maintain real-time and uniform data on bank-wide basis, enhancing reliability of relevant information. Ease of maintaining records related to repairs & maintenance expenses, Insurance and Tax for each vehicle. Data related to vehicles is now available and can be accessed instantly by authorized users throughout the bank. Access to scanned documents (Registration Books, Invoices, Tax & Insurance documents, etc.) for each vehicle.

Stores & Stationery Management Wing, BSG, successfully printed and ensured delivery of braille stationery to counters at Disability-Friendly Branches for Visually Impaired Customers and Persons with Disability (PWD) visiting the Branch.

BSG ensured 100% Serviceability/Operation ability of BAS system Pan Pakistan. Fire Safety Team in coordination with Duty Officers provided regular training and demonstration to all the floor wardens and NBP staff including Security Guards, how to handle the emergency situation in case of fire at their work place. BSG constituted a Vigilance Team, for conducting regular surprise visits of Bank's properties located in Karachi not only for checking of Security Guards & Weapons, but also to take immediate action in case of any suspicious activity observed. Moreover, mobilized the Regions to conduct regular monthly security meetings with all Security Companies (BAS, Guarding, CCTV), ensuring their local issues are rectified instantly, to strength the security measures. Resultantly, improvement in Quality of Service by Security Guards Pan Pakistan has been observed. Installed BAS on all On-Site ATMS, to safeguard them from Skimming/Jackpotting.

In the year 2023, BSG connected all On-Site ATMs with Branch BAS System by installation of security devices, to eliminate the chances of Jackpotting of ATM or any theft attempt on it, resultantly no mishap in regard to theft from ATM was reported so far. Successfully removed charged parking contractors from Talpur Road alongside NBP Head Office Building, and the area exclusively reserved for NBP HO

Staff to park their vehicles is now free of charge without any hassle. The Group carried out major role for beautification of Talpur Road by plantation of trees & plants and to ensure its regular maintenances, as per the commitment by GC-LCMG to the local authorities.

Regular inspections of all NBP Premises were carried out under LCMG by vigilance team of SMW, not only for checking of Security Guards but also timely information to concerned department and condition of the property (safety & security) for taking appropriate action.



To further strengthen the security BSG conducts monthly meeting with all concerned Security Companies (SGC & BAS) through respective Regional RESS, which improves the quality of services e.g. Performance of Security Guards, Condition of Uniform & Weapons, Timely payments of Wages to the Security Guards, proper Arming/Disarming of BAS System. The Group conducts regular Practical/Training/Awareness sessions by HO Fire Safety Team at different offices in Karachi (AIBG Tariq Road, IT Group Head Office) w.r.t Fire Hazard at its preventive measures. Another achievement 100% Serviceability of Fixed & Portable Fire Fighting equipment at Head Office Karachi, to meet any eventuality in case of fire. Successful execution of Security Guarding Tender in 2021 and deployment/changing of Security Guards Pan Pakistan at one time.

Developed First ever NBP Security & Safety Policy to provide guidelines to the field functionaries for assistance in enhancing the state of security and safety at Bank Premises. 100% Arming/Disarming of BAS System installed in the Branches PAN Pakistan to safe guard the Bank's interest. By designated Regional Executive Support Services, relevant security instructions timely disseminated to the field functionaries for improvement security standard.

Digital Security enhanced surveillance security of surrounding Head Office building by Installing PTZ cameras of

32x and 28x with powerful motorize zoom lens to recognize facial features, vehicle number plate, etc. Renovated CCTV Central Monitoring Room (CMR) at Head Office Building according with the standard operating procedures facilitated with Access control system to avoid unnecessary movement. Upgraded Head Office Outside Cameras and VIP 2nd floor, ground floor from 2 Mega Pixel to 4 Mega Pixel, with sound capturing facility and vary focal motorize zoom lens for better coverage of incidents and protest. All PAN Pakistan Branches including In-Site/Off-Site ATMs, Booths etc. have converted from DVR to NVR into fully Digitalize CCTV Surveillance Security and none of the Branch left without CCTV Surveillance System. Upgraded all 1 Mega Pixel CCTV Cameras to 2 Mega Pixel Indoor CCTV Cameras and 4 Mega Pixel at outside of Branches.



In 2023 enhanced CCTV Recording backup of 60 days at Head Office Building while 90 days at Branches to meet the required instructions of Regulatory authority. Upgraded Biometric Devices of Head Office Building to updated version with fake finger detection. Converted CCTV monitoring Normal LEDs to Surveillance Grade LEDs for better surveillance monitoring at Central Monitoring Room (CMR) Head Office Building.

Stationery and Store successfully reconciled the recovery from branches/offices to the supplied stationery. The wing ensured a seamless supply of various types of CPC stationery throughout Pakistan while adhering to SBP instructions and



avoiding any penalties. Throughout stationery stock management is in accordance with the Public Procurement Rules and the wing maintained a swift supply of printed and general stationery nationwide, including prescribed books and prescribed forms. Provided different types of ATM rolls without disrupting the smooth operation of ATM machines and without any complaints. Outsourced Wing implemented a robust contract management system i.e. on square feet instead of Headcount basis 1st time in history of NBP in order to avoid legal complications and avoid/cut cost.

Implemented regular vendor performance reviews and assessments to ensure quality janitorial services and address any issues promptly. Incorporated effective clauses in SLA executed with OSPs to ensure the outsourced services provider is complying with relevant regulations of SBP and industry standards. Established communication channels and regular follow-ups with other internal Groups to discuss and address any concerns or issues related to the outsourcing arrangements. Implemented/devised a centralized data system for all outsourced resources. Developed contingency plans and a business continuity strategy to minimize disruptions in case of any issues or challenges with the outsourced services. Regularly reviewed and updated outsourcing policies and procedures to ensure they align with the SBP guidelines and industry best practices. Initiated deployment process with approval of competent authority to fill the gap of office attendant services in pan Pakistan which was stopped since 2018.

“ In the year 2023, BSG connected all On-Site ATMs with Branch BAS System by installation of security devices, to eliminate the chances of Jackpotting of ATM or any theft attempt on it, resultantly no mishap in regard to theft from ATM was reported so far. ”

Centralized Database is created for Outsourced Resources and Functions and new agreements with OSPs regarding cleaning services are executed to cut the cost and comply contemporary practice in the banking industry.

Successfully provided information to Audit team (internal/AGPR) with entire satisfaction and no serious dairies and engaged and executed Janitorial & Cleaning Services on Square Feet basis pan Pakistan (1st time in the history of NBP) which resultantly saved cost and from

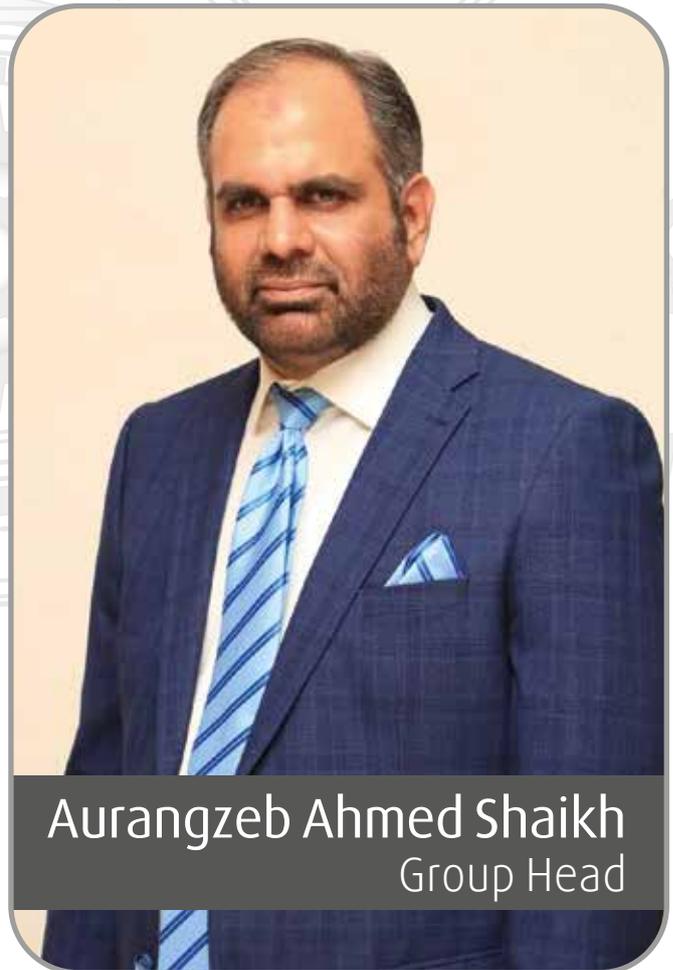
increasing litigation cases. Facilitated the HRM legal and Legal Division regarding legal matters related to outsourcing and engaged OSPs in more than 500 outsourced resources who sued against Bank subsequently cases decided in Banks' favor and safeguarded Bank interest. Effectively completed tender process in the light of PPRA for Outsourced Miscellaneous Support Services with ZERO grievance. Positively completed tender process in the light of PPRA for Outsourced Janitorial & Cleaning Services with ZERO grievance in within given timelines (before expiry and extension).

Property Management formulated comprehensive Disposal Policy of NBP Un-Utilized Properties duly Legally validated and PPRA complied. Recovered 34 Million long outstanding claim against the land acquired by Govt. of Punjab in Orange Train project. Effectively followed Litigation Cases related to NBP owned properties with Legal Division, besides visited court on hearing, resultantly Application filed by M/s Afroze Textile against NBP in Rent case has been rejected. NBP now eligible to recover long outstanding Rent about 111 Million. In order to maintain good business relationship with the Landlord where NBP Branches are functioning, Rental Lease Agreed with Landlords have been settled on mutually agreed terms. Around 300 have been renewed.



In 2023, our commitment to fostering a dynamic and innovative work environment has led us to embark on a major renovation journey for our office floors and branches. The transformative changes underway, aiming to enhance both aesthetics and functionality. From modernizing infrastructure to creating collaborative spaces, explore how the renovation aligns with our future goals. From smart lighting systems to state-of-the-art communication infrastructure, technology is playing a pivotal role in shaping the future-ready workspace. The year 2023 has been a roller coaster ride for the entire Engineering Group.

Consistent efforts, commitment and hard work have been the hallmarks. Following is a summary of the quality work delivered in the year 2023: Major renovation works on the 10th and 14th floor, NBP Head Office, Karachi, Major Renovation Works of Main Branch Islamabad, Multan, D.G Khan & Karachi, Construction of N.B.P. Main Branch Muzaffarabad (Grey Structure), Construction of NBP PAF Base Samungli Branch, Quetta, two new construction projects are in progress, 60 Projects of major renovation works have been completed and 52 major renovation projects are in progress.



Aurangzeb Ahmed Shaikh
Group Head



“ In 2023, our commitment to fostering a dynamic and innovative work environment has led us to embark on a major renovation journey for our office floors and branches. The transformative changes underway, aiming to enhance both aesthetics and functionality. From modernizing infrastructure to creating collaborative spaces, explore how the renovation aligns with our future goals. ”

EMS enables Head Office and field functionaries to view live status of ongoing & completed engineering & maintenance related projects. EMS allows all stakeholders to glance at live & updated viewing of the progress (%age completion) made on each engineering project undertaken by Engineering Division. It allows monitoring of expenses incurred so far versus budget allocated for each project.

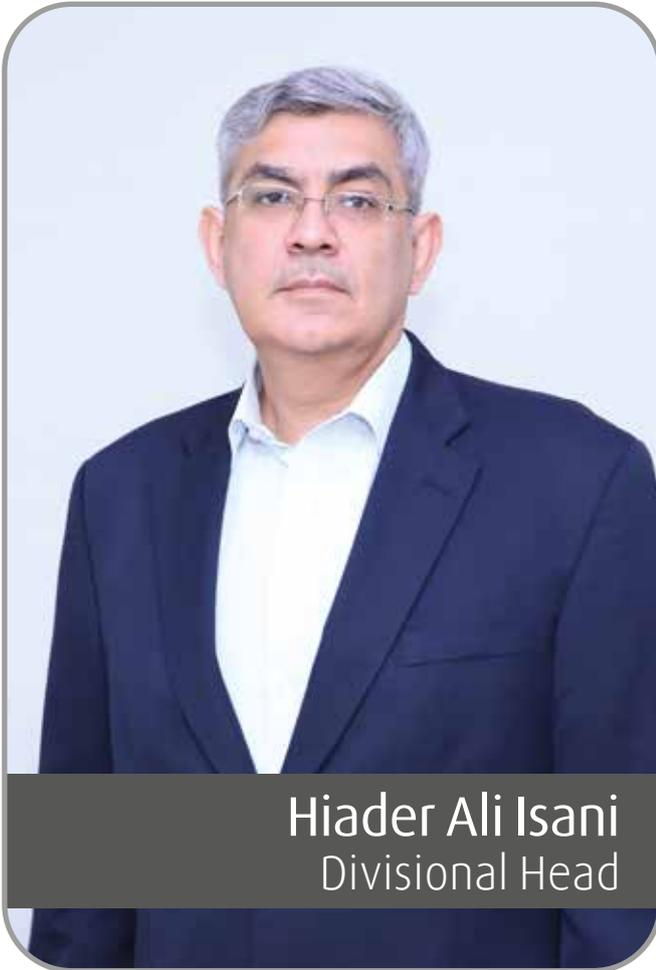
Ascertains achievements on projects undertaken by each Project Manager and Engineering Division as a whole. EMS saves on time and helps create paperless environment. Auto-generation of proposals related to Engineering Division.

Engineering Group is responsible for proactively executing and delivering on (bank-wide) civil, electrical & mechanical projects. Minor and Major renovation, Repair, Maintenance and Construction of NBP Branches, Offices & other premises. Hiring of consultants for construction projects and operation and maintenance of Power Houses, HVAC Plants, and other equipment. Hiring of consultants and firms for operational maintenance of equipment.

Preparation of Tender Documents, BOQs, estimates, layout plans, etc., procurement of office furniture, electrical and mechanical equipment, etc. Verification of contractors' bills/invoices, security deposits, etc and review progress reports of running/in-progress and upcoming projects and supervise Janitorial Services at Head Office. Rent assessment of properties proposed for acquiring on rent for housing NBP Branches/offices and House Building Finance.



Procurement Division



Procurement Division, being a pro-active support element of LCMG team, in striving for excellence through continuous improvement and learning. Procurement Division is contributing to make NBP to be the Nation's leading bank enabling sustainable growth and inclusive development.

Despite regular tendering process, bulk tendering process was initiated to procure dead stock items (including Diesel Generators, Air Conditions and Furniture) under PPRA Rules 2004 for NBP branches (nationwide) which are in continuation successfully. This initiative brought value for money for the Bank as well as the fulfillment of ultimate requirements of the branches nationwide.

Pursuant to training development and capacity enhancement strategy of National Bank of Pakistan (NBP), training of employees is a recurring feature. Workshop on Auction under PPRA Rules 2004 was initiated by Procurement Division (LCMG) in collaboration with Administration Division conducted by Institute of Tender Management at PC Hotel Lahore.

Training on Public Procurement Regulatory Authority (PPRA) was conducted for the employees of Procurement Division (LCMG) through a renowned PPRA consultant and trainer Dr Irfan from Institute of Tender Management, Lahore. The training sessions were conducted at Procurement Wing South Karachi and at NBP, Staff College Lahore. The training program was specially designed for NBP Officials who were involved in procurement process, have completely understanding on all regulatory requirements to PPRA rules in depth understanding on developing request for proposals standard bidding documents.

These opportunities refreshed knowledge of participants and acted as a catalyst towards potential growth and efficiency of Team PD-LCMG. Compliance of PPRA Rules was achieved 100% with zero tolerance on transparency and fairness of the process for procurement of goods, services and consultancies.

Annual procurement plan was developed as per annual requirements of the Bank in compliance with PPRA Rules 2004 and executed the procurements as planned under supervision of Divisional Head Procurement.



Procurement

Value for money was achieved through open competitive bulk tendering process and getting cost effective dead stock items for the Bank.

During the tenure of ban on imports and closure of LCs by State Bank of Pakistan, new vendors with available stock was sourced by Procurement Division through which majority of business of the Bank was kept as usual.

Collaboration not only evolves the any team to gel but also establishes the gel partnerships among difference teams. Nationwide procurements were initiated by Procurement Wing central in collaboration with Procurement Wing South under supportive coordination and liaison of Wing Head South within Procurement Division.

PMS enables on viewing live status of ongoing & completed procurement related transactions and allows all stakeholders to glance at live & updated viewing of the progress (%age completion) made on each procurement transaction by Procurement Division. This allows monitoring of expenses incurred so far versus budget allocated for each project. Ascertains achievements on projects undertaken by each Wing and Department in terms of procurement under Tenders and Quotations. PMS saves on time and helps create paperless environment and auto-generates proposals related to Procurement Division.



Procurement Division played a vital role in completion of Engineering projects through noteworthy collation wing Engineering Division by timely provision of dead stock items in the newly renovated Branches. This created a remarkable ambiance of Branches which attracted the customers towards NBP Branches resulting in the profitability of the Bank.

Strategic Marketing Division



Mudassir Inamullah
Divisional Head

The Strategic Marketing Division (SMD) holds a pivotal role within the National Bank of Pakistan (NBP), providing robust support to various business groups across diverse facets. This encompassing support includes creative ideation, strategic planning, meticulous campaign execution, and active participation in events and sponsorships. The dedicated team within SMD has adeptly embraced emerging trends in digital and promotional activities, formulating a notable marketing strategy that significantly heightened brand visibility and awareness on both conventional and social media platforms. Over the past two years, the SMD has achieved noteworthy milestones, exemplified by the following key highlights:

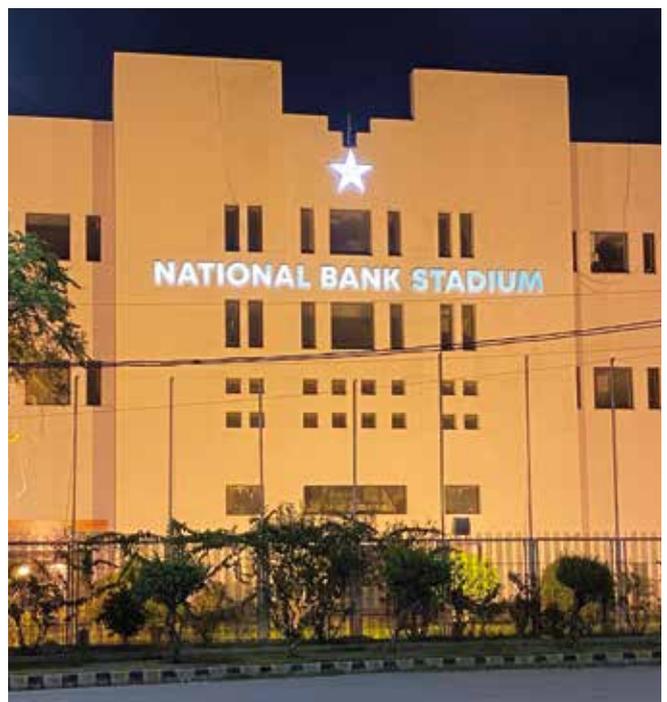
Strategic Alliance Partnership with PCB: The SMD played a pivotal role in establishing a strategic alliance partnership with the Pakistan Cricket Board (PCB), resulting in the successful acquisition of the National Stadium naming rights.

As a result, the stadium is now recognized as the NATIONAL BANK STADIUM. The collaborative efforts of the SMD and PCB led to securing the most favorable deal.

Corporate Campaigns: The team launched a more than five (05) corporate campaigns, each strategically designed to enhance the brand's corporate image, market positioning and brand top of mind for customers. The corporate campaign published on digital platforms to attain 6.5+ million views on video content published.

Product Campaigns: Ten (10) product campaigns were successfully launched, showcasing the team's versatility in promoting a diverse range of product and service offerings. The successful product campaign was NBP Digital App that received strong recognition in the market with visually impactful based DVC witnessed 30+ millions reach across digital platforms and Print Ads.

Sponsorships: In the endeavor to enhance brand engagement, SMD orchestrated a total of 30 events and sponsorships, making a substantial impact on the brand's visibility across diverse domains. Notably, one of the standout events sponsored by NBP was the Commissioner Karachi Marathon, Independence Day, Pinktober, Competency Framework, Eid Milaad-un-Nabi (SAWW) and Job Fair Expo. This event garnered extensive awareness, not only on digital media but also resonated throughout the city. The Commissioner Karachi Marathon held on January 19, 2023, witnessed enthusiastic participation, with a noteworthy total of 40,000+ number of Karachiites actively engaging in the event.



Throughout the year, the digital media team at the National Bank of Pakistan (NBP) has taken a momentous leap forward. They strategically focused on bolstering NBP's online presence through innovative content designed to foster consistent and meaningful engagements. This visionary approach is evident in the substantial growth of NBP's pages on every platform, including Facebook, Twitter, Instagram, and LinkedIn. The team's dedication to creating compelling and relevant content has resulted in a remarkable surge in user interactions on NBP's social platforms.



From thought-provoking campaigns to visually stunning multimedia, the content strategy has not only captivated the existing audience but has also succeeded in attracting a substantial influx of new followers. The numbers speak volumes about the success of this strategy. Over the past year, the engagement levels on NBP's Facebook and Instagram pages have experienced a noteworthy surge, showcasing the resonance of the content with the audience.

Embracing digital transformation in banking, NBP has taken substantial steps to increase its digital footprint. The promotion of the NBP Digital App through social media channels, coupled with the launch of a new Digital Video Campaign (DVC), underscores the bank's dedication to providing modern and convenient banking solutions to its customers.

NBP digital team in close coordination with I.T and CISO has adopted a proactive stance on cybersecurity awareness, in wake of growing threat of cyber-attacks and spam. NBP Digital team publish awareness campaigns on social media platforms on monthly basis to educate its customers about potential risks and best practices for online safety. This

approach not only demonstrates a commitment to customer well-being but also builds trust by assuring customers that NBP is actively working to protect their financial information. The Digital team as per directives from president's office facilitates e-Khuli Kachehri facebook LIVE sessions.



campaigns due to these NBP has now achieved 212k followers on Facebook, Twitter followers increased by 145%, LinkedIn followers surged with 42% and Instagram follower increased by 37% allowing NBP to build a highly credible footprint in this platform. NBP Facebook page marked 18+ million-page reach to incredible growth.

External Communications & Media Analytics:

Significantly better media coverage across all media channels is ensured. 506 million reach is achieved for Print, TV, Hybrid, and online media collectively during this year as compared to 461 million reach for the same period, last year. 482 million reach is achieved for Conventional media including Print, and TV, jointly this year as compared to 439 million, last year. 24.74 million reach is achieved for Hybrid and online media collectively this year as compared to 21 million reach in 2022. The overall positive coverage of NBP in all mediums i.e. Print, Hybrid, Electronic, and Online increased by more than 65% in the year July 2022-June 23 with 930 appearances as compared to 529 appearances from July 2021-June 22.

NBP Brand Appearance on Mainstream Media:

In 2023, international, national, and local media outlets including Khaleej Times, Jang, Geo News, Dawn, Business Recorder, Express Tribune, Express-News, Aaj News, Nawa e Waqt, Ummat, KTN, and Ibrat.

Over 70 separate news stories and News programs about NBP's significant achievements and product and service-related initiatives covering AIBG, IDG, RBG, DBG, CSR, Sports, and other topics were printed and shown by TV networks. Additionally, the Khaleej Times published a special placement on President NBP's Best CEO in June 2023. The event of NBP-Commissioner Karachi Marathon 2023, received a remarkable response in the media with exclusive

Media Reach Trend | Jan'22 – Dec '22 & Jan '23 – Dec '23



interviews with the Bank's President and CEO on Geo TV and Aaj TV. 53.75 million Media coverage was effectively attained on both Conventional (Print and TV) and digital platforms.

Public Relations and Media Interactions:

in order to maintain sustainable relationships with the media fraternity and foster positive sentiments around NBP, more than 60 media interactions took place with business journalists, News Directors, Bureau chiefs, and News Editors of media houses like Geo News, Business Recorder, Jang, Express, Dunya, 92 News, Dawn TV, The Nation, Samaa TV, News one, Pakistan Today, BOL, Daily Times, Financial Daily, Sindh TV, ABN, BOL, GNN, Ummat, Neo, Public News, Arab news, and the Express Tribune.

Events & Media Amplification:

In continuation of efforts year 2022, during 2023, there was a marked expansion in NBP's Conventional Media space. The team is successfully amplifying brand awareness and fostering enhanced engagement.

Collaborative efforts of NBP with the Commissioner Karachi Office, State Life Insurance Corporation, NOWPDP, Blind Cricket Association, and Pink Ribbon Pakistan, were highlighted and received good recognition in the media. NBP partnered with Karachi Press Club, CEO Club Pakistan, on different occasions.

SMD team successfully planned content development, and executed media engagement strategy and narrative deployment for NBP- Commissioner Karachi Marathon 2023 on mainstream media with 53 million reach. Digital Champion

Campaign Ceremony achieved 22 million reach on the media front for exceptional work.

PID engagement, NBP Tender Notices/ Advertisement Placements:

Through vigilant and constant support to User Groups, all requests for placements of Tender Notices, Auction Advertisements, and publishing requests are fulfilled timely manner. The publication requests of critical and time bonds in nature are successfully managed without any delay. Over 500 announcements and other similar requests are handled by the External Communication team from the initial level of artwork design to placement.

International coverage was also ensured as desired by the User Group through collaborative efforts with the Karachi and Islamabad Press Information Department. Nonstop monitoring is maintained through constant follow-ups and coordination with the Press Information Department. User groups are constantly engaged to facilitate the timely dissemination of materials in accordance with PID guidelines.

“ The overall positive coverage of NBP in all mediums i.e. Print, Hybrid, Electronic, and Online increased by more than 65% in the year July 2022-June 23 with 930 appearances as compared to 529 appearances from July 2021-June 22. ”



NBP Sports Complex

NBP Sports Complex has a vision to be the best sporting body of Pakistan in terms of providing and involving all communities into healthy sporting activities. NBP Sports Complex was built in the year 2008 and since then, we have been providing high quality sporting facilities such as Sports Club, Cricket Academy, and cricket ground of apex standard to our communities. As a nation's Bank, we charge absolutely lowest rates compare to any other sports/recreational complex in Pakistan.

Moreover, we have provided employment opportunities to the talented sportspersons (Men & Women) who represented Pakistan at International level and elevated the image of our country. International teams like India, South Africa utilized our ground for pre-match practices. To maintain equality gender in Pakistan, we have also been accommodating Pakistan Women Cricket Team's practice sessions in NBP Sports Complex. On the basis of extended commitment in sports, National Sports Bodies and

Government dignitaries have lauded the efforts of NBP not only as a leading Financial Institution but also as an ardent sports promoter in Pakistan.



E-PAK ACQUISITION & DISPOSAL SYSTEM EPADS

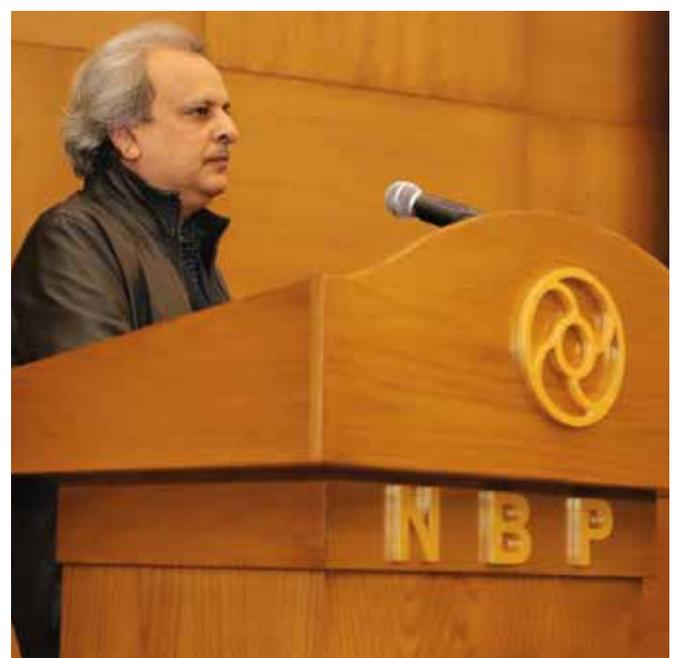


Another feather in the cap is the successful implementation of "E-Pak Acquisition & Disposal System" (EPADS), a portal based digitized platform designed by Public Procurement Regulatory Authority (PPRA).

The landscape of public procurement has witnessed a revolutionary transformation with the implementation of EPADS by PPRA in Pakistan. In a proactive move to ensure a smooth transition, NBP conducted series of comprehensive training sessions held at Auditorium, Regional Office Building, Islamabad. Participants from different Groups/Divisions attended these instructor lead training sessions headed by Mr. Rizwan Mehmood (Director MIS/PPRA).

The initiative was well acknowledged by Mr. Maqbool Ahmad Gondal (Managing Director/PPRA) in his meeting with Group Chief, LCMG.

Some of the myriad benefits that EPADS brings are streamlining operations, enhancing transparency, fostering efficiency and promoting a more competitive environment.



Efficiency and Time Saving:

Automation of procurement processes significantly reduces the time required for various tasks such as bid submission, evaluation, and contract award. Additionally, streamlined workflows and digital documentation reduce administrative burdens, allowing officers to focus on strategic decision-making.



Accessibility and Inclusivity:

The digital nature of EPADS ensures accessibility to a broader range of suppliers, including those from remote areas. Small and medium-sized enterprises (SMEs) can more easily participate in the procurement process, fostering economic growth and inclusivity.

Transparent Process:

EPADS introduces a new era of transparency. All activities are recorded, making the entire process more visible and transparent. Real-time tracking and monitoring of transactions ensure that stakeholders can quickly access information.

Accuracy and Data Integrity:

EPADS reduces the likelihood of errors in procurement documentation and calculations through automated systems, ensuring data accuracy. Also, the integrity of the data is maintained, providing a reliable foundation for decision-making and audit processes.

Lower Transaction Costs:

Digital transactions within the EPADS framework have lower associated costs compared to traditional methods such as costs related to extensive paperwork, printing, postage and physical handling of documents including storage.



Enhanced Competition:

EPADS opens up opportunities to a wider pool of suppliers, encouraging healthy competition among bidders. Increased competition leads to better quality products and services, as well as more favorable terms for the bank.

Standardization and Compliance:

EPADS enforces standardized procedures and compliance with regulations. This reduces the risk of legal issues, fines, or penalties associated with non-compliance.

Data-Driven Decision Making:

EPADS provides real-time data and analytics, enabling decision-makers to analyze trends, identify cost-saving opportunities, and make informed choices. This data-driven approach minimizes the likelihood of errors due to suboptimal decisions.

In short, the adoption of EPADS represents a significant leap forward in the realm of procurement at NBP. The advantages of increased transparency, efficiency, cost savings, accessibility, and enhanced competition not only benefit the Bank but also contribute to a fair and competitive business environment.



NBP Records Pre-tax Profit of PKR 70.6 Bn, 46% up YoY 26.7% YTD Growth in Total Assets to achieve PKR 6 Trillion Milestone



The Board of Directors approved the results of the National Bank of Pakistan for the nine-month period ending September 30, 2023. In its meeting held on October 24, 2023. The strong financial performance of the Bank is a consequence of its continued efforts in serving the national agenda of extending financing to priority sectors as well as extending access to financial services to those segments of

and the Bank's tradition of serving the nation which has led to NBP being a Bank that is trusted by its stakeholders.

The Bank demonstrated an exceptional performance by reporting a profit before tax of PKR 70.6 Bn, depicting an impressive 46% increase YoY as compared to PKR 48.3 Bn for 9M'22. These results were driven by robust performance in revenue streams as well as an effective cost management. Despite a persistently challenging environment, the Bank's profit after tax doubled to PKR 38.2 Bn, reflecting a substantial increase of 99.1% over the PKR 19.2 Bn in the same period of the previous year. Consequently, Earnings per share closed at PKR 17.9, up from PKR 9.0 in 9M'22. This outstanding trading performance was a result of an efficient portfolio mix, mature risk profiling, effective risk management, and maintaining a stable funding pool that contributed to an improved and sustainable operating performance.



In an environment of rising interest rates, gross interest income recorded a YoY increase of 119.4% to close at PKR 728.7 Bn, a significant rise from PKR 332.2 Bn for the same period in 2022. Similarly, the Bank's cost of funds also increased by 141.7% YoY, closing at PKR 608.1 Bn. Consequently, net interest income closed at PKR 120.6 Bn, representing a YoY increase of 49.6%. Despite the challenging business environment and lackluster stock market performance for most of the review period, the Bank generated total non-fund income of PKR 24.7 Bn, slightly below the PKR 25.3 Bn of corresponding 9 month period of previous year.

the country's populace that lack facilities. The Bank's results are a balance of a focus on prudent financial management

While equity investments of the Bank generated dividend income of PKR 3.4 Bn (9M22: PKR 3.4 Bn), a 1.2% decrease YoY, Fee and commission income earned through branch banking operations stood at PKR 14.9 Bn, marking a 3.4% increase YoY.

Amid the high inflationary pressures and Rupee depreciation, the Bank's operating expenses for the nine-month period under review amounted to PKR 65.2 Bn, a 19.2% YoY increase compared to PKR 54.7 Bn for the same period last year. However, proactive cost management efforts, leading to an improved cost/income ratio from 51.7% in 9M'22 to 44.9% in 9M'23. The Bank is presently making significant investments in a major upgrade of its IT systems and infrastructure.

Adhering to a prudent risk-profiling strategy and keeping in view the prevailing economic conditions, the Bank has prudently maintained general loan loss reserves to buttress its balance sheet. Hence, net provision charge for the period amounted to PKR 9.2 Bn, higher by 229.5% or PKR 6.4 Bn compared to PKR 2.8 Bn for 9M'22. Specific and General provisions held against NPLs were at PKR 204.7 Bn (Dec'22: PKR 190.7 Bn) and PKR 24.3 Bn (Dec'22: PKR 17.3 Bn) respectively. Thus, specific provision coverage as of September 30, 2023, stood at 92.6%.

With a YTD growth of 26.7% in its assets base, the Bank achieved the PKR 6 trillion milestone in its balance sheet, with total assets reaching PKR 6.6 trillion from PKR 5.2 trillion at the end of 2022. This establishes NBP as the largest bank in Pakistan in terms of total assets. While investments (at cost) increased by 19.5% to reach PKR 4,192 Bn, gross advances recorded a 6.0% growth to reach PKR 1,524.4 Bn. The Bank maintains a robust funding and liquidity profile through a well-diversified funding portfolio. As of September 30, 2023, total deposits amounted to PKR 3,345.0 Bn, with CASA ratio at 78.9%, and Liquidity Coverage and Net Stable Funding remaining high at 200% and 255% respectively. Capital Adequacy Ratio further improved to 23.16% from 21.59% at the YE'22, reflecting the strong financial soundness of the Bank. The Bank holds the highest credit ratings of AAA / A1+ categories for both long term and short term, as reaffirmed by both PACRA and VIS Credit Rating Company in June 2023.

The Bank operates one of the largest branch networks with over 1,500 branches in Pakistan and is aggressively pursuing a significant organizational transformation program through IT upgrades, digital product enhancements, and initiatives to promote financial inclusion, with a particular focus on commercial and rural segments. Simultaneously with its business growth initiatives, the Bank has continued to make

progress in remediating legacy issues in the areas of international franchise, risk management, asset quality, operational effectiveness, and HR.

“The Bank demonstrated an exceptional performance by reporting a profit before tax of PKR 70.6 Bn, depicting an impressive 46% increase YoY as compared to PKR 48.3 Bn for 9M'22.”

With the delivery of commendable financial results, the management's strategic focus remains on enhancing its service quality levels, diversifying its outreach through digitalization, and expanding its range of products and services. As the Nation's bank, enhancing access to financial services for all remains a key goal of the Bank, a commitment since its establishment in 1949.





Financial Trends in Pakistan 2023 and 2024

Government of Pakistan and public at large are going through very tough economic and financial crises these days. All segments of the society have been badly affected with the situation. Salaried class particularly and business class generally have had a very bad impact on their incomes in terms of direct/indirect taxes, increased prices of food as well as of raw materials and overhead expenses. Unfortunately, this situation seems to persist in 2024 and even onwards too. Here, we try to explain the reasons/causes and compare the financial trends of country in 2023 and 2024 and how to cope with this state of affairs in short:

1. Due to the impacts of the floods, high inflation, high energy prices, import controls and fiscal tightening, the GDP growth is expected to be low at 2% in 2024.
2. Inflation rates mainly driven by higher energy and food prices are forecasted to be high at 15% in 2024.
3. Because of slow recovery of economic activity and population growth, per capita GDP growth is expected to be marginal at 1.4% in 2024.
4. The current account deficit is projected to narrow to 2.0% of GDP in 2023 but widen to 2.1% and 2.2% of GDP in 2024 & 2025 respectively as import controls ease and domestic demand picks up.
5. The lower middle income households are affected by the

slowing economic activity and rising prices.

As a result, poverty rate has increased to 39.4% in 2023 from 34.2% of fiscal year 2022, with 12.5 (M) more people falling into the trap due to poor economic conditions. About 95 (M) Pakistanis now live in poverty.

The International donors like WB & ADB recommend that Pakistan should implement sustained reforms to overcome the economic crises and lay the foundation for higher growth over the medium term.

Deeply concerned over the state of economy, the World Bank has also urged Pakistan to take urgent steps to tax its sacred cows—agriculture & real estate and cut wasteful expenditures in an effort to achieve economic stability through steep fiscal adjustment of over 7% of the size of the economy.

Other suggested reforms include maintaining sound macro-economic management, reducing untargeted energy subsidies and implementing trade and private sector reforms to improve competitiveness and productivity.

Muhammad Younus,
SVP/RE Credit/Hub Head, RPLG, Multan Hub.

Disclaimer

View, thoughts and opinion expressed in this article belong solely to the Author, and not necessarily of the Editor or NBP.

President at UnionPay International Regional Member Council Meeting, KSA

NBP President & CEO, Rehmat Ali Hasnie, attended the UnionPay International Regional Member Council Meeting in Riyadh, KSA. The meeting was also attended by delegates from across the financial sector from Middle East and Pakistan. During the Council Meeting, he also presented NBP vision for e-commerce and online payments.



Celebrating Exceptional Performance of Far-Flung NBP Branches in Pakistan

This article highlights the incredible efforts and performance of our branches located in remote areas across Pakistan. Their dedication and hard work have not only met but exceeded our expectations. Despite the challenges posed by geographical distances and unique market conditions, NBP teams in these far-flung branches have demonstrated exemplary commitment to excellence.

Their exceptional performance is a testament to the values of teamwork, resilience, and dedication that define our Bank culture. This success not only reflects positively on the respective branches but also contributes significantly to the overall success of NBP. As we celebrate these accomplishments, let us extend our heartfelt appreciation to each team member who has played a crucial role in this success

Adda Kassowala

The branch is situated on Pasrur Road at a distance of around 50 k.m. from regional office. The branch comprises of three staff members including Tariq Javed (BM), Muhammad Waqas Harl (BOM) & Muhammad Ajmal (HC) who are very much committed to their assignments and are devotedly contributing towards achievement of branch’s assigned targets. Since the inception of MPI model, the branch has steadily improved its score day by day. Although the branch is situated at a far flung small village but the branch staff has maintained branch’s upkeep and are facilitating the local residents up to their expectations which is very much evident from it’s MPI scores tabulated below.

Year	Assets	Liabilities	Total
Sep-23	72.36	81.63	153.99
Dec-22	43.75	64.11	107.86
Dec-21			83.85

Currently the branch is 30th overall, 15th in Category-III and 1st in region.



Chirala Branch

(1593) Category-3 (Two Men) Branch of Rawalakot Region located in mountainous far-flung area of District Bagh. Around 45 kilometers away from DHQ Bagh with scattered population and with very limited and poor resources i.e. poor communication and road infrastructure. In September 2023 Chirala Branch MPI score is 153.07 and ranked 31st Position Pan Pakistan.

NBP Leepa Branch

It is historic branch established in the year 1987 located on active LOC in Jehlum Valley 10000 feet above sea level. The branch has its historical significance due to its geographical locality & tourist attraction as the valley was unexplored due to limited access to the area.

NBP has been serving in the area not only to the Armed Forces but also the adjacent villages comprising of the population of about 50,000. The branch is serving the masses despite the weather adversities & cross border hostilities as there is very limited access to the branch during winter season due to heavy snowfall. NBP Leepa Branch has been reconstructed/Renovated with state of the art infrastructure provided.



ATM was also installed in the Branch in 2023 providing the 24/07 Banking facilities to the residents of the locality in addition to the armed Forces units deployed & tourists visiting the Area.



Awanabad Branch

Category-3 (Three Men) Branch of Rawalakot region Located in mountainous far-flung area of District Sudhnoti only Bank branch operating in the area.

it's 15 kilometers away from Trakhel Branch with scattered population and with very limited and poor resources i.e. Poor communication and road infrastructure. In September 2023, Awanabad Branch MPI score is 141.47 and ranked 67th Position Pan Pakistan.



Jabbar Bani Minhasan

Branch Category-1 (Two Men) Branch of Rawalakot region is located in mountainous far-flung area of District Bagh in foot hills GANGA CHOOTI.

20 kilometers from DHQ Bagh with scattered population and with very limited and poor resources i.e. poor communication and road infrastructure. In September 2023 Jabbar Bani Branch MPI score is 140.40 and Ranked 76th Position Pan Pakistan.



Azad Pattan

Branch Category-1 (Two Men) Branch of Rawalakot region it's located in mountainous far-flung area of District Sudhnoti on bank of River Jhelum. 24 kilometers from DHQ Sudhnoti with very scattered population and with very limited and poor communication. In September 2023, Azad Pattan Branch MPI score is 138.14 and ranked 97th Position Pan Pakistan.



NBP GB Scouts Branch

NBP GB Scouts Branch was launched as project Branch for Gilgit-Baltistan Scouts Headquarters as such the Branch is catering to Banking services to GB Scouts HQ Officers/Personnel and command. GB Scouts is armed services force catering security issues across Gilgit-Baltistan.

The total clientele of Branch is around 3300 and Branch Management team is working day & night to enhance clientele & boost business. The Branch has improved MPIs 2023 position persistently and scored standing 2nd in GB Region, Gilgit.



NBP GB Alamdar Branch

NBP Alamdar Branch, Skardu was launched in 2015 to cater Banking services of fastly growing & expanding city Skardu of Baltistan area. The Branch has served general masses of Skardu city by providing lending & online banking services including ATM facilities.

The total clientele of Branch is around 4200 and Branch Management team is working day & night to enhance clientele & boost business.

The Branch increased Branch MPIs score to 105.55 standing 3rd position in GB Region, Gilgit. The Branch business position is standing third top Branch of GB Region during 3rd Quarter ended 30.09.2023.

Islamkot Branch, Mirpurkhas Region

Islamkot Branch is located in the Islamkot Town District Mithi. Islamkot is Tehsil Headquarter Town of Mithi District approximately 160 KM away from Mirpurkhas. This town got prominence due to Thar Coal Project. Currently, Thar Energy Ltd is a 330 MW Coal Fired Power Project based on Thar Coal Islamkot and a part of CPEC. Branch is situated in main Islamkot City, the population predominantly consists of low income and small agricultural landowner's/ farmers majority depending on seasonal/Monsoon rains.



The team strives to serve the area with full dedication and passion with utmost care in the area resultantly the people of the area are having much faith and confidence in NBP which reflects in our books and most of the business is captured by our Bank. The branch is listed among Top 100 performing branches country-wide, as it achieved 47h ranking in Pan Pakistan in Half Yearly June – 2023 MPIS results. In September – 2023 at 3rd Quarter end results branch achieved 55th ranking Pan Pakistan. The branch team is committed and striving to grow bank's business and hopeful to achieve historic ranking in year-end 2023.



NBP Bherowal Branch

NBP Bherowal Branch (2310) of Regional Office Gujrat is situated in remote, Non-Bank area in Tehsil Phalia of District Mandi Bahuddin.

The branch faces many challenges due to its location. The biggest among these is connectivity issue as there are no telephonic lines available in the area and wireless connection is unstable due to signal weakness in the area. Potential market of the branch are villages, which are

scattered over vast area having poor road network. The Branch has three-member team of BM, BOM and Cashier.

But despite these challenges, the Branch has over achieved its targets and has exceeded in growth targets in most of MPIS. For the month of September MPIS, Bherowal Branch stood 1st in the Gujrat Region with 137.03 Marks.



The Branch has achieved growth of 135% in Absolute Deposit and 239% in Current Account Deposit as on 30.09.2023. The Branch is serving to the agriculture sector, which is priority sector for lending due to its economic significance for the country. Although the Branch has no AFO, but the Branch team has shown exceptional growth in Agriculture Finance. In line with the directions of SBP and the targets assigned by the Bank, the Branch has achieved its Agriculture Portfolio Growth Target by 251% as on 30.09.2023. The Branch is serving to more than 400 Borrowers of Agriculture in Development and Production requirements of the sector. The Branch is also managing excellent recovery record, as there is no NPL in Agriculture Finance of the Branch. Keeping in view remoteness of the area, dilapidated road network, scattered borrowers over a vast area and the fact that Branch has no AFO at its disposal, such disbursement and recovery is a tremendous achievement.

The presence of NBP Branch in the area has tremendously contributed toward financial inclusion and it has served exceptionally for Banking to Unbanked and underserved populace of the area. The Branch team has exceeded the expectations in serving the customers and increasing the business of the Bank despite being located in unattractive and remote area.



President inaugurates



AIBG's newly renovated Head Quarters on the 10th Floor, Head Office

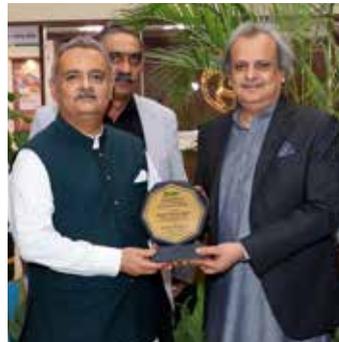
AIBG & LCMG inaugurated the newly renovated AIBG Head Quarters on the 10th Floor, Head Office, Karachi.

This project signifies NBP's commitment to provide a vibrant and inspiring work environment for associated employees. Rehmat Ali Hasnie, President NBP joined both the teams for a ribbon-cutting ceremony, followed by a guided tour showcasing modern design, upgraded facilities, and enhanced collaborative spaces.

This renovation reflects dedication to fostering innovation, productivity, and a positive work culture at NBP.



President Inaugurated the Newly Renovated Main Branch Karachi



NBP President inaugurated the newly renovated Main Branch, Karachi. This event marks a significant milestone in NBP's commitment to providing an enhanced banking experience to our valued customers. President & CEO, Rehmat Ali Hasnie, graced the occasion with his presence, underscoring the importance of this renovation in aligning with the bank's vision for excellence and customer satisfaction. The renovation has been a significant project aimed at enhancing not only the aesthetics but also the functionality of the Main Branch.





Leads International Sign Language Day Celebrations Across the Nation

National Bank of Pakistan (NBP) marked the International Day of Sign Languages in Pakistan for the year 2023 with a celebration. The noteworthy event, held at NBP's Head Office, exemplified the Bank's unwavering commitment to nurturing diversity, equity, and inclusion. Mr. Rehmat Ali Hasnie, President of NBP, delivered an inspiring speech that emphasized NBP's unique distinction as the pioneering Bank in Pakistan to kickstart this year's International Sign Language Day festivities.



During his address, Mr. Rehmat Ali Hasnie provided insights from his recent visit to the Institute for Persons with Disability, where he engaged with differently-abled students and gained valuable knowledge about the Center of Excellence for Financial Inclusion (CEFI). He commended the remarkable efforts of Connecthear in ensuring communication accessibility for all and acknowledged their invaluable partnership with NBP.

Connecthear, a pioneering organization dedicated to promoting accessibility and inclusion for the deaf community, collaborated with NBP for this significant occasion. The partnership between NBP and Connecthear is firmly rooted in their shared mission of making communication accessible to all and nurturing inclusivity.

The International Day of Sign Language, celebrated worldwide, is designed to advocate for and safeguard the linguistic identity and cultural diversity of hearing-impaired individuals and sign language users. NBP's proactive involvement in these celebrations underscores the Bank's steadfast dedication to building bridges towards a more inclusive future.

The Human Resource Management Group is at the forefront of these initiatives, actively working to embed inclusive practices not only within the workplace but also in broader

society. The Bank's efforts encompass the establishment of a dedicated Persons with Disabilities (PWD) Task Force, the implementation of a specialized internship program, and active involvement in various sponsorships and corporate social responsibility (CS) activities in this domain.

This celebration firmly establishes NBP as a leading proponent of diversity and inclusion within the corporate sector. The Bank extended the International Day of Sign Language celebrations to Lahore Staff College and Islamabad Staff College in collaboration with Connecthear.



Additionally, Mr. Mirza M. Asim Baig, Group Head HRMG spearheaded a special engagement session with persons with disabilities (PWDs).

Furthermore, NBP provided an online platform for all its employees to join and participate in celebrating the International Day of Sign Language. This initiative not only allowed employees to partake in the celebration but also encouraged them to understand and appreciate the significance of diversity and inclusion in our society.



Persons with Disabilities Engagement Session



National Bank of Pakistan (NBP) conducted engagement sessions across its major locations, including Karachi (Head Office & Staff Colleges) Lahore and, Islamabad, specifically aimed at engaging Persons with Disabilities (PWDs). The primary objective of these sessions was to gather insights into the experiences, challenges, retention factor and career aspirations of PWDs while serving at NBP. These sessions were attended by Senior Leadership of Human Resource Management Group (HRMG).



Throughout these sessions, persons with disabilities (PWDs) expressed their gratitude for the exceptional support received from their line managers, attributing it to a positive impact on their work performance. They emphasized how this encouragement not only boosted their productivity but also significantly contributed to fostering an inclusive work environment within the bank.

Moreover, PWDs across various stations extended their appreciation to the NBP management for their direct engagement and interaction. They particularly acknowledging the proactive efforts of the senior HR management's in meeting them personally and addressing their concerns. They passionately advocated for the continuation of such interactions on a regular basis,

underscoring the importance of understanding their experiences, challenges, and progress. This ongoing dialogue would facilitate a deeper understanding of their identified problems and allow for collaborative solutions.

These sessions conducted by NBP with PWDs highlighted the importance of fostering an inclusive and accommodating work environment. NBP has reaffirmed its commitment to addressing the concerns raised by PWDs and implementing necessary changes to ensure their career progression and overall satisfaction within the organization. This initiative signifies the bank's dedication to fostering an environment where every individual, regardless of ability feels valued and supported in their professional journey.



Learning & Development Division
Human Resource Management Group

SPECIALIZED TRAINING PROGRAMS



Multipliers: How the Best Leaders Ignite Everyone's Intelligence by Franklin Covey

L&D facilitated a highly interactive session, "Multipliers: How the Best Leaders Ignite Everyone's Intelligence" which was conducted by world renowned leadership consultancy Franklin Covey at Staff College Lahore in November 2023. Multipliers help leaders stop accidentally diminishing the very people they need to build up. The best leaders aren't just geniuses, they are genius makers. People who work with Multipliers give more—more discretionary effort, more mental and physical energy, and more of the bold ideas critical for long-term success. Multipliers don't get more with less; they get more by using more. It was attended by 21 Senior Executives mostly RMT Members from various regions.



Interactive Training Session for Compliance & Trade Related Issues

L&D facilitated GOPSA Division, CIBG and Compliance Group in conducting an interactive training session focused on educating GoP & Specialized Agencies sensitive/classified



clients regarding compliance requirements & checks to manage and execute sensitive GoP trade transactions and other related issues/concerns at Staff College Islamabad in November 2023. Personnel from various government entities and special agencies attended this session.

Business Continuity Management Framework & Plan

Operations Group in collaboration with L&DD, organized Train the Trainer Program on Business Continuity Management Framework & Plan for BCP Coordinators of regions and groups at Staff Colleges. 103 BCP Coordinators/Master Trainers attended this program. 638 participants are trained by these master trainers till November 2023.



Effective Industrial Relations & Managing Collective Bargain Agreement

L&D arranged 1-Day specialized training program on Effective IR & Managing CBA which was conducted by an external service provider 19 Executives and Officers from HRMG in November 2023.

Collection & Recovery - Tools & Techniques

Special Assets Management Group in collaboration with L&DD, successfully organized specialized training program, titled "Collection & Recoveries - Tools and Techniques" at JNMDC, Karachi and Staff College, Lahore respectively. This program featured Case studies for experiential learning. 70 executives and officers from SAMG attended this program.



PPRA Rules

L&D arranged 1-Day specialized training program on "PPRA Rules 2021" in October 2022 at JNMDC which was conducted by external resource person for officials from LCMG, A&IG, SBoD, RMG, ITG, DBG, FCG and Compliance Group.

Basic Concepts of Islamic Banking

L&D arranged a 1-Day specialized online session on Fundamentals of Islamic Banking for CFO, one down and two downs in November 2023. 10 senior executives attended this program which was conducted by AIBG team.

Specialized Training on Disciplinary Process

EDW-HRMG in collaboration with L&DD, successfully conducted specialized orientation session on Disciplinary Process at Staff College, Islamabad where following modules

were covered:



- Orientation of complete disciplinary process considering EDP & SSR
- Aid officials associated with disciplinary process including Investigators, Enquiry Officers, Bank Complainants and dealing officials handling the process at Regional Offices.
- Make disciplinary process expeditious and judicious at every level

Thirty five executives and officers including staff from HRMG, OPG and RBG attended this program.

Effective Branch Supervisors Training

5-Day specialized training program, "Effective Branch Supervisor" is rolled out for Branch Operations Managers (BOMs) as per business requirement. 50 classroom sessions have been conducted and 875 BOMs trained.

Induction Programs

Induction Program for General Banking Officers (GBOs)

7 Days Induction Program for newly hired batch of General Banking Officers for Rawalakot and Gwadar Regions was executed at Staff Colleges Islamabad and Karachi respectively in November 2023. 18 GBOs attended the subject program. Following modules were taught in the induction program:

Session on Financial Inclusion of PWDs

Persons with disabilities are defined in the Convention on the Rights of Persons with Disabilities refers exclusively to persons with long-term impairments also titled as "Special People" or "Differently Abled People". NBP strives to be an employer of choice, and here we treat our special staff with special care and attention.

Awareness session about PWDs i.e., "Financial Inclusion of Persons with Disabilities" based on SBP guidelines is conducted for branch staff to make them aware about the ways to interact and accommodate PWDs providing them with special assistance and due care. 294 sessions are conducted with 1844 participants from branches/regions till November 2023.

PINKtober

L&D held PINKtober Awareness Sessions across staff colleges in the month of October to show its solidarity towards women affected by breast cancer. In addition to acknowledging hardships faced by the affected, this session was also about educating women in taking appropriate preventive measures and making better health choices in their lives.



Gender Sensitization Training Session

Gender Sensitization awareness training sessions titled "Gender Sensitization at the Workplace" are being held in line with the diversity initiative to reduce the barriers caused due to discrimination and gender bias. Moreover, gender sensitivity fosters healthy performance oriented culture and gives representation and sense of inclusion to everyone at the workplace. Around 7460 staff members (both male & female) have received this training till November 2023.

Diversity Initiatives

L&D has played a critical role in establishing a culture of diversity and inclusion at NBP. The interventions listed below are being used to eliminate gender disparities and discrimination against differently abled employees.

International Day of Sign Language - Awareness Session

L&D facilitated awareness sessions initiated by OE Team on "International Day of Sign Language" in Staff College Lahore and Islamabad, where 78 staff members received awareness session on basic understanding of sign language and etiquettes of dealing with PWDs. These sessions were conducted by ConnectHear. Also, an employee engagement session was held for PWDs at JNMDC, Karachi which was chaired by GH-HRMG (A) to discuss challenges faced by PWDs and ways to mitigate them.



National Financial Literacy Program – II Update (FY'22 – FY'23)

After the completion of 5 years of NFLP, SBP launch 2nd phase of financial literacy as NFLP-II. L&D played a very crucial role in mobilizing the Regional Focal Persons and Field Trainers through effective coordination and completed the targets assigned by the regulator within the fiscal year 2022 – 23. This year SBP added the requirement of Street Theaters and assigned their targets separately. Targets were achieved successfully.

In addition to that NBP executed various NFLP promotional activities including dedicated space on bank's website, social media awareness, brochures & flyers, caller tune & webinars.

NBP ATM Performance Overview-2023



The Average uptime of NBP ATMs has been recorded as 94.59% for the year 2023 (which was 94.18% in the year 2022).

This sustainable performance and gradually increase in ATM Uptime was possible because of the concerted efforts of all the relevant stakeholders including Regions/ATM Branches, ATM Monitoring Wing (as a focal office of managing this domain at Head Office) and ITG (ADC & Infra Teams).

It is also to be noted that we have to face various infrastructural challenges throughout the year like electricity load shedding, law & order situation and heavy rain at various parts of the country specially at rural /remote/Northern areas that also badly impact our ATM uptime.

Besides all above mentioned concerns, we are quite successful in managing ATM uptime up to the appreciable range.

SBP has also appreciated our dedicated efforts during Eid-ul-Azha holidays-2023 when we cross ATM uptime around 98.10%.

Following are the Top performing regions of the Year – 2023:

- Multan (Top Performer, 2nd Position last Year)
- Bahawalpur (Continuously maintaining good performance, 1st Position last year)
- Jhang (Continuously maintaining good performance, 3rd Position last year)

NBP improve a lot as compare to earlier years but we have to do some more concrete efforts to maintain maximum ATM Uptime in a sustainable manner.

Following are the summary of ATM Performance Statistics-2023:

GRAPHICAL VIEW OF LAST 4 YEARS COMPARISON OF ATMS WITHDRAWALS



TOP 10 HIGH PERFORMING REGIONS IN TERMS OF UPTIME FOR THE YEAR 2023

Position	Region Name	# ATMs	Uptime	# Tranx	Tranx Amount
1	Multan	34	98.24%	1,483,097	19,109,373,900
2	Bahawalpur	43	98.07%	1,475,707	17,843,928,500
3	Jhang	16	97.59%	731,889	11,187,639,000
4	Vehari	20	97.42%	905,124	10,172,041,900
5	Mardan	41	97.32%	1,654,770	25,943,741,000
6	Islamabad	59	97.16%	2,525,152	48,346,310,500
7	Lahore Central	34	97.14%	1,216,820	16,169,977,500
8	Swat	24	96.91%	908,400	13,512,548,000
9	Peshawar	50	96.58%	2,436,732	32,720,700,900
10	Muzaffarabad	19	96.55%	1,021,876	14,607,394,000

NBP ATMS PERFORMANCE HIGHLIGHT 2023

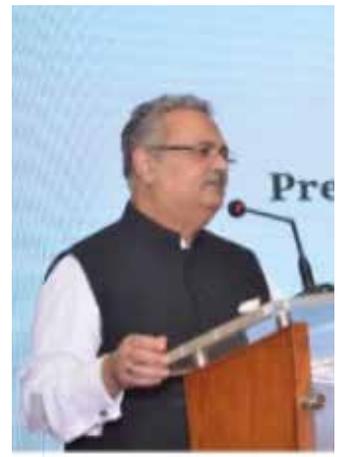
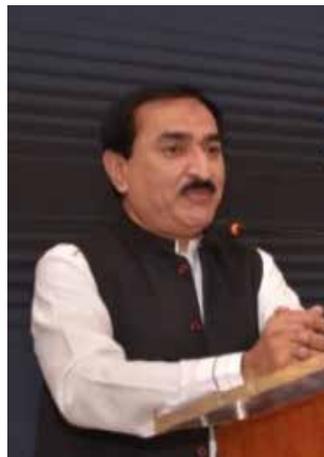


Award Distribution Ceremony NBP-Bancassurance Sales Convention -2022



The Bancassurance Annual Sales Convention 2022 took place in November 2023 which was a 2-day event & was organized at the Movenpick Hotel, Karachi. The convention was held to recognize & reward the top performers for Bancassurance amongst RBG Branches, Regions and Clusters in 2022 as well as to appreciate the support functions at Head Office and our Insurance Partners contribution in growing the Bancassurance Business.

The event was hosted by:

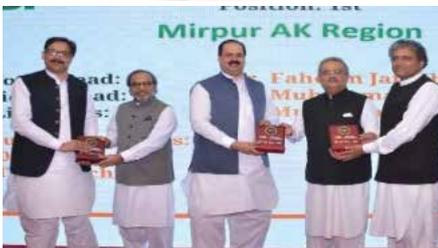


Group Chief – Retail Banking Group Tauqeer Mazhar Group Head – PM&SG Zahir Khurshid Divisional Head – Wealth Management Ahmad Adeel Ibrahim Wing Head- Bancassurance Adnan Shaikh and the Bancassurance Team members. The President of NBP Rehmat Ali Hasnie was the chief guest who gave a warm welcome on the event and hosts thanked him as his presence made the event more vibrant.

Award Distribution Ceremony (1st Day of Convention)

The first day of convention was dedicated to the award distribution ceremony. Adnan Ahmad hosted the event and welcomed the audience. The proceedings began with Tilawat e Quran Pak and was followed by the National Anthem of Pakistan.

The Group Head, PM&SG, Zahir Khurshid, then briefed the audience on the overall performance of the Banca Business and enlightened everyone on how team has worked to improve the controls in accordance with regulatory guidelines.





Overview of Business Performance 2022

In 2022, the RBG Bancassurance Business posted strong growth despite economic uncertainty. The Bancassurance booked 10, 820 policies worth Rs. 848 Million of Premium. This was a growth of 15% in fresh Banca Business premium and 23% in number of policies as compared to 2021. EFU remained the major share holder followed by Jubilee Life Ins, SLIC & Adamjee Life.

The Group Chief – Tauqeer Mazhar, Retail Banking Group then come on stage and provided his guidance on Opportunities and Challenges for business growth as well as Road Map for growth in third party business, Bancassurance. The award ceremony called all the support Staff from Service, Compliance, Operations, Product Team and our Insurance Partners and shields were distributed by Group Chief – RBG & Group Head.

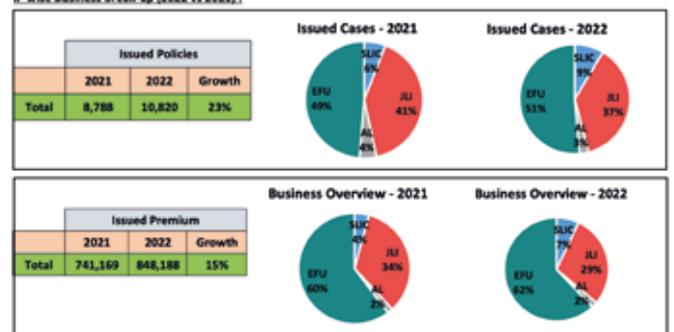
Top performing branches of category 1 to 5. Total 51 branches were given the awards.

The honorable President Rehmat Ali Hasnie was then requested to distribute the awards among the following categories:

- Top performing female Branch Manager.
- Top performing regions.
- Top performing Clusters.
- Top Performing Insurance Partner: EFU

The President was addressed the audience and shared his vision on the way forward for NBP and his thoughts to take the bank to touch new heights in coming years.

IP wise Business Break-up (2022 vs 2021):



Top Performing Clusters in Bancassurance Business -2022:

Cluster Name	Name of Cluster Head/General Manager
Northern Punjab	Dilbar Hussain Khan
North	Syed Asad Kakakheh
Southern Punjab	Imran Gul

Fun Activity & Spot Prizes:

During the event engagement activities were also conducted with the audience in which participants won the exciting gift vouchers on the spot. The audience were rejuvenated with participation & recreational activities conducted during the event. Senior management of the bank mingled with participants for photo session during the dinner break and the evening came to an end with live musical performance by the popular singer Naeem Abbas Rofi who showed his best performance and engaged the audience to celebrate their success.



Day 2 Activity:

The second day of the Convention was a day of celebration and recreation where all participants of NBP started the day by visiting Mazar-e-Quaid to pay tribute to the Father of the Nation. The group then carried on with their trip to the scenic Turtle beach, Karachi where they had a good time enjoying activities such as Camel/Horse ride, Speed Boat riding and swimming. The food lovers also enjoyed the local cuisine of special Street Food with delicious local flavors (Khappa) of Karachi.

The event was concluded with a dinner and musical evening at Chaupal Restaurant, Sea View, Karachi.

The participants showed a lot of enthusiasm and the event was highly motivating for the entire staff of NBP Bancassurance Team who pledged to close the Year-2023 with greater success and higher achievement along with a desire to be one of the top performing Banks in the industry in Bancassurance business.

As we celebrated the success of this biggest achievement, it is crucial to recognize the vital support of our superiors as their guidance was the key to this achievement.

The team appreciated Tauqeer Mazhar (SEVP/Group Chief-RBG) for his strategic vision, Mr. Zahir Khurshid (EVP/Group Head, Products & Market Segmentation-RBG NBP) for providing direction, Ahmad Adeel Ibrahim (SVP/Divisional Head Wealth Management & Affluent Segment-RBG NBP) for leadership & supervision & Adnan Ahmed (AVP/Wing Head, Bancassurance) with their team to organize the event and make it memorable. Without their support this achievement would not have been possible. The commitment is to arrange more happening and exciting event in the future.



NBP Stands for

BREAST CANCER

Awareness 2023

National Bank of Pakistan hosted a special Pinktober event at its head office in the month of October, reaffirming its commitment to inclusivity and equality.



NBP recognized the importance of breast cancer awareness and stood firmly with those affected by this disease. The event was graced by NBP President & CEO, Mr. Rehmat Ali Hasnie, CEO & founder of Pink Ribbon Omer Aftab, breast cancer survivor & founder member of Pink Ribbon Mariam Malik, and senior executives of the bank highlighted the need to have conversations within families to fight against this disease.

Together, they discussed the critical role organizations like Pink Ribbon played in raising awareness and promoting early detection. President expressed the bank's commitment to the cause, stating, "Breast cancer affects countless lives, and NBP is proud to support initiatives that promote awareness and early detection. As a bank, we are committed to playing a positive role in the betterment of our employees and all lives standing in solidarity with survivors and those fighting this battle."

During a compelling panel discussion, Aftab shed light on the challenges faced by Pink Ribbon and the importance of early detection. He also highlighted the numerous programs initiated by Pink Ribbon to support those affected by breast cancer.



NBP also extended its efforts by offering an online platform where Dr. Amna Iqbal, a guest speaker from Shaukat Khanum, engaged all employees, encouraging active participation in spreading awareness about breast cancer. This initiative reaffirms NBP's dedication to supporting vital causes and ensuring the well-being of its workforce and the broader society.

In a heartwarming conclusion to the evening, the NBP's head office was illuminated in pink, symbolizing the bank's unwavering dedication to breast cancer awareness. The event served as a poignant reminder of the bank's commitment to equality and inclusivity.



First Labor Camp Event at Fakhruddin Muhaisnah Camp Dubai-UAE

National Bank of Pakistan in collaboration with Al-Fardan Exchange UAE conducted a labor camp event at Fakhruddin Muhaisnah Camp, Dubai-UAE on 2nd March, 2024. The purpose of this marketing activity was to create NBP brand awareness among the Pakistani diaspora. During this activity, Group Chief-IFRG emphasized the importance of sending remittances through legal channel preferably through NBP. Moreover, several co-branded gifts were distributed among the remitters. The event was attended by Riaz Hussain, GC-IFRG, Mudassir Inamullah, Divisional Head-SMD-LCMG and M. Yousuf Siddiqui, Wing Head-R&NRPD-IFRG along with Al-Fardan team.



Group Chief/IFRG attends Trojan Camp Al-Reef Abu Dhabi

NBP in collaboration with Instant UAE conducted a labor camp event at Trojan Camp Al-Reef, Abu Dhabi, UAE on 3rd March, 2024. The purpose of this marketing activity was to create NBP brand awareness among the Pakistani diaspora. During this activity, Group Chief-IFRG emphasized the importance of sending remittances through legal channel preferably through NBP. Moreover, several co-branded gifts were distributed among the remitters. The event was attended by Riaz Hussain, GC-IFRG, Mudassir Inamullah, Divisional Head, SMD, LCMG and M. Yousuf Siddiqui, Wing Head-R&NRPD-IFRG along with Instant Cash team.



NBP Honored as a Compliant Taxpayer by Government of Pakistan

Being acknowledged as a "Compliant Taxpayer" reflects steadfast commitment of Taxation Wing of FCG towards the corporate responsibility and Nation's Prosperity that has a significant role in driving economic growth in Pakistan. Let's continue to uphold our commitment to excellence in all that we do.



The 75th Annual General Meeting of NBP

was held on 28th March, 2024 at Karachi through Zoom



Pilot Launch of NBP Roshan Ghar-Solar Finance

NBP Roshan Ghar - Solar Finance pilot launch recently took place in Southern Punjab/Multan Region. Imran Gul, General Manager and Zamin Raza Syed, Regional Head, led a highly prolific product overview session with existing customers on Bank's flagship product, NBP Roshan Ghar Solar Finance. During this session, Regional Head provided valuable insights of the product and demonstrated its compatibility with the offerings of other banks in the market. The session essentially marked the official kick-off in respective region, and it was truly inspiring to witness the level of teamwork and collaboration exhibited by the entire regional team

under the exemplary leadership of Multan GM. Multan Region is optimistic about the outcome of this initiative, and anticipates disbursement till December 2023.

The positive feedback received from customers during the session has bolstered team's confidence in the product and ability to deliver exceptional service. The Region will continue to share updates as it moves forward with this pilot launch and continue to drive the region towards even greater success.



Zarai Mela was organized by NBP Sargodha Region

NBP Sargodha Region organized a Zarai Mela at Chak 29 S.B. Sargodha. Commissioner Sargodha, M. Ajmal Bhatti, Chief Manager SBP Faisalabad, Waqas Kashif Bajwa, 26 Chairmen Union Councils, District Nazims, and more than 300 farmers attended the Mela. Agri-Extension dept. FFC, ENGRO, Millat Tractors, Holland Tractors, Fisheries, Poultry, Sarsabz, Seed & fertilizer dealers set up their stalls at the event.

Account Opening, biometric, Credit Officers, AFOs were present at more than 10 counters established for mass communication. This initiative was for mass public contact & taking the service to the doorsteps of farmers and to create a good will with an ultimate target for business growth & cross sell. Farmers spoke on the occasion & freely interacted with NBP team. Commissioner Sargodha & Chief Manager SBP greatly appreciated NBP's initiative.



Consistent hard work leads to Success

An official lunch was hosted by Mian Asif Zia, Group Head/National Sales Manager, Retail Sales, RBG, for Relationship Managers of Central Punjab in recognition of their consistent performance and securing 2nd position.



Effective Audit Methodologies Specialized Training Program

An interactive in-house training was held for Executives from Audit & Inspection Group, which is aimed at ensuring that our internal audit controls align with the ever-evolving dynamics of our Bank. The training highlights on essential aspects of latest audit methodologies, providing with tools and knowledge needed to navigate the ever-changing landscape of internal audit control.



Setting Records and Leading the Way

Chak No. 232 JB Branch, Jhang, achieved the highest MPI score of 188.82 in 2023, showcasing NBP's commitment to excellence. Additionally, the Branch topped Agriculture Gold Loan and Demand Finance Gold Loan portfolios with 1300 cases, amounting to Rs. 320 (M). Congratulations to RBG team for outstanding achievements.



NBP Extending After Sales Support to Enhance the Digital Products Experience

Sohail Malik, Group Head (A), Digital Banking and Mahmood Akhtar Nadeem, Group Head, Branch Operations, met Kahlid Mehmood Shaikh, CEO, Sindh People's Housing for Flood Affectees to discuss smooth execution of funds for flood affectees.



NBP had the privilege of hosting Ex-Cricketer Saeed Anwar at NBP's 5th Leadership Forum



NBP conducts Pre-Departure Briefing Sessions at the Protectorate of Emigrants in Malakand



In accordance with the guidelines established by the State Bank of Pakistan and the Pakistan Remittance Initiative (PRI), and in partnership with the Protectorate of Emigrants, NBP conducted Pre-Departure Briefing Sessions at the Protectorate of Emigrants in Malakand. During these sessions, NBP team shared information with potential emigrants about the

importance of sending their hard-earned money to their families in Pakistan through legal financial channels. Additionally, the team emphasized the negative consequences associated with unlawful remittance methods like hawala-hundi.

NBP Sheikhpura Region in collaboration with SBP Lahore organized a Kissan Mela at Tehsil Shahkot District Nankana Sahib



NBP Aitemaad, Distributed CASA Competition Cash Awards

Gulbahar Khan, EVP/GM North, Islamabad &



Saima Rahim, SVP/ Regional Head, NBP Aitemaad, distributed CASA Competition Cash Awards for Islamic Banking Windows (IBW) to Umeed Ayaz Mehmood, SVP/Regional Head, Asia Aslam, SVP/RE Liabilities, Anjum Naseer, SVP/ RM Operations and Branch Manager, Main Branch Islamabad & his team.



CASA Winners of Punjab South

Ahsan Aslam Bhutta, EVP/Divisional Head, Retail & Branch Banking, NBP Aitemaad Islamic Banking Group visited AIB Punjab South, Multan Region, to distribute prizes among CASA winners of AIB Branches.



CASA Winners of AIB FEDC Islamabad & Peshawar

Saima Rahim, Regional Head, FEDC Region and Zia Ahmed, Regional Head, KPK Region, along with Sadaf Bano, Wing Head, Retail Sales, Head Office, Karachi, NBP Aitemaad Islamic Banking Group, distributed cash prizes to CASA Winners of AIBG KPK and FEDC Region Branches.



CASA Winners of Islamabad

Ahsan Aslam Bhutta, EVP/Divisional Head, Retail & Branch Banking, Aitemaad Islamic Banking Group, visited AIB FEDC Islamabad Region to distribute prizes among CASA winners of AIB Branches.



CASA Winners of Punjab Central Lahore

Ahsan Aslam Bhutta, EVP/Divisional Head, Retail & Branch Banking, NBP Aitemaad Islamic Banking Group, along with Mr. Rehman Nazir, Regional Head, Punjab Central and other members of Regional Management team, distributed prizes among CASA winners of AIB Branches.



NBP & NJHPC Signs Employee Banking Agreement

National Bank of Pakistan (NBP) and Neelum Jhelum Hydro Power Company (NJHPC) have signed an agreement for "Employee Banking". Under the aforementioned arrangement, NBP will facilitate employees of NJHPC to meet their financial needs through provision of its wide range of assets and liabilities products under concessional rates and preferred service mode. The agreement was signed by Faisal Ahmed (SEVP / Group Head - Consumer Assets, NBP) and Saqlain Manzoor (Chief Financial Officer - NJHPC). Other senior executives from NBP and NJHPC also witnessed the signing ceremony. Speaking on the occasion, Faisal Ahmed congratulated and lauded the efforts of the NBP team, especially Institutional Sales Division (CAG, RBG - HO), RH - Muzaffarabad (Naheed Yousaf) and RE Liabilities & Wealth Management - Muzaffarabad (Abdul Wajid Abbasi) in materializing the arrangement. He informed that the said arrangement involves a number of free services for our liability products as well as concessions for the loan products for the employees of NJHPC. He encouraged other smaller regions of the NBP to market and provide opportunities to similar institutions operating in their respective regions.



NBP & AWC Signs Employee Banking Agreement

National Bank of Pakistan (NBP) and Air Weapons Complex (AWC) have signed an agreement for "Employee Banking". Under the aforementioned arrangement, NBP will facilitate employees of AWC to meet their financial needs through provision of its wide range of assets and liabilities products under concessional rates and preferred service mode. The agreement was signed by Faisal Ahmed (SEVP/Group Head – Consumer Assets, NBP) and Muhammad Waseem (General Manager, Finance – AWC). Other senior executives from NBP and AWC also witnessed the signing ceremony. Speaking on the occasion, Faisal congratulated and lauded the efforts of the NBP team, especially Institutional Sales Division (CAG, RBG – HO), Group Head Branch Operations, RH – Rawalpindi (Zahida Hameed), RE Assets – Rawalpindi (Saba Amjad) and Branch Manager – Wah Cantt (Khurram Sana) in materializing the arrangement. He termed the arrangement as another step towards fostering the relationship between the two institutions. He urged the AWC management to create

awareness amongst its employees to take maximum benefit from this arrangement.



NBP & Must Signs Employee Banking Agreement

National Bank of Pakistan (NBP) and Mirpur University of Science & Technology (MUST) have signed an agreement for "Employee Banking".

Under the aforementioned arrangement, NBP will facilitate employees of MUST to meet their financial needs through provision of its wide range of assets and liabilities products under concessional rates and preferred service mode. The agreement was signed by Faisal Ahmed (SEVP/Group Head – Consumer Assets, NBP) and Brig. (R) Prof. Dr. Younus Javed SI (M) (Vice Chancellor – MUST). Other senior executives from NBP and MUST also witnessed the signing ceremony. Speaking on the occasion, Faisal congratulated and lauded the efforts of the NBP team, especially, RH – Mirpur (Faheem Jan) and RE Assets - Mirpur (Zeeshan Akhtar Gilani) and Institutional Sales Division (CAG, RBG – HO) in materializing the arrangement.

He termed the arrangement as significant breakthrough for smaller regions like Mirpur where the business opportunities like booking of assets is limited. He hoped that both institutions will take full advantage of this opportunity.



NBP & NFC Signs Employee Banking Agreement

National Bank of Pakistan (NBP) and NFC Institute of Engineering & Fertilizer Research, Faisalabad (NFC) signed an agreement for "Employee Banking". Under the aforementioned arrangement, NBP will facilitate employees of NFC to meet their financial needs through provision of its wide range of assets and liabilities products under concessional rates and preferred service mode. The signing ceremony was attended by Muhammad Asif Wakil (SVP / General Manager – Central Punjab, NBP) and Prof. Dr. Najaf Ali Awan (Director – NFC). Other senior executives of NBP and NFC also witnessed the signing ceremony. Speaking on the occasion, Muhammad Asif congratulated and lauded the efforts of the NBP team, especially, RH – Faisalabad (Aamer Manzoor), RE Liabilities & Wealth Management – Faisalabad (Muhammad Saleem Ashraf), Branch Manager – NBP Peoples Colony Branch Faisalabad (Ijaz Ahmed) and Institutional Sales Division (CAG, RBG – HO) in materializing the arrangement.



Well Done Financial Control Group!

NBP has been honored with the SAFA Best presented Annual Report 2022 Award, showcasing its dedication to exemplary corporate reporting practices. Within the Public Sector Banks category, NBP secured a prestigious 'Certificate of Merit' during the evaluation conducted by the South Asian Federation of Accountants. It is our 4th consecutive WIN. The accolades were granted following a thorough assessment of annual reports for the year 2022 from South Asian countries. The evaluation process considered various parameters, including statutory compliances, quality of information presentation, reporting from a corporate governance perspective, sustainability reporting, and more.



Peer Banks Meet up to Closely Understand the Current Market Dynamics

Regional Heads, NBP, HBL, UBL, ABL, MCB, Faysal Bank and Meezan Bank, held a meeting to discuss Market Trends, Client-Oriented & Local Industry Dynamics. The meeting was hosted by Regional Head, NBP Sargodha, in Regional Office Greens. It was an initiative to thrive coordination & improve working environment among the industry players. The Key notes of the meeting were "Win - Win" situations and positive collaboration for achieving respective goals.



DBG Highlights

Fostering Unity: Team Building and Employee Engagement



Staff Campaigns

- Digital Hero 2023
- Digital Champion Campaign 2023
- Debit Card - Activate and Win 2023
- Team awards for issuing 3M UPI cards

"DIGITAL CHAMPION" WINNER



CIBG Annual Business Strategy & Budget Session 2023-24 Karachi



Strategy session was chaired by Shahid Iqbal Choudhri, GH CIBG and it was attended by RCH of Islamabad, Lahore, Faisalabad, Multan, Karachi and Divisional Head, GoPSA, Cash Management, Trade & Investment Banking. Separate sessions were also held with Haroon Zamir Khan, CRO, Mahmood Akhter Nadeem, GH Branch Operations & Mohammed Nauman, Group Head, Credit Administration.



Inspiring the future of Pakistan at Trek Venture 5.0, Pakistan's largest youth leadership bootcamp powered by NBP & organised by million smiles

Real stories of Leadership & Success at the highest level with a message of Diversity & Inclusion, powered by National Bank of Pakistan. NBP commits to invest in the future of Pakistan with a MILLION SMILES for all.



Performance Cycle 2023

HR Strategic Planning and Rewards Division, HRMG, organized a highly informative refresher session on Performance Management and Annual Appraisals at NBP auditorium. A comprehensive overview of the performance evaluation process was provided to the participants by shedding light on its intricacies and importance within the organizational framework. During the session, attendees gained valuable understanding and were provided with practical guidance on addressing challenges encountered during the performance evaluation process.



The Performance and Rewards Management Wing team meticulously detailed the various components of the appraisal process, emphasizing key aspects such as goal setting, performance metrics, and the significance of constructive feedback. In conclusion, the refresher session will undoubtedly contribute to the effectiveness of the upcoming appraisal cycle and better understanding of the appraisal process.



NBP CTO took part in a powerful panel discussion on 'Generative Artificial Intelligence & Cybersecurity'

Amin Manji, CTO, National Bank of Pakistan at a mega annual event "Cyber Threat Intelligence - 2023, 6th International Conference" held at Serena Hotel, Islamabad.

Amin took part in a powerful panel discussion on "Generative Artificial Intelligence & Cybersecurity". Other participants of the panel included: Dr. Shoab Ahmed Khan, Rector CASE; Faisal Imtiaz, CISO – NTC; CISO – Askari Bank; CISO – MCB Bank. The session was moderated by Noman Abdul Qadir, an Independent Consultant, and was attended by over 300 participants including industry, regulars and the corporate sector.



Inauguration of NBP ATM Installed at Okara Garrison, Sahiwal

Brig. Abdul Sattar along with Dr. Muhammad Luqman, SVP/Regional Head and Muhammad Amin Shahid, SVP, RE-Operations, Regional Office Sahiwal, inaugurated the NBP ATM installed at Okara Garrison.



OPG organized a session on Roll Out of New ATM Hotlines at NBP Staff College Islamabad

NBP has undergone through an agreement with NRTC for provision of 3500 Thin Clients PCs and 1357 ATM Hotlines under G2G arrangement. Delivery of Thin Client PCs will start in mid-January 2024 whereas installation & implementation of ATM Hotlines will start from first week of January 2024 bank wide at all NBP ATM locations onsite and offsite. For awareness of field functionaries about this, Awareness/Training session regarding Roll out of ATM Hotlines was held at Staff College Islamabad in-house and online under the supervision of Mahmood Akhter Nadeem,

EVP/Group Head, Branch Operations Group. The session was attended by GMs, RHs, RE OPS & RS TECHs of conventional & AIBG Regions and was conducted simultaneously in house at Staff College Islamabad and online via video link for GMs, RHs, RE OPS & RSM TECH. Group Head, Branch Operations, shared his in depth views about this history in making project of ATM Hotlines Installation which will take NBP into the new era of customer facilitation and compliance of Regulatory requirements. Sessions were attended by 136 participants from 37 Conventional and 5 Islamic Regions.



RBG Celebrates Launch of New Products

A ceremony to celebrate launch of NBP Izafi Munafa Account & NBP Roshan Ghar – Solar Finance products was held at NBP Auditorium, Head Office, Karachi, which was graced by the President NBP and Group Chiefs. Shields were distributed to the top contributors by Tauqeer Mazhar, SEVP/Group Chief, RBG and the President NBP. During the ceremony, Group Head, Products & Market Segmentation Group, Zahir Khurshid, introduced NBP Izafi Munafa Account and shared its current portfolio snapshot whereas the Group Head, Consumer Assets Group, Faisal Ahmed explained the key product features of NBP Roshan Ghar Solar Finance product. GC/RBG then presented RBG's product road map for both; Assets & Liabilities. The President, Rehmat Ali Hasnie then addressed the audience and shared his thoughts on the importance of introducing new products to serve our target segments.



Awareness Session for Exporters on NBP Export Finance and SBP Islamic Finance Scheme

IDG Karachi in collaboration with SBP organized an awareness session for various exporters on NBP Export Finance and SBP Islamic finance scheme. Parkash, RE-ID, expressed his gratitude to the exporters for their patronage and reaffirmed the desire for cordial business relationship. Mufti Imran, Resident Shariah Board Member along with the AIBG Products Team explained the Islamic modes of finance and its various features. Syed Ather Abbas and Syed Tehrim Abbas from NBP Trade Sales team addressed various concerns of guest exporters and reassured full support to them. Muhammad Faisal, EVP/Divisional Head, Commercial Business & SME, discussed NBP's Role in enhancing the Trade Business. Team SBP appreciated NBP team's efforts to support exports base business.



NBP's Valued Depositors at the Inauguration of Newly Renovated NBP Latifabad Branch Hyderabad



An inauguration ceremony of newly renovated Latifabad No.08 Branch Hyderabad was organized by Muhammad Zaman Khan, EVP-General Manager, Sindh and Gobind Ram Lund, SVP-Regional Head & RMT Members Hyderabad Region. NBP's valued depositors were also invited, including senior citizens having relationship with NBP since 1960s, female depositors and new depositors.



NBP & CAA Signs Employee Banking Agreement



National Bank of Pakistan (NBP) and Pakistan Civil Aviation Authority (CAA) have signed an agreement for “Employee Banking”. Under the aforementioned arrangement, NBP will facilitate employees of CAA to meet their financial needs through provision of its wide range of assets and liabilities products under concessional rates and preferred service mode.

Agreement was signed by Faisal Ahmed (SEVP/Group Head – Consumer Assets, NBP) and Hafiz Muhammad Saqib Butt (Director Finance – CAA).

Other senior executives from NBP and CAA witnessed the signing ceremony. Speaking on the occasion, Mr. Faisal congratulated and lauded the efforts of the NBP team, especially Institutional Sales Division (CAG, RBG – HO), Group Head Branch Operations, Karachi West Region and Branch Manager, Airport Branch, Karachi (Mr. Muhammad Fahad Khan) in materializing the arrangement.



PM Kakar hails NBP President Rehmat Ali Hasnie's initiative to finance Girls' Hostel at GIKI

Ex-Caretaker Prime Minister, Anwarul Haq Kakar, inaugurated the newly-constructed girls' hostel at Ghulam Ishaq Khan Institute of Engineering Sciences and Technology. The girls' hostel was financed by National Bank of Pakistan (NBP), an initiative of NBP President/CEO, Rehmat Ali Hasnie to provide accommodation facilities to the girls who acquire education in different disciplines of engineering and management sciences in GIKI. The GIKI will also establish its campus in Islamabad and the Government will support the initiative to impart education to the youth. At the inauguration, Karim Akram Khan, SEVP/Group Chief, Logistic, Communications & Marketing, represented NBP.



SBP Schemes & NBP Financing Products Awareness Session for Leather Industry

NBP IDG Regional Office Karachi Team in collaboration with State Bank of Pakistan organized an open house session for leather industry. Opportunities and various grievances of the leather industry were discussed by Shujat Ali, Former Chairman & Farooq Ahmed, Vice Chairman of Pakistan Leather Garments Manufacturers and Exporter Association. SBP team discussed the various incentive schemes being offered by the SBP. While, Nasir Abbas, EVP-National Business Head (South), Muhammad Faisal, EVP/Divisional Head-Commercial Business & SME, Aqib Malik, EVP-GM, Karachi & Parkash, SVP-RE-IDG, from NBP discussed in detail the support NBP is providing to various business especially the Leather Industry.



Mementos of Cash Management Agreement presented to Faisalabad customers



Shahid Iqbal Choudhri, - Group Head, Corporate & Investment Banking presented memento of Cash Management Agreement Signing with Bebe Jan Pakistan, Arshad Corporation Pvt. Diamond Group, SADAQAT Limited, Kamal Mills Pvt. Ltd, Iqbal Rice Mills Pvt. Ltd. Masood Textile Mills & Beacon Impex Pvt.Ltd. in Faisalabad



Group Head, Corporate & Investment Banking (CIBG), Interacts with Lahore Business Community, Signs Cash Management Agreements



Shahid Iqbal Choudhri - Group Head, Corporate & Investment Banking, visited the Lahore Corporate Center and had multiple meetings with customers. NBP introduced Cash Management Solutions through Digital Collections & Payments Mode. The ceremony was also attended by Mian Muhammad Faisal, Regional Corporate Head, Lahore. Asir Hassan, Divisional Head, Cash Management, Waseem Afzal Lone, Wing Head Center, Syed Ali Haider, Unit Head, Lahore.



Group Head, Corporate & Investment Banking (CIBG), Interacts with Kohinoor Textile & Fauji Foods Management, Signs Cash Management Agreements



NBP introduced Cash Management Solutions through Digital Collections & Payments Mode. The ceremony was also attended by Abid Kitchlew, Regional Corporate Head Islamabad, Asir Hasan, Divisional Head, Cash Management, Nabeel Baig, Wing Head North, Rana Faisal, Unit Head Islamabad & other senior management of the Bank and the customers.

Enhancing Leadership Skills & Professional & Personal Grooming

With a view to develop NBP executives for future needs of the bank and their professional growth and Leadership Skills, JNMDC, L&DD, Karachi, organized a training on "Enhancing Leadership Skills - Managers Becoming Leaders." Erum Saleem, (VP/MDS), Staff College, Lahore, L&DD, conducted training Session on Employability Skills and Anti-Harassment Law, 2022 Compliance and adopting Protocols for Prevention for the Students of National University of Science and Technology (NEUTECH), Rawalpindi. She also conducted the Female Development Program: Professional and Personal grooming for the female faculty staff members as well.



Aitemaad Islamic Banking Inaugurated Islamic Banking Branch Barila Sharif Gujrat

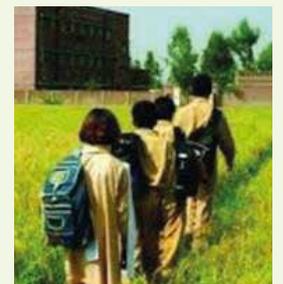


NBP Donated a Cheque of Rs. 7.2 Million to TCF



The Citizen Foundation

NBP's CSR Team visited the Head Office of The Citizens Foundation (TCF) and presented a donation cheque of Rs. 7.2 million for installation of Solar Panel Systems in five Primary Schools (one each in Sindh, Balochistan, Punjab, KPK and AJK). TCF has a history of over 26 years and currently has a network of 1,833 school units across Pakistan. More than 250,000 students study in these schools and a special effort is made to ensure that girls make up nearly 50 % of overall student strength. Around 48 % of TCF students score A+ and A grades. TCF schools in less privileged areas are facing extreme power shortages which severely hampers the provision of education to an already marginalized community. NBP's donation will enable Solar solutions to be implemented and this will also have a positive impact on the environment since it is an alternate/clean energy source.



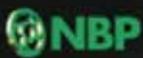
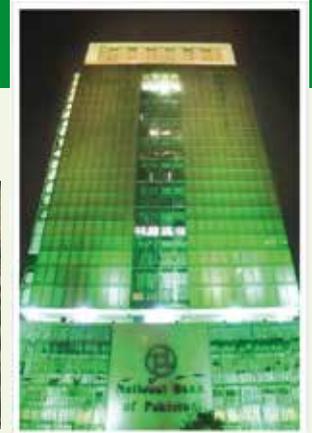
Free Cardiac Screening Camp at NBP Head Office

Every year World Heart Day is celebrated to increase public awareness of cardiovascular diseases, and its preventive measures. 'World Heart Day-2023' was celebrated with theme of 'Use Heart for every Heart.' While recognizing the importance of Heart Health, Compensation & Benefit Division, HRMG has organized "Free Cardiac Screening Camp" under the auspices of partner hospital Tabba Heart Institute at NBP Head Office. The camp provided services such as: Nursing Assessment (Height/Weight, BMI and Blood Pressure), Blood Sugar test, Consultation with Consultant Cardiologists. The Cardiac Camp was greatly appreciated by the bank employees.



Eid Milad un Nabi Celebration

NBP Celebrates Eid Milad-un-Nabi (PBUH) Mehfil with great religious zeal and fervour at NBP Head Office



NBP Head Office Building was
Illuminated in Pink to
Observe the Breast Cancer
Awareness
Month



President NBP Hosts Corporate Dinner

Rehmat Ali Hasnie, President & CEO, National Bank of Pakistan hosted a Corporate Dinner for the local business community of Faisalabad Region. The interactive dinner was planned/hosted by the President with the vision to address issues related to Current Account Deficit of Pakistan, as enhancement in the export flows remains one of the major drivers to keep the Trade under check. The President welcomed the business community leaders and thanked them on choosing NBP as main business partner. He assured NBP's continued support and commitment for business development of the country.



President NBP attended Town Hall Meeting at Faisalabad



President NBP, conducted Town Hall Meeting in Faisalabad with senior management of Punjab Clusters. President NBP shared his vision with the audience about the future road map of NBP and upcoming challenges which will collectively be faced both by HO and the field. It was followed by question and answer session from staff.

The President also inaugurated the newly renovated 'Rehmat Ali Hasnie Hall' located on the floor of Regional Office.



President visited Regional Corporate Centre, Faisalabad

President & CEO, Rehmat Ali Hasnie, visited Regional Corporate Center, Faisalabad and appreciated branch and business staff on their dedication and hard work which has resulted in the Center being highest achiever of the export volumes for the bank. The President stressed upon service quality, internal controls and also on better coordination between Corporate & IDG in order to create synergies and also to maintain NBP's lead position in the market.



Empowering NBP's Digital Future

NBP Digital Team met with President Rehmat Ali Hasnie under the leadership of Acting CDO Sohail Malik to discuss future digital strategies and transformation to enhance customer experiences and streamline services.



Targets for fiscal year 2022-2023

Learning & Development Division, HRMG, has been facilitating National Financial Literacy Program (NFLP) for past 6 years. After the successful completion of 5 years of the program, SBP has launched second phase as NFLP-II. L&D in coordination with OPG, RBG, LCMG, IDG, CG and support from the field offices, mobilized Regional Focal Persons and Field Trainers through effective coordination and completed the targets assigned by SBP within the fiscal year 2022 - 23. L&D also facilitated in conducting promotional activities. This year SBP added the requirement of Street Theaters as well. The targets were achieved and data was uploaded on SBP's DAP Portal along with session snaps seamlessly.



Interactive session with Cash Officers and Cashiers at NBP Federal Capital Region Islamabad



NBP Federal Capital Region, Islamabad, organized an Interactive session with Cash Officers and Cashiers of Federal Capital Region, covering enforcement of SBP Currency Management Strategy, improvement in customer services along with discussion on day to day matters at branch level for improvisation and motivation. It was the first session of its kind with front line counter staff of branches to have direct

interaction with RE Operation for listening and addressing all the concerns and issues being faced by them along with refreshing their knowledge about SOPs rules and regulations pertaining to SBP Currency Management Strategy & Cash Management, Bank SPM & SOPs, customer services and addressing complaints.

Jhelum Region Continues with their 4 Months Winning Streak and Again Secured 1st Position

- 1st Position Sohawa Branch pan Pakistan
- 1st Position in Lady Branch Manager pan Pakistan (Dist. Complex Branch)
- 5 Branches in Top 10 country-wide branches



Country-wide with Record-Breaking 163.84 Marks in MPI September-2023

NBP Establishment of “Help Desk” at the premises of “State Life Insurance Corporation of Pakistan”

As part of the “Employee Banking Arrangement”, Institutional Sales Division (ISD) – CAG, RBG organized, with the support of respective regional management team and branch managers, establishment of “Help Desk” at the premises of State Life Insurance Corporation of Pakistan (SLIC). The purpose of establishing help desk was to create awareness of NBP liabilities & consumer assets products among employees of SLIC and facilitate them in availing the same. The “Help Desk” was established in 20 “Zonal Offices” of SLIC Pan Pakistan. During the “Help Desk” activity, respective field functionaries of NBP had interactive sessions and delivered presentation to SLIC employees



Karachi Region



Lahore Region



Peshawar Region



Sukkur Region



Rawalpindi Region



Sahiwal Region



Sargodha Region



Sialkot Region

NBP held two Productive Meetings with Army/PAF

Mahmood Akhtar Nadeem, Group Head, Branch Operations and team held separate meetings with AOC Korangi Air Vice Marshal Imran Majid and Brig. Muhammad Asim Ishaque, MD NRTC in connection with role of NBP branches in war exercises and procurement of Thin Client PCs for front line staff of branches. Both visits were productive and opened new avenues for mutual cooperation between NBP and Army/PAF.



NBP at TWEK 23' Wedding Expo

NBP participated in the biggest Wedding Expo of Pakistan by setting up a stall to offer financial services information to the customers. For two consecutive days the stall facilitated a large number of visitors who were keen in availing NBP's various products and services.



Women's Day

♥ MARCH 8TH

Celebration at NBP



Karachi Staff College



Lahore Staff College



Multan Staff College



Peshawar Staff College



District Council Branch Karachi



Khaigala Branch Rawalakot AK



Corporate Center Faisalabad



Regional Office, Hyderabad



Compliance Department
Shaheed e Millat Office, Karachi.



Regional Office, Sargodha



Regional Office, Sargodha



AIBR Punjab South



Jhelum Region

DBG & RBG teams visited GIKI, Topi-KPK

Digital Banking & Retail Banking teams visited GIKI for establishing the digital branch at GIKI. Rector GIKI and his team welcomed and appreciated the efforts of NBP and President Rehmat Ali Hasnie, for offering NBP Services in Educational Institute.



NBP IT Group signs workspace contract with National Aerospace Science & Technology Park (NASTP) Silicon - Karachi

NASTP and NBP IT Group entered into an agreement marking a substantial and noteworthy stride in their collaborative endeavors. The event took place at the state-of-the-art NASTP Karachi establishment, where Amin Manji, the CTO and Group Chief - Information Technology Group, NBP, joined forces with Air Commodore Ghayas Uddin, the distinguished Managing Director of NASTP Karachi, to formally execute a comprehensive agreement delineating the provision of a purpose built facility for NBP's IT Group at the state-of-the-art technology park.



NASTP Silicone facility was recently inaugurated by chief of Army Staff and Chief of the Air Staff, Pkistan



NBP Sports

National Bank's Asjad Iqbal won the NBP 48th National Snooker Championship in a sensational final played at the Arena of the NBP Sports Complex., after a nerve-wracking 6-hour battle, Asjad overcame Owais Munirullah of Punjab by 7-6.

Abdul Wahid Sethi, CFO, presented the trophy and prize money of two lakh rupees to Asjad Iqbal, the winner of the National Snooker Championship, and one lakh rupees to the runner-up Awaisullah Munir, while Babar Masih was given a prize money of 25 thousand rupees for playing a break of 142.

On this occasion, Pakistan Billiard and Snooker Association Chairman Alamgir Sheikh, Secretary Zulfiqar Ramzi, SVP Mudassar Inamullah, Kamran Khalid, VP NBP and Section Head Sports Afshan Shakeel, Farhan Rafiq, Yasir Jamal, Atif Ali Qasmi, Mohammad Azmat and others were also present.



According to Tournament Director, Naveed Kapadia, the frame score of winner Asjad Iqbal's victory was 5-80, 99-14, 64-45, 64-08, 18-69, 42-64, 55-75, 42-55, 67-00, 71-21, 77-18, 48-92 and 55-40. Asjad Iqbal scored 72 in the second frame and 63 in the ninth frame, while Owais Munirullah scored 61 in the first frame and 92 in the twelfth frame.

NBP at the 4th AOC PAAK Sailing Championship 2023

Mahmood Nadeem Akhtar, Group Head - Branch Operations, participated in the closing ceremony of 4th AOC PAAK Sailing Championship 2023 on the invitation of Air Vice Marshal, Syed Imran Majid Ali, HI (M) Chairman, PAF Yacht Club. Air Vice Marshal, Taimur Iqbal, HI (M) Additional DG Civil Aviation Authority (highly valued customer of NBP) also participated along with



NBP Empowering Women in Sports

NBP President was proud to hand over the Player of the Match Award as well as the ODI Trophy to the South Africa Captain. NBP was the presented sponsor of the ODI series with all matches taking place at the National Bank Stadium



National Junior Badminton Championship at NBP Sports Complex

The 2023 National Junior Badminton Championship was held at the National Bank of Pakistan Sports Complex in Karachi, featuring young talents in the Under-15, Under-17, and Under-19 categories. This prestigious sporting event was jointly organized by the Sindh Badminton Association and the Pakistan Badminton Federation. NBP has always emphasized on its commitment to supporting young athletes by providing them with a platform to showcase their skills.



NBP Family



Happy Birthday President!

From pioneering strategies to fostering a culture of collaboration, President, Rehmat Ali Hasnie has not only shaped the trajectory of our Bank but has also inspired each one of us to reach new heights. His team celebrated his birthday in his office

Naveed Rajper and Muhammad Atif Abbasi, (PS to President), celebrated their birthdays with the President NBP



President Rehmat Ali Hasnie and Shahzad Karimi, PSO Attended Cricketer Shaheen Afridi's Wedding in Karachi





Noteworthy Milestones
Jamshaid Afzal,
 Dheri Arian Branch, Branch Manager,
 has demonstrated exceptional performance in driving the business growth at Dheri Arian Branch located 50 KM from Jhelum City. His remarkable achievements and dedication have significantly contributed to the success of the branch and achieved MPI Score of 160.09 in September 2023.



Great Things Never Come From Comfort Zones
Muhammad Haseeb

Branch Manager has demonstrated exceptional performance in driving the business growth at NBP Mahuta Mohra Branch. His remarkable achievements and dedication have significantly contributed to the success of the branch and achieved MPI Score of 154.38.



Hamza salman
 joined NBP Cricket Academy under-13 in 2021,
 He is 12 years old only



NBP at the 4th AOC PAAK Sailing Championship 2023

Mahmood Nadeem Akhtar, Group Head - Branch Operations, participated in the closing ceremony of 4th AOC PAAK Sailing Championship 2023 on the invitation of Air Vice Marshal, Syed Imran Majid Ali, HI (M) Chairman, PAF Yacht Club. Air Vice Marshal, Taimur Iqbal, HI (M) Additional DG Civil Aviation Authority (highly valued customer of NBP) also participated along with other AVMs.



Awareness Seminar on women enterprise finance by IDG Karachi in collaboration with SBP and Women chamber of commerce & industry held

To the incredible journey of 16 years

In the spirit of celebration and camaraderie, our Jhelum Management Trainees united for a special get-together, reflecting on the remarkable journey of the past years. This event was about celebrating the milestones, triumphs, and shared successes that have defined their collective journey, from the early days of learning and growth to the current achievements.



NBP Sponsors Nixor Culinary Clash

Nixor Culinary Clash was an event arranged by Nixor Logistics X in collaboration with COTHM (College of Tourism and Hotel Management), where the Nixor Sharks showcased their culinary skills in multiple rounds. It helped participants improve their time management, concentration, and teamwork. The event ended with a social called 'Nixor EATS', featuring activities like a bowling alley and real-life Jenga, food from various cultures, and stalls from small businesses.



Stealing the Show, Epic Performance.

An official lunch was hosted by Mian Asif Zia, Group Head/National Sales Manager, Retail Sales RBG, for Relationship Managers Islamabad in appreciation for their consistent performance. GM and RH Islamabad were also present at the occasion.



IBP has granted Mahmood Akhtar Nadeem the status of Fellow Member

NBP is delighted to announce the acceptance of Mahmood Akhtar Nadeem, Group Head, NBP Branch Operations as a fellow member of The Institute of Bankers Pakistan. Nadeem has been contributing towards the development and progress of banking profession as well as availing all the opportunities of continuing professional development. Apart from Nadeem, only Ex-President NBP Inam Elahi had IBP's Fellowship.

Nadeem has 29 years of multi-faceted banking experience specialized in Branch Banking Operations, HR Management, Treasury & Trade Operations, Payment Services, Corporate Operations, Trade operations, Learning & Development at different hierarchal levels in National Bank of Pakistan. Presently, he is holding prestigious position of Group Head – Branch Operations at NBP Head Office, Karachi. Through his diversified banking experience, he has honed competencies and skills to lead large teams by inculcating trust and support. He has a track record of excelling assigned targets through collaboration and leading diversified teams and inspire them to deliver beyond the call of duty. Through skills of fast execution and timely decision making he has played critical role in project of high national importance.

NBP wishes him all the success in his future endeavors!



Committed to Community, Driven by Responsibility

A proud moment for NBP as Mohammad Aman Pir, VP, ITG, an NBPIan, received an award at the 17th Consumer Choice Awards 2023 by the Honorable Governor Sindh Kamran Khan Tessori in Special Education category for recognition of contribution towards Special Education & Empowerment of Persons with Disabilities. He has been working for empowerment of PWD and Special Needs on various platforms such as FPCCI, SOP, etc. He is enriching lives on a voluntarily basis.



Well Deserved!

Fasih ur Rehman, NBP Official Photographer, Internal Communications/NBP Newslines, SMD, LCMG, received an appreciation certificate for his outstanding performance. Since he joined the Group he has been a valuable asset for the Bank.



A Lightweight Protection Scheme for Topology Discovery in SDN Muhammad Shoaib, Muhammad Faisal Amjad, and Yawar Abbas Bangash National University of Science and Technology (NUST), Islamabad.

Over the past decade, Software-Defined Networking (SDN) has been a highly researched and popular field. One crucial aspect of any network, including SDNs, is the network discovery phase, also known as topology discovery. The security of the network is based on secure topology discovery, which includes protecting the hosts, switches, and associated network links. This paper introduces a module called VADSec - Virtual Local Area Network (VLAN) and Active Directory (AD) based topology discovery, which aims to secure hosts and prevent host-hijacking attacks. The proposed techniques utilize VLANs to isolate traffic and identify any malicious or impersonating hosts. Furthermore, LDAP is used as a protocol to query Active Directory and verify the legitimacy of a specific MAC ID pertaining to a host. The results demonstrate that our approach can prevent impersonation/host-hijacking attacks and induce a secure topology discovery.

IDG AFO (Gulfam Abbas) along with his Team Leader Agri. (Muhammad Rukhsar) has conducted an Agricultural Financing Awareness Session with Farmers Under State Bank of Pakistan Agriculture Finance Literacy Program (SBP-AFLP) for introducing all silent features of Agri. Financing Products, Roshan Ghar Solar Finance & Agriculture Gold Financing at, Mouza Khulung Shumali Tehsil and District Muzaffargarh.



Drive with Aitemaad

- ✓ Shariah Compliant
- ✓ Quick Processing
- ✓ New and Used Vehicles
- ✓ Flexible Tenure and Repayment Options
- ✓ Affordable Monthly Installments
- ✓ No Processing Fees till June 30, 2024
- ✓ Pricing Reduced for Salaried individual to 1 Year KIBOR + 1.99% p.a.
- ✓ Pricing Reduced for Self Employed Professional/Self Employed Businessman 1 Year KIBOR + 2.20% p.a.
- ✓ Available in Karachi, Lahore, Islamabad/Rawalpindi

Contact any nearest NBP Islamic Branch
or Call **+92-21-99225456-61 & 63** or email us at **consumer.islamicinfo@nbp.com.pk**