

...From the Editor' Desk

Issue # 52

Editorial Board

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### **Change for Success**

hen people in an organization realize and recognize that their current culture needs to transform to support the organization's success and progress, change can occur.

But change is not pretty and change is not easy. Culture is the environment that surrounds you at work all the time. Culture is a powerful element that shapes your work enjoyment, your work relationships, and your work processes. But, culture is something that you cannot actually see, except through its physical manifestations in your workplace.

A norm of accountability will help make organizations successful. A norm of spectacular customer service will sell your products and engage your employees. Tolerating poor performance or exhibiting a lack of discipline to maintain established processes and systems will impede success.

You can change organizational culture to support the accomplishment of your business goals. Changing the organizational culture requires time, commitment, planning and proper execution - but it can be done.

Don't miss a single issue!

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

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







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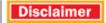
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NBP Newsline is published quarterly to keep our employees and others updated about the latest activities of the National Bank of Pakistan

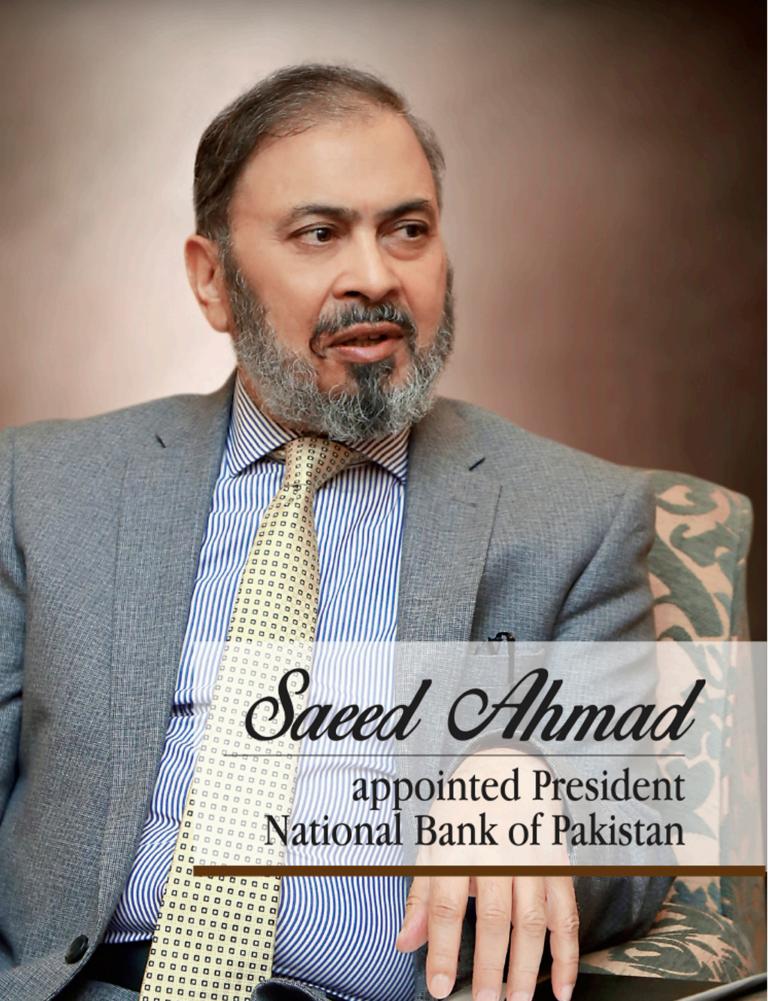
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he government appointed Saeed Ahmad as President National Bank of Pakistan. Saeed Ahmad had been serving as Deputy Governor, State Bank of Pakistan (SBP) and spearheading the Financial Markets, Islamic Banking, Development Finance, IT, Payment Systems and Special Initiatives Groups at SBP.

He is driven by a vision to transform financial markets into an equitable market based system for all segments of population. His ultimate objective is achieving higher financial inclusion and poverty alleviation. Further, promoting Islamic Banking in the country is very close to his heart and he has been leading several key initiatives for its development.

Before joining the central bank, Saeed Ahmad had been appointed by the federal government as the Chairman of the National Steering Committee on Islamic Finance. This apex forum is responsible for developing a road map for Islamic finance in the country. To meet the special skill requirements and develop human resources for an expanding Islamic Banking industry, he played a pivotal role in the establishment of three Centers of Excellence in Islamic Finance in three leading universities of the country. He also chairs the Co-ordination Committee for Centers of Excellence for Islamic Finance Education.

With a focus on smooth flow of financial services to priority sectors including agriculture, microfinance, SMEs, low cost housing, Saeed Ahmad has played a key role in developing a number of innovative market instruments.

As Deputy Governor, Saeed lead and contributed as member of several committees playing key role in decision making in the bank. He chaired the Banking Policy Committee, Investment Committee of the Management, Management Committee on Information Technology and Payment Systems Policy Committee and sat on the Monetary Policy and Monetary Operations Committees.

Saeed Ahmad has also represented SBP in various national institutions. He is the Chairman of the Boards of Directors of House Building Finance Corporation Ltd (HBFCL), Pakistan Mortgage Refinance Company and EXIM Bank. He is a member of Boards of Directors of Securities and Exchange Commission of Pakistan (SECP), State Life Insurance Corporation (SLIC) and Zarai Taraqiati Bank Limited (ZTBL). Moreover, he is a member of the Board of Governors as well as Board of Trustees of Pakistan Kidney and Liver Institute and Research Center, Lahore, Punjab.

Saeed Ahmad also chairs SAARC Payments Council, which is an international forum of SAARC countries to share experiences on payment systems. Saeed Ahmad has extensive commercial & investment banking and management experience. He started his career with Prudential Corporation, London and qualified as a fellow of Institute of Actuaries, London. He has served Chase Manhattan Bank/ SIBC Riyadh in corporate finance and as Head of Corporate Finance and International in Kuwait Asia Bank, Bahrain. As Head of Treasury, Credit and Marketing of Bahrain Branch of Paris based Union de Banques Arabes et Francaise (UBAF), a subsidiary of Credit Lyonnais, Paris, Saeed has served for several years. He had also been associated with Faysal Islamic Bank of Bahrain-Manama, Bahrain.

Saeed Ahmad has also worked in the corporate sector at senior executive positions such as Vice President Finance & Chief Financial Officer (CFO) at the biggest Saudi multinational group in Jeddah. He had also been heading a Group of companies in England. In addition to his professional qualification as a Fellow of the Institute of Actuaries, London, Saeed Ahmad holds a Masters Degree in Economics (specializing in Finance & Accounting) from the London School of Economics (LSE) and BSc (Hons) from Punjab University, Lahore. He also attended Senior Management Program of Harvard Business School at Boston, USA.◆



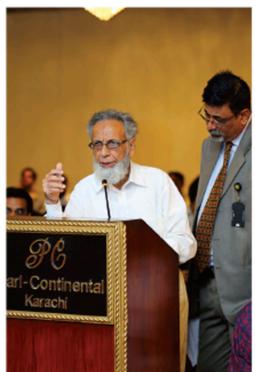






National Bank of Pakistan Shareholders approve dividend of Rs. 7.50 per share. 18% growth observed in profit. The 68th Annual General Meeting of National Bank of Pakistan was held at local Hotel in Karachi on March 30th 2017. The meeting was well attended by the shareholders. President of the Bank, Mr. Saeed Ahmad chaired the meeting. The shareholders approved financial statements and cash dividend of Rs. 7.50/- per share as recommended by the Board of Directors of the bank. This translates into 78% dividend payout of the bank's distributable profit for the year 2016 (after statutory reserve allocation). The shareholders were informed that the Bank achieved











12% growth in pre-tax profit for the year as it increased by Rs. 3,925 million from Rs. 33,216 million for the year 2015 to Rs. 37,141 million for the year 2016. After-tax profit amounted to Rs. 22,752 million i.e. 18% higher than Rs. 19,219 million of prior year. This is highest ever profit in history of the bank translating into Rs. 10.69 earnings per share. Despite a generally difficult year for the banking industry, the Bank succeed to record growth in both interest / mark-up income and fee based income. The bank achieved a commendable 16% growth in deposits and a 13% growth in advances; whereas its capital & reserves increased to Rs. 177 billion as of December 31, 2016. It was presented to the shareholders that the improved results were achieved through effective execution of strategies which encompass improving deposit-mix, earning assets optimisation and reprofiling, better cost controls, and expansion of market footprint in both conventional and Islamic business. ◆







# A Visit to Trade Factory!

Saeed Ahmad, President NBP, visited and inspected the Centralised Trade Processing Centre and appreciated the efforts of Operation Group.

As per practices followed in the international as well as local banking industry, Operations Group of NBP was assigned the task of establishing of two TPCs, one in the south located at Karachi covering Sindh and Balochistan and the second in North located at Lahore covering Punjab and Khyber Pakhtun Khawa.





# bosted by Trade Finance Processing Center South, Karachi

o engage and socialize with stakeholders, and to celebrate the inception of Trade Finance Processing Center (TFPC) South, the new joiners at the Trade department organized Live BBQ event and hosted the business units and senior management of the bank. Along with CBG, TFPC and others units, the evening was graced by the presence of Mr. Nausherwan Adil - Group Chief Operations, Mr. Jamal Baquar - Group Chief CIBG, Mr. Faraz Haider - Group Chief Compliance, Mr. Shahid Saeed - Group Chief IT, Mr. Mashkoor Ahmed Khan - Div. Head Audit, Mr. Asad Saleem & Ms. Rima Ather and other seniors.

Along with the scrumptious Live BBQ, the business and trade teams were able to interact with each other and share lighter moments. The evening also provided a great opportunity to the staff to engage with the senior management seeking mentorship and advice. Senior management really

appreciated the initiative and committed to continue the practice in future

and also to have similar events for the clients

as well.◆



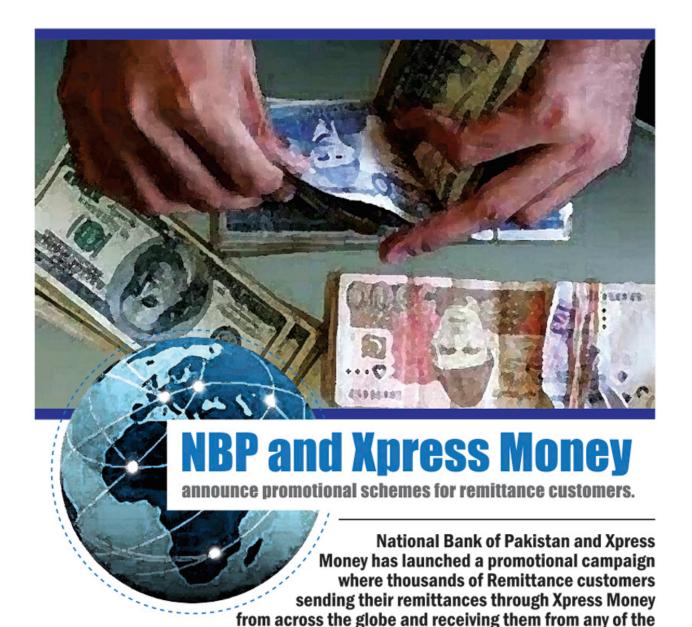




NBP President Mr. Saeed Ahmad, presided over the Hajj balloting ceremony, Mr. Nausherwan Adil, SEVP/Group Chief, Operations Group, Mr. Mudassir H. Khan, SEVP/Group Chief, CRBG, Mr. Wajahat A. Baqai, SEVP/Group Chief, Credit Management Group, Mr. Muhammad Ehsan Qadir, EVP/Group Chief (A) HRMG, Mr. Mohsin Furquan, EVP/Divisional Head, Operations Group, representatives of CBA Union Syed Jehangir, National Bank of Pakistan conducted Hajj 2017 balloting for 25 employees (5 executives up to VP, 10 Officers up to Grade-I and 10 Clerical/Non-Clerical Staff) for performance of Hajj on Bank's expenses.

Mr. Anwar Shah, Syed Saeed Haider and officers representative Mr. Mohsin Jamil, Secretary General, NBP Officers Welfare Association, Head Office also attended the ceremony. A large number of representatives of the unions and Bank's employees were also present.

On this occasion the Bank's President congratulated all the 25 lucky employees who were declared successful in the balloting and said that they were blessed by the Almighty Allah to perform "Fareezah Hajj". He urged them to pray for the prosperity of the Bank and the country while visiting the holy places.



X press Money is a global money transfer brand with a thriving presence in more than 170 countries across all continents through 180,000 agent locations. Xpress Money has come to be known as the most dependable international money transfer brand and provides its customers a simple, fast & safe way to transfer money through innovative technology, superior customer service and its extensive worldwide network.

NBP's 1400+ branches will be eligible to win

Cash prizes worth hundreds of thousands of rupees.

National Bank of Pakistan is a key player in the remittance business in Pakistan with over 1400+ online branches. Any Remittance sent from Xpress money from around the world can easily be collected from any of the NBP branches across Pakistan. Home Remittances is the second largest source of Foreign Exchange for the country and NBP has always been a front runner in providing exceptional services to the remittance customers.◆









The day started in Khyber Pakhtunkhwa with a Town Hall Session at Peshawar on 4th April , 2017. Prior to the event, Commercial & SME Centre Peshawar was inaugurated by Mr. Saeed Ahmad President NBP. Later on, a meeting was held at Regional office Peshawar with RMT members of three regions of Peshawar, Mardan, Abbotabad and Islamic banking Khyber Pakhtun khawa & FATA Region.

The mentioned executives also participated in the session including Mr Mudassir H Khan SEVP/Group Chief CRBG, Mr Wajahat A Baqai, Mr Shahid Iqbal Dar EVP/ Group Chief LSG, MR Ehsan Qadir EVP/Divisional Head HR, Mr Shaukat Mehmood EVP/Divisional Head Operations, Mr

Aasim Akher EVP/Head of Branch Network & Expansion. RMT Members, Area Managers and Managers also participated in the Town Hall session.

The Session started with Tilawat by Mr Muhammad Naeem Ullah Jan SVP Regional Head Mardan. Mr Mudassir H Khan SEVP/Group Chief CRBG shed light on NBP Vision and its future strategies. Later on, president NBP also shared his background starting from Member of a Committee for Islamic banking and then joined SBP. After that responsibility of President NBP was given to him and it is his dream to see NBP as number one bank of the Banking industry. He also showed alot of interest in growth of Islamic banking at NBP.













He addressed issue of shortages of staff, branch outlook and image building in the banking industry.

President put emphasis and advised Regional Head to give boost to Islamic banking and identify projects for financing which will be personally monitored by him in order to improve advances to deposit ratio in the region. She was also advised to work for improvement of image & awareness of Islamic banking at grass root level by developing linkages with universities, departments and general public.

All Regional heads were instructed to pay special attention to customer services and provide facilitation to pensioners and senior citizens.

He appreciated state of the art CPC of Islamabad and advised all Regional heads to provide at par facilities to all customers at their regions.

An open forum was given for Question and Answer session. Mainly the questions were related to improvements in appraisal system, staff shortages, promotion policy, provision of logistic support to branches, consumer products in Islamic banking etc.

At the closing, Saima Rahim Regional Head IBG KPK &FATA presented Shield to the President NBP, Group Heads & Divisional Heads, Regional Heads of KPK & Director Staff College Peshawar in recognition of their support to Islamic banking.







Commercial Retail Banking Group in collaboration with Learning & Management Development Division, HRM Group launched a service culture program 'Train the Trainer.'





he main objective was "to genuinely inculcate and create a spontaneous customer friendly service culture with special emphasis on the staff deputed in the branches." The contents of the two days program and lead facilitator were arranged by TerraBiz, Pakistan's renowned Training Resource and Conference Producer Company.

The regional heads were requested to nominate internal resource persons from their region. Almost 30 participants, AVP and above were identified from different regions and Head Office. Whereas Training faculty, Member Directing Staff from all Staff Colleges were also invited as judges to evaluate quality of program. These all selected participants will be considered as Master Trainer to conduct a planned series of full day training for field staff. That will enhance their capacity to gain excellence regarding customer service while embrace service culture at work with an edge to become market leader in Banking Industry. •









The session commenced with Rafat Sultana's introduction as she shared her life experiences and her journey from studying law to becoming an acumen lawyer and making her presence felt in the senior management of NBP.

Then the chief guests Naheed Sultana, SEVP, Azra Naila Uzair, EVP and Azmat Moiz, SVP introduced themselves and shared their personal and professional experiences, incidents and achievements during their service which has given spirit and motivation to all women.

The handicapped employee, Shagufta Farhat introduced herself and shared her motivational experiences that how she worked in NBP and supported her family and also contribution of NBP in her life.

Then Rafat Sultana gave presentation (showed video clips/slides) on Protection against Harassment of Women Act, 2010. After that she explained how she has handled and resolved complains/cases regarding Harassment and what problem she is facing during this sensitive job.

Some male staff were also invited just to know their problems on this harassment act. After that, the audience shared the incidents they have faced and observed at workplace. After taking their feedback the session was over.

Training centre team along with Yunus - VP has supported and provided their full cooperation in organizing this event.◆

hail the women's role in the

society; NBP celebrated Women's day on 8th March 2017, Karachi Staff College by organizing 'Awareness session

> on Protection against Harassment of women' at

> > workplace act 2010,

HRMG- Group Chief

conducted by Rafat Sultana

Mughal, SVP, HR Litigation and

support and encouragement of

Grievances Wing, with a great

Zahid Mahmood Chaudhry.

















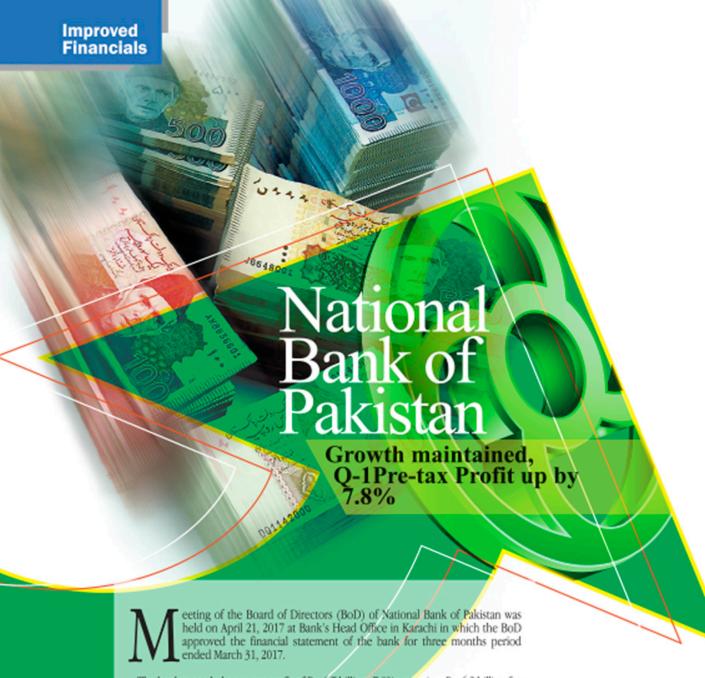












The bank recorded a pre-tax profit of Rs. 6.7 billion, 7.8% up against Rs. 6.2 billion for the corresponding three months period of 2016. After-tax profit for the period was Rs. 4.2 billion, 4.1% higher than Rs. 4.0 billion for the corresponding three months period of 2016. This translates into earnings per share of Rs.1.98 as against Rs.1.90 in the corresponding quarter of 2016.

Bank's net interest / mark-up income increased by 2.2% to Rs. 12.3 billion against Rs. 12.0 billion for Q1 of 2016. This was achieved through maintaining an efficient asset-mix of high-yield loans and investments. Similarly, growth was also achieved in non-mark-up / interest income for the period which increased by 13.1% YoY to Rs. 7.4 billion.

While the balance sheet footing dropped by 2% compared to year end 2016, the bank recorded a healthy YoY growth in both deposits and advances. As of March 2017 bank's deposits amounted to Rs. 1,588 billion being 25% up against that of March 2016; whereas the net advances also increased to Rs. 648 billion i.e. 17% up YoY. ◆



Saeed Ahmad - President & CEO NBP, Mr. Irfan Wahab - CEO Telenor Pakistan and Mr. Yahya Khan - CFIO & CDO Telenor Microfinance Bank signed the agreement in the presence of senior management from the three organizations including Mr. Mudassir H. Khan - SEVP/Group Chief CRBG, Mr. Azfar Jamal - EVP/Head — Payment Services, Mr Khawaja Asif - COO Telenor Microfinance Bank and Mr Rehan Akhter - Head of FS Karandaaz among other delegates.

Under the ambit of this arrangement, multiple services will be leveraged upon including Telenor USSD Channel, Agent Network of Easypaisa, and NBP's transaction base, to fulfil the needs of banked as well as the unbanked population of Pakistan including facilitation of P2G and G2P transactions. With this joining of hands between one of Pakistan's largest Government-owned banks and one of the Pakistan's leading telco operators along with its microfinance bank, the dynamics of the Digital Financial Services are sure to reach the next milestone.

After the ceremony Mr. Saeed Ahmad -President & CEO NBP stated that National Bank envisions creating concrete opportunities to promote financial inclusion through innovation driven by technologies and data, and with that; drive inclusive and sustainable growth in the formal banking sector. He added that combining the strengths of NBP, TP & TMBL together will broaden the vision of our industry to achieve the State Bank's National Financial Inclusion Strategy. Mr. Saeed further shared that our 3 strategic alliances will contribute towards our country -NBP is a public institution and it is our mandate to develop a digital suite of financial services with an access to market players through any available digital channel for enhanced customer convenience with focus on enabling e-governance infrastructure.

Also speaking at the forum, Mr. Mudassir H. Khan SEVP / Group Chief CRBG - NBP, said that

National Bank of Pakistan (NBP), Telenor Pakistan (TP) and Telenor Microfinance Bank Ltd. (Formerly Tameer Microfinance Bank Ltd.) formed a strategic alliance to further financial inclusion in Pakistan at a signing ceremony held at local hotel in Islamabad. The strategic alliance is in continuation of the coalitions to promote financial inclusion that now cover almost the entire telecom industry of Pakistan.

"The Digital Financial Services industry in Pakistan took its first step back in 2009 and has now reached a stage where it needs to be taken to the next level. NBP is aggressively working to digitize services through partnerships with Mobile Money platforms and Government Institutions; we are setting the goal of financial inclusion in its true sense and will create the right environment for inclusive growth in the country".

Sharing his thoughts on this, Mr. Irfan Wahab Khan - CEO Telenor Pakistan, said, "Fostering financial inclusion in the country has been the driving force behind Telenor Pakistan and Telenor Microfinance Bank's expansive financial ecosystem in the country. Telenor Pakistan has been striving hard to bring financially excluded segments of the society into the fold of financial inclusion through a range of cost effective financial products and services. It is reassuring to join hands with Pakistan's largest banking institution, National Bank of Pakistan, to achieve a shared vision for Pakistan. Together, we will be able to make long strides towards the cherished ambition."

Commenting on the development, Mr. Muhammad Yahya Khan - CFIO & CDO Telenor Microfinance Bank, said, "It is heartening to be part of the collaboration between one of the largest commercial Banks in G2P and P2G space and the largest Branchless Banking organisation that is set to transform the country's financial outlook through providing digital convenience for Payments and thus inclusion of marginalized segments into Pakistan's mainstream banking and financial system. The collaboration with NBP will expedite our efforts by capitalizing on the strength of these two organisations. I am positive that together we will transform the country's financial scenario

This new path of collaboration between large sized banks and the leading telcos is a tried and tested method of larger financial inclusion which coincides with greater local economic activity and decreased economic inequality at the macroeconomic level. The managements of the partnering organizations have the belief that the formal financial services, through digital payments, can have a positive impact on a variety of microeconomic indicators, including self-employment business activities, household consumption and wellbeing. •





**'Prime Minister Youth Business** Loan'

A program was organised by NBP, Karachi University Branch, on 26.04.2017 at the Department of Public Administration, University of Karachi for the introduction of 'Prime Minister Youth Business Loan' to especially educate the youth looking for establishing or extending business enterprises.

Prime Minister's Youth Programme is a revolutionary programme for the socio-economic development of youth, in a bid to combat rising unemployment in the country. It has a broad canvas of schemes aimed at enabling youth and poor segments of population to: Get good employment opportunities, secure economic empowerment, Acquire skills needed for gainful employment, Have access to higher education and IT tools, Access to on-the-job training/internship for young graduates to improve the probability of getting a productive job.◆









# **PARTICIPANTS**

- •Mr. S. M. Shahid Raza AVP/Manager Karachi University Branch
- •Mr. S. Ajmal Habib VP/Regional Coordinator, PMYBL
- •Mr. Tariq Hassan SVP/RBDM, Regional Office, Karachi
- •Mr. Shabib-Ul-Hassan Chairman, Department of Public Administration, University of Karachi
- · University students





The new management is handed over to Mr. Sardar Muhammad Waheed (Ex-Employee of National Bank of Pakistan) since 20th May 2017 and he guarantees his customers absolute comfort and enhancement of all the services.

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# SHOOTING RANGE

# **Hitting the Target!**

A high class performer in the field of sports reflects having a creative mind and an energized body. When it comes to display of talent, NBP employees by no means stay away from marking their excellence.

Mr. Salman Asghar, AVP of FCD Head Office is a delighted employee of NBP who has secured a gold medal in 2nd Sindh Open Pistol & Rifle Shooting Competition held on Mar.26, 2017 at Arabian Sea Country Club Shooting range in Karachi. Demonstrating his command & ability to repeatedly hit the target with supreme perfection so as to beat other professional contestants from RSCC & Police participants, Mr. Salman not only won gold medal in Big Bore (9mm) 15m category for his team but was also awarded with a gold medal in individual category.

This unwavering performance signifies enthusiastic sportsmanship of Mr. Salman who has certainly made NBP proud and has brought immense joy among his fellow staff members.



# Pakistan **Bankers** Association

meeting hosted at NBP - Trade **Finance Processing Center** 





n order to curb the foreign exchange leakage and stop mal-practices in the industry in reference to under/over invoicing in trade, State Bank of Pakistan has initiated several measures to eradicate such practices. SBP has also requested Pakistan Bankers Association (PBA) to draft recommendations and best practices in banking industry to help this initiative. In this reference PBA has formed a working group comprising of Trade / Operations heads of several banks.

The said group is led by the NBP – SVP & Head of Trade Mr. Aqeel Muslim and Mr. Khadim Ali Nangi, SEVP & Head of Operations, Habib Metropolitan Bank. In order to dwell on the agenda 'Benchmarking of commodity prices for frequently traded item' a meeting of the PBA working group was hosted at the NBP – Trade Finance Processing Center (TFPC) South on 10-April 2017. The meeting was attended by the distinguished trade heads /operations heads of leading commercial banks.

Mr. Khadim Ali Nanji SEVP / Head of Operations HMB Mr. Aqeel Muslim, SVP / Head of Trade, NBP Mr. Mohammad Ali, Head of Central Ops Bank Al Falah Mr. Majid Waqar SVP/ Div. Head Trade Services UBL Mr. Zahid Ghaffar GM — Head CTP, HBL Mr. Sved Jamil Ahmed DGM — Head CTP Karachi HBL Mr. Ahmir Mansoor EVI/Head Trade Services MCB Mr. S. Fasahat Zaidi SVP Ops Div HMB Mr. Sved Mohammad Akbar Head of Export NBP Mr. Hakeem Ullah Ashraf Chief Manager HMB

The members of the working group reiterated that International Principals e.g. The Wolfsberg Group Trade Finance Principles should be adopted for the Banking Industry for Trade Anti Money Laundering Program. It was also considered to get help from Customs data base to ascertain Bench Mark Commodity Prices of Frequently Traded items and also possibilities to work on FBR Notifications in which many commodity bench mark prices mentioned.



# Superb!

Mr. Shoaib Athar Qureshi son of Muhammad Rafiq Qureshi, has cleared all requisite subjects of Associateship of IBP (AIBP).



Huud Muhammad son of Sheheryar Muhammad, S&S Manager of NBP Main Branch Swabi has hafiz the Holy Quran in five months at the age of 10 years and received a Gold Medal.



### **Educational**



Corporate



### NBP Sponsored 10th Annual Reunion of IBA-PU Alumni Dinner-2017

National Bank sponsored 10th IBA-Punjab University Alumni dinner, held in Punjab University Campus Lahore. The executive committees of both the institutions jointly organized the function. Prominent personalities that had graduated from these institutions were invited to share their thoughts and experiences. Event provided an ideal social environment for uplifting the image of NBP

### Sponsorship 1st National Conference on Business Dynamics At Allama Iqbal Open University, Islamabad

Allama Iqbal Open University, Islamabad organized a training programme to upgrade the knowledge of their students in the field of Business ethics and its dimensions in the ongoing business world. National Bank of Pakistan supported the cause by sponsoring the event in the larger interest of the students.







**Sponsorship:** Educational Sponsorship for a year of 10 students of Behbud Association Karachi

Behbud Association, Karachi provides education to the underprivileged children with the aim to make them a productive member of the society. It's one of the oldest NGOs working in Pakistan, started its operation in 1970. National Bank supported Behbud by sponsoring educational expenses of 10 students for a period of one year.



**Education, Punjab** 

Pakistan Rangers (Punjab) established an Institution for the Special Children in Lahore called "Ranger Institute of Special Education". Besides providing quality education to the poor Special Children the institute also provides pick and drop facilities to all children living in Lahore and nearby villages. National Bank joins hands with Pakistan Rangers to propel their cause with true spirit of serving the needs of under privileged and special children.





# NBP Scholarship for the students of Sindh Madrassatul Islam University (SMIU)

National Bank supports needy students of Sindh Madrassatul Islam through NBP Scholarship Program. SMIU has a great history in terms of producing eminent personalities in all walks of life. Mr. Ovais Asad Khan (Divisional Head Strategic Marketing) presents a cheque to the Director, Research Innovation and Commercialization of SMIU after getting the feedback on academic performances of the class of students who were sponsored by National Bank. This scholarship is for one year.

### NBP sponsored educational expenses of 17 Students of INFAQ Foundation

National Bank bears educational expenses of underprivileged children studying in INFAQ Foundation School located in Ibrahim Hyderi, a remote area of Karachi, It's a locality mostly inhabited by fishermen and desperately needs support from the corporate sectors for the basic amenities like education and health. NBP is supporting this great educational facility run by INFAQ foundation on regular basis for the last 3 years as they are doing a tremendous job for the education boarding and lodging of those poor children on that particular



### **Health**



### NBP adopted Female Ward in Marie Adelaide Leprosy Centre (MALC)

National Bank adopted a female Ward in Marie Adelaide Leprosy Centre for providing free medical treatment to poor women who travel to Karachi from remote villages. A large number of female patients are getting regular treatment and care as a result of this facility provided by National Bank.



### **Donation to MAKE-A-WISH PAKISTAN**

Like other corporate sectors, National Bank also disburses donation every year to Make-A-Wish Pakistan, affiliated with the Make-A-Wish Foundation International. The entire funds are spent in buying presents for terminally ill children who have very limited period of survival. The last wishes of these children are fulfilled and thus becomes source of happiness for them.



### Sponsorship for Institute of Business Management for organizing Panel Discussion on Water Wars

A student run organization Egalitarians in CBM organized a Panel discussion over water wars which was attended by students and teachers from many educational institutes.. National Bank sponsored the event for the purpose of keeping students busy in healthy activities.



### Sponsorship Free Medical Camps in Mitthi & Nagarparkar Villages (Interior Sindh)

National Bank in collaboration with Al-Madad Welfare Society setup Medical Camps in Mitthi and Nagarparkar, remote areas in the province of Sindh where local residents face acute shortage of medical facilities. National Bank identified the areas and provided checkup, medicines to the poor people at their doorstep.



## Sponsorship for Movement for Advocacy of Patient Safety & Wellbeing Programme on World Health Day

Basic Needs Pakistan organized health awareness
Programme for imparting knowledge to the patients and their
attendants about precautionary measures while going through a
serious medications and health related issues. National Bank
sponsored the Programme considering its immense
benefits for the people

# Sponsorship for Fundraising Event "The Aga Khan University Golf Tournament"

Aga Khan University Golf Tournament was held in Karachi to generate funds for the poor patients who are getting medical treatment at the Aga Khan Hospital. National Bank participated in the cause and was part of this tournament. Every year, through such events, a large number of patients are benefitted and restore healthy life.



### Women & Child



### Sponsorship Fundraising Event for Orphan Children's education

Organized by Jamal Foundation, AJK
Jamal Foundation initiates community development projects
AJK. They organized a fundraising event in Muzaffarabad for
the purpose of generating funds for the education of orphan
children. Their cause was supported by National Bank.

### Establishment of NBP-KKO Production & Display Centre for Economic Empowerment of destitute women in Rawalpindi

National Bank in Collaboration with Kaus-o-Kazah (KKO) established a centre in Rawalpindi for the purpose of imparting vocational training to the destitute women. KKO works for uplifting the economic condition of our women living in poverty stricken areas. National Bank sponsors women vocational training programmes all across Pakistan with the aim of giving them equal rights in society.





# Donation to Mother & Child Welfare Foundation

Mother & Child Welfare Foundation works for the betterment of basic health facilities of the under privileged women and children. National Bank extends its contribution for keeping medical services sustainable.

### **Culture**



### NBP Sponsorship for Hindu Community Marriages

National Bank in its role of fulfilling its Cultural diversity and responsibility, supported Pakistani Hindu Council by sponsoring the wedding expenses of 4 needy Hindu couples. NBP's contribution is a sign of creating religious harmony between two religions and most importantly, serving the mankind.

# **Sports Events**





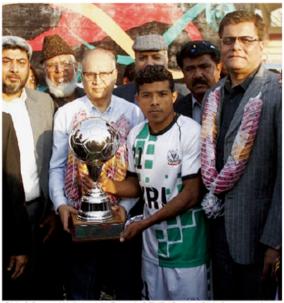
For the revival of Football in Pakistan at national Level, National Bank had organized its 1st NBP President Cup Football Tournament in Karachi at KPT Football Ground. The tournament was played amongst the 12 top National Departments, these departments were divided into 4 groups. It was very well organized and can be termed as an outstanding effort in terms of promotion and revival of Football in Pakistan. National Bank solely paid all the expenses connected with the tournament.

The tournament developed its unique status in terms of high standard of competition and facilities for the players. KRL team emerged as the winner of the tournament beating WAPDA.



# Educational expense of Orphan Children residing in Roshni Homes Trust-Gujranwala

Roshni Homes Trust constructed a large building in Gujranwala for taking proper care of orphan children. They provide education, food, shelter and healthy social activities to them. National Bank afforded the educational expenses of the children. NBP has sponsored the educational expenses of a class of Roshni homes children comprising of 35 students for a period of one year.



Chief Guest Wajahat A. Baqai, SEVP/Group Chief presenting Trophy to Winner KRL Football Team's Captain

