

## **NBP President undertakes major organizational reforms**

**Business Recorder**

**21<sup>st</sup> July, 2017**

KARACHI: Saeed Ahmed, after assuming charge as President National Bank of Pakistan(NBP), has undertaken major organizational and structural reforms aimed towards promoting service quality, business growth, empowerment of field functionaries for improved turned around time, and addressing the challenges posed by the banking industry, witnessing a gradual shift from the brick and mortar concept to branchless banking.

NBP being the Nation's Bank considers provision of banking services to the masses (even to the remotest areas) among its primary objectives. To materialize this objective and to promote State Bank of Pakistan (SBP) vision for financial inclusion, the bank recently established a separate group for Payment Services and Digital Banking. This initiative will facilitate NBP to have more focused approach towards digitization for providing better quality and efficient services for G2P & P2G Payments customer ease and convenience; and to reduce operational cost translating into increase profitability and value creation for stakeholders. The Bank recognizes that the future of banking is in innovation, digitization, and branchless banking through the alternate delivery channels, thereby providing cost effective solution to the masses. In view of this the bank is planning to strengthen its alternate delivery channel like mobile banking, internet banking, card services and partnering with telecoms so as to bank the unbanked segment of the populace thereby promoting financial inclusion.

The bank considers its customers as assets and works on the philosophy of Happy Customer – Our Success. To promote this inherent value and belief and to strengthen the service culture and serves its customer better, the bank has taken another initiative of creating a dedicated service quality division reporting directly to the President. The said division will provide guidelines and trainings for inculcating and strengthening of the service culture in the bank, conduct customer satisfaction surveys, inculcate competition for service culture among field functionaries, reduce complaints through effective management and resolution within minimum possible time, define service standards and improve turnaround time for various levels of service.

Further, the bank has also taken various other restructuring initiatives so as to have a more focused approach towards innovation, fraud prevention, product & business development, focused approach towards SME, Agriculture and Commercial sector loans, trade business, network planning, image building and strengthen our footprint across the globe.