



Newsline

since 2006

Realignment for Sustainable Growth

NBP aims at improving efficiency and service by reorganizing the regional set up for a better connect with branches across the country

The central graphic features a large red rectangular box containing the title and subtitle. This box is surrounded by a grid of approximately 45 individual portrait photographs of bank staff members, including men and women in professional attire. The portraits are arranged in a roughly rectangular shape, with some larger portraits at the top and bottom corners, and smaller ones filling the rest of the space.

... Editor's note

Issue # 54



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NBP Newsline
Creative Department

Dear Readers,

NBP is a brand synonymous with great values, career growth and experienced banking professionals. Our focus is to become the top notch bank once again.

The reorganization has paved the way for the future development and progress of the Bank. Our President has emphasized the importance of field functionaries and relationship building with customers. We need to focus on improving work habits, service quality, internal controls and efficiency.

We have immense faith in our new team. They are the ones who are in constant contact with our clients and making it clear how NBP is really doing. You are NBP – that is impressively clear.

Best of Luck!

Asra Adnan
Editor

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

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CONTENTS



5

Cover Story



7

Interview



8

NBP and BOC sign MoU



14

President's Visit to Hascol Limited



17

The Winning Team

MESSAGE



Together we can!

I would like to congratulate my entire NBP family for achieving the highest ever net profit, deposit and total Asset figure for 2017; but we can do even better. We have raised our bars and we need to work even harder with utmost dedication to reach our new target. We need to make NBP the 'Bank of choice' – a trusted and leading institution in the country.

The success of NBP depends on how we serve our clients and fulfill their financial needs. To achieve this we have realigned our field structure with a view to improve effectiveness and to achieve better results. The confidence and faith of our clients in NBP is very strong combined with wide outreach, we have unmatched opportunities to serve our clients and build our business. Our branches are the face of the bank and our customer service becomes the basis of our image.

As we move forward, the number of regions has been increased from 23 to 37, whereas number of branches under each region has been reduced. This initiative will make our field functionaries more empowered, monitoring more effective and will reduce turnaround time in approvals and accelerate growth.

We have set the stage for you to perform, each one of you have been selected purely on merit basis. This is now your call to take upon responsibility that has been assigned to you. I will personally be following up the development and growth of each region. .

You will be accountable for your area's performance and those who are not upto the mark will be changed. I am confident that you will give your best to take this Bank to new heights and bring back the privilege and glory that we had been enjoying in the past.

I have immense faith in my team and hope that they will execute their responsibilities in a manner which will make NBP a great Bank again.

Wish you best of luck.

Saeed Ahmad



Abdul Hameed Asim
Regional Head, Muzaffargarh



Mumtaz Ali Bhutto
Regional Head, Larkana



Tarranum Sarwar
Regional Head, Abbottabad



Umeed Ayaz
Regional Head, Gujranwala



Rana Asif Wakil
Regional Head, Faisalabad



Akhtar Munir
Regional Head, Mansehra



Mumtaz Ruff
Regional Head, Jhelum



Syed Zamin Raza Rizvi
Regional Head, Bahawalpur



Parvash Boothrani
Regional Head, Hyderabad



Khawar Saeed
Network Monitoring Head



Shaukat Mahmood
Network Monitoring Head



Aqib Malik
Network Monitoring Head



Rana Imdad Hussain
Network Monitoring Head



Farooq Arfan
Regional Head, Mirpur Khas



Muhammad Asghar
Regional Head, Sibi



Anwar Shirwal
Regional Head, Gwadar



Mukhtar Ahmed
Regional Head, Rawalpindi



Agha Abdul Hakeem
Regional Head, Karachi South



Dilber Hussain Khan
Regional Head, Lahore Central



Nasir Abbas
Regional Head, Multan



Syed Wassim Akhtar
Regional Head, Mardan



Rashid Ata
Regional Head, Karachi West

NBP Embarks on a Headway ride

NBP in its quest for sustainable growth has overhauled the field set up to overcome impending challenges faced by the Bank

The National Bank of Pakistan is country's largest public sector bank with its major focus now on strengthening of the regional offices through human and capital resource development in order to improve overall performance.

The Bank's Human Resource Management Group under study of consultant M/s KPMG has strengthened all its regional offices by empowering the Regional Heads to run business in their respective regions independently. The regional offices are headed by SVP level executives, who have been given full authority and responsibility of their region to run business affairs. The revamping exercise initiated by the Bank has already been implemented.

The strengthening of regional branches aims to promote business and handle the grievances of the customers in more effective way.

When Mr. Saeed Ahmad, President/CEO took over last year, he made regular visits to branches and had a close interaction with Regional Heads and other field staff at all levels and observed:

- Lack of operational, administrative efficiencies
- No functional authority over RMTs
- Minimal financial and Credit Approval Powers.

These are the causes for NBP not to achieve full potential in all respects and created dysfunctional set-up. All these factors led to overhauling field set up in order to overcome challenges faced by the Bank.

In order to address these critical issues and under Board of Directors direct instructions, Human Resource Management Group initiated the process to engage a consultant in October 2016. After selection KPMG being external consultant initiated their study in January 2017 on "Manpower Requirement and Workload Analysis".

The consultant carried a comprehensive study of the existing Bank structure with processes being carried out in Pakistan and came up with their recommendations. By the end of December, the consultants submitted their preliminary draft on field reorganization, the President appreciated the logical and formula based categorization of branches and regions. For the first time in NBP, categorization of branches and regions were made on the workload. Previously, regions were categorized looking at the credit potential only. There was no category for deposits and advances compared with volume and number of accounts



Rao Abid Sharif
Regional Head, Sindh



Naveed Sultan
Regional Head, Gilgit



Aziz ur Rehman
Regional Head, D.G Khan



Naeem Malik
Regional Head, Mianwali



Talat Khurshid
Regional Head, Rawalpindi



Tanveer Ahmed
Regional Head, Sheikhpura



Masood Yasir
Regional Head, Mirpur Khas



Manzoor Ahmed
Regional Head, Sargodha

translated through over the counter transactions. Previously branches were categorized only on the strength of the employees. Through this formula the Bank now has the actual dynamic structure dependent on performance of the branch and region. According to the category of every branch and the region, number of staff is set, functional positions are established and organogram is provided. This system is market based and also more logical and formula oriented. The recommendations finalized under the guidance of Mr. Saeed Ahmad, President/CEO were presented to the Board of Directors who after deliberations approved the consultants' recommendations.

As result of this, a new field management structure has been approved to achieve efficiency and better reporting from field to Head Office and for the Regions to monitor branches effectively. As per new approval, the number of regions has been increased from 23 to 37 and the number of branches under each region has been reduced to a manageable number so that a Regional Head may monitor and follow their performance regularly and make regular visits.

To further strengthen monitoring purposes, a new functional position of 'Network Monitoring Head' has been created and will be headed by:

- Mr. Shaukat Mahmood, EVP, Network Monitoring Head – North
- Mr. Khawar Saeed EVP, Network Monitoring Head – Central -I
- Mr. Rana Imdad Hussain Khan, EVP, Network Monitoring Head – Central – II
- Mr. Aqib Malik, EVP, Network Monitoring Head – South

These heads will monitor the performance of these networks and report and escalate issues for resolution to Group Chief, Commercial & Retail Banking Group.

The Regional categorization has been based on geographical coverage, business value, population size, branch category, strategic placement and customer segmentation. Branch categorization has been based on five characteristics i.e. deposits volume, advances outlay, number of deposits accounts, number of advances accounts and over the counter transactions.

The tier of Area Branches has been abolished to reduce reporting layers. The Regional Heads will have autonomy to take decisions and will exercise powers for his/her Region with direct reporting to Group Chief, Commercial Retail Banking Group.

This is a remarkable achievement of HRMG that such huge exercise was completed and implemented within the prescribed time of one year. For this the credit goes to Group Chief, HRMG and his team along with other stakeholders who assisted them. After the completion of their exercises they came up with a new system with following aspects;

- Effective span of control.
- Efficacious and cost effective organizational system based on KPIs measured through KMIs to gauge the performance of the employee; which will automatically prepare their appraisal system and performance management system and it will provide a scientific way to handle the bulk size of employment in the public sector like National Bank of Pakistan.

After the introduction of this new system, NBP would be able to identify performers and non-performers through objective evaluation. This will now help HR to plan budget in recruitment, performance appraisal system; promotion system would be objective, and complaints of subjectivity will be gone. In the field, there will be greater reach for the branch and the employees because at the end of the day it will enhance our customer portfolio and growth in figures; a better span of control will be able to get results. A new cadre or layer has been introduced at the Head Office on the concept of parenting or mentoring. To monitor these regions, we have four-monitoring network for the entire Pakistan. It will play a role as connection with Head Office, as there was a big disconnect between regions and Head Office. Network Monitoring Head will be the bridge between the region and head office. The issues will be escalated and resolved whereas instructions will be cascaded and implemented. So, this bridge will also work well. The bank management has decided to bring fresh blood in the middle management and picked up the new promotes and star performers from the field thoughtless of any outside reference and it was total merit based and youngster are given more opportunity. For greater empowerment their enhanced financial powers are being devised for better autonomy. This system aims at greater autonomy at greater level. Regional heads will be CEOs of their regions and from HR perspective they will have powers of transfer posting as well. Previously, their transfers were centralized at the HO. They will have all the management tools to run their region. The Result of new changes is expected no less then outstanding. ♦



Dawood Jan Khan
Regional Head, Swat



Muhammad Saqib
Regional Head, Gujrat



Fuad Mohsin
Regional Head, Islamabad



Ghulam Rasool
Regional Head, Jhang



Farrukh Ghouri
Regional Head, Vehari



Aamir Manzoor
Regional Head, Sahiwal



Rafique Bhurgari
Regional Head, Sukkur



Saleem Tahir
Regional Head, Lahore East



Sultan Jaffar
Regional Head, Quetta



Sohail Ahmed Khan
Regional Head, Peshawar



Nadir Khan
Regional Head, Bannu

INTERVIEW

Why field structure was re-organized? Please highlight from the customer's and stakeholder's point of view?

In this new reorganization, number of regions has been increased from 23 to 37, whereas number of branches under each region has been reduced. Besides, four new functional positions of Network Monitoring Head (NMHs) have been created who will monitor the affairs of their respective areas. Business discretionary power of Regional Heads has also been increased. This will reduce TAT in making decisions and providing better services to our customers. In this new set up, our Regional Management Team will be able to explore more business opportunities and resultantly increase in profitability.

What is your business strategy after the new structure? What are your priority areas?

High Quality Customer Service: As emphasized by our President, we are a part of service industry and we exist because of our customers. My main focus is on customer satisfaction as this plays a vital role in the success of our Bank. My objective is to lead and motivate Branch Managers and other staff to ensure that they are providing the best customer service by being friendly, courteous, accessible and responsive to our customers' needs.

Up keep of work place/branches: Having a clean and healthy work place with customer friendly environment is major cornerstone when it comes to run a successful branch.

Punctuality: It plays an important role in success of a business as well as in grooming oneself. Punctuality means being in the office by 9:00 am positively without taking liberty of even 15 or 30 minutes relaxation.

Is this structure functional particularly at the 8 new places where new regional offices have been established; in terms of shifting of staff, logistics and personal files?

Yes, Regional Management Teams of all 37 regions including 14 newly established regions have taken their charge. Shifting of staff, logistics etc. has also been almost finalized. This is a team work and all groups are supportive in making this workable. I would particularly like to mention Mr. Babur Baig, Head/LSG and his team who are literally on their toes to facilitate us. The new regional set up is already live.

What is the role of Network Monitoring Head? Can you please specify their roles in the current reorganization?

Network Monitoring Heads will monitor the performance of region network and report and



escalate for resolution to me and any other stakeholder besides facilitating field functionaries in their business. This will reduce the TAT in disposing off the matters and help us make decisions and accelerate growth of business.

How would you increase the profitability after this new set up?

As I have mentioned earlier that increase in the number of regions and reduction of number of branches under each region will reduce the workload and enhance the performance. Effective monitoring will certainly result in increase of deposit, healthy advances portfolio and profitability as per our President's vision.

What strategy you will adopt to enhance the IT capacity building of the staff?

Employee training and development in IT is an important factor for most industries as it helps keep employee and organizational goals aligned. However, it also serves as an added layer of protection for the financial services sector, which has suffered under heightened scrutiny since the collapse of many major players due to the economic recession. Also having documented proof of employee training is important for any regulated industry.

How would you identify the 'Right placement for the Right man'?

If you are asking the definition, it is a person who is well conversant with the job assigned to him, who has strong daily work ethics and who can take initiatives. As far as I am concerned, *Alhamdulillah* I have always tried to follow this principle and boost the competency level of my team members and have assigned task to my colleagues purely on merit basis, without any pressure and favoritism.

Sultana Naheed, SEVP/Group Chief is leading NBP through the commercial landscape and she has her finger on the pulse of the industry, while carefully monitoring many aspects of the marketplace that help the Bank run smoothly. Her present task is to lead the newly aligned regional structure for better customer service and productivity.

Would you like to give message to your team and the entire Bank?

Responsibilities assigned to us in this new set up are very challenging. The worthy President and BoD have shown their confidence and trust on us which demands hard work and untiring result-oriented efforts to fulfill the assigned tasks and meet their expectations. By not compromising on quality and merit we shall *INSHAALLAH* be able to restore the No.1 position in the Banking industry. ♦

NBP has been proactively working on its branch banking infrastructure to improve its systems and provide service of excellence to its customers, which is in line with its vision of being the nation's bank. Custom House Branch enhancements were initiated by Mr. Saeed Ahmad, President/CEO, NBP in April 2017 and subsequently inaugurated the Branch recently. Mr. Abdul Rasheed Shaikh, Chief Collector of Customs (Appraisements) and Mr. Manzoor Hussain Memon, Chief Collector Custom (Enforcement) at NBP Custom House Branch also graced the occasion along with senior members of Custom Authority.

Speaking at the occasion of branch renovation ceremony, Mr. Saeed Ahmad, said "When I visited the branch for the first time after taking charge, I was very disappointed with the setup, congestion, overcrowding and mishandling. In order to provide first class services to our valued customers who use our facilities, it is imperative that they are treated respectfully and are provided comfortable environment where they may avail our services efficiently with respect and dignity. My emphasis has been to change the culture of the organization and its image to attain high customer satisfaction. NBP will leave no stone unturned to provide best services to its valuable customers to have a smooth and seamless experience in banking". He also said that NBP will continue to upgrade its facilities at other branches.

Mr. Abdul Rasheed Shaikh, Chief Collector Custom (Appraisements) & Mr. Manzoor Hussain Memon, Chief Collector Custom (Enforcement) said that, relation between the two government agencies is decades old and it is impressive that the promise made by NBP has been fulfilled in a very short time.

Mr. Muhammad Arshad Jamal, Chairman, FPCCI standing Committee on Customs, Mr. Qamar Alam, Chairman All Pakistan Custom Agents Association, Mr. Faisal Mushtaq, President, Karachi Custom Agents Association, Mr. Wasiq Hussain Khan, Ex-Gen Secretary KCAA along with their office bearers were also present on the occasion and appreciated NBP's efforts on modernizing the branch facility.

The Branch renovation ceremony was also attended by Mr. Aasim Akhtar, EVP, Mr. Mohsin Furqan, EVP, Mr. Tariq Jamali, Group Chief, Asset Recovery Group, Mr. Shahid Dar, EVP, Mr. Faisal Ahmed, EVP, Network & Planning, Mr. Asad Saleem, EVP, Mr. Tariq Latif Ansari, Regional Head Karachi along with RMT members which were also present on the occasion.

NBP Custom House Branch is one of the largest single branch with top volume of transactions. It works within close cooperation with the custom authorities. The need to serve customers to meet their requirement necessitates that the branch functions at extended hours. NBP Staff is making full efforts to meet such needs. ♦



Custom House Branch gets a Facelift

National Bank of Pakistan has upgraded its Custom House Branch to a modern facility to provide high quality and efficient services to its customers.





NBP AND BOC SIGN MOU TO ENHANCE BANKING SERVICES

National Bank of Pakistan (NBP) and Bank of China Pakistan Operations (BOCP) signed a MoU to promote banking services in the country. The MoU will focus on developing niches and creating synergies between the two institutions. The MoU will strengthen the ironclad brotherhood between the two nations.





The MoU was signed by Mr. Saeed Ahmad, President/CEO, NBP and Dr. Tao Li, Country Head & CEO BOC. Also present on the occasion were Mr. Rehmat Ali Hasnie, Group Chief/Investment Banking, Syed Jamal Baquar, Group Chief - Corporate Banking, Mr. Shaikh Tariq Abdullah, Divisional Head - Financial Institutions, Mr. Muhammad Ahmed, Unit Head - FI, Mr. Danish Saeed Khan, Senior Relationship Manager - FI, Mr. Sheikh Raheel Ahmed, Relationship Manager - FI from NBP and Mr. Yin Xiaohu, Deputy CEO, Ms. Sun Hui, Head of Business Development Department, Mr. Sun Youcheng, Deputy Head of Business Development Department & Mr. Talha Rizwan Relationship Manager, Financial Institutions from BOC.

Mr. Saeed Ahmad, congratulated the management of BOC and said, 'Both institutions have developed a strong mutually beneficial relationship and are willing to extend the bilateral cooperation. NBP believes that this MoU will further extend cooperation in the areas of trade, finance, cash management and international transactions, corporate lending and project financing, infrastructure financing, investment banking and various other fields.'

Dr. Li expressed his pleasure to be a part of this memorable event and stated that Bank of China has a long standing working relationship with NBP. It is the first MoU which BOC has signed with any bank of Pakistan. BOC is fully committed to Pakistan and is determined to deliver its excellent financial service to not only the projects under CPEC and also target local corporate clients residing in Pakistan.

Pak-China friendship is not only a sign of unity between the two countries but is also a strong bond of mutual trust, tolerance and long lasting confidence which is widely acknowledged by the whole world. Being a trustworthy friend, China has always contributed to the growth and economic development of Pakistan.

The development of Gawadar Port and China Pakistan Economic Corridor (CPEC) is an example of China's support towards Pakistan. Both countries have made significant gains in the fields such as infrastructure construction, energy, development, and people-to-people exchanges.



Bank of China is one of the world's largest bank with total assets of more than USD 2.9 trillion. NBP is amongst the largest financial institution in the country with 1,456 branches in Pakistan and presence in 19 countries around the globe. Both sides believe that the cooperation will lead to a win-win situation for the two banks and the two nations. ♦



Mr. Saeed Ahmad, President National Bank of Pakistan, visited the Chitral Valley and its adjoining areas and in Chitral he inaugurated the first Islamic Banking Branch of the area.

The ceremony was attended by local dignitaries, notably Mr. Irshad Ahmed Sodhar, Deputy Commissioner (DC), Mr. Shahzada Iftikhar Uddin, Member National Assembly, Mr. Saleem Khan and Mr. Saeed Sardar Hussain Shah, Member Provincial Assembly, Col. Mueen Uddin and Commandant Chitral scouts among others. NBP's senior executives present at the occasion included, Mr. Muhammad Aasim Akhtar, Group Head – CRBG, Syed Waseem Akhtar, Regional Head – Peshawar and Ms. Saima Rahim, Regional Head Aitemaad Islamic Banking Group (AIBG). The dignitaries acknowledged NBP's valuable efforts to promote local businesses. This was the first such visit by any President of the bank since its inception almost 70 years ago. The local business community expressed their gratitude to the President for taking personal interest in the area. Mr. Shahzada Iftikhar Uddin, said that, Chitral is a far flung area and remains neglected in many ways for want of development and basic infrastructure requirements. The President's visit was aimed to understand first-hand the problems faced by the customers, as well as the NBP staff and to take corrective measures to alleviate these problems.

Islamic Banking is taking centre stage at NBP and its growth continues to be the focus of the Board and the Senior Management. The President attaches great importance and gives special personal attention to this area of business. Mr. Saeed Ahmad said, "The people of Chitral have expressed their preference for the Islamic mode of financing and it was the desire of the local population that motivated NBP to open its first branch in Chitral". The branch was inaugurated by Mr. Irshad Ahmed Sodhar, DC, Chitral and the President NBP. The august gathering at this event included the local elected representatives of National and Provincial Assemblies, senior government officials and customers. At this occasion, the speakers appreciated the

Another feather in our hat...

Inauguration of first Islamic Banking Branch in Chitral Valley



services which NBP is providing for the last many years to the people of Chitral and its adjoining and far flung areas. They were especially appreciative of the services provided by the bank and its staff under difficult and inhospitable conditions. The President in his speech once again reiterated his commitment towards providing better banking services to the people by introducing new products and further enhancing the Islamic Banking network in the area.

During his trip to the Chitral Valley, the President visited the under construction Hydel power station which after completion of the first phase will provide electricity to the entire area. While upon completion of the project, electricity will be added to the national grid. This project has a special significance due to the upcoming CPEC project, as Chitral is located on the main crossroad of the

CPEC. NBP is actively looking at expanding its reach and supporting various business opportunities in the area. The President also visited the site of the proposed Marble City in the outskirts of Chitral, where he assured the local investors of the bank's full support in providing financing facilities to augment their business initiatives. "This project is the harbinger of change for the area and its people and NBP attaches great importance to this project."

In the evening, Mr. Saeed Ahmad attended a dinner which was graced with the presence of Bank's customers, as well as various notables of the area. At this occasion, the speakers highlighted the role played by NBP in promoting the local economy and providing banking services at the doorstep in areas where no other bank provides such services. They welcomed the first ever visit by any President of NBP and declared it as a good omen for the people of Chitral.

The President also met the respective Deputy Commissioners of Chitral, Upper Dir and Lower Dir and discussed the role which NBP could play in the development of the local areas. ♦



NBP, UBL collaborate for offering Digital Financial Services

National Bank of Pakistan and United Bank Limited inked a Strategic Partnership Agreement for providing NBP customers Digital Financial Services

This Strategic Partnership Agreement brings together the largest Government Bank with the pioneers of Digital Financial Services in the country, UBL Omni. The state-of-the-art solution will provide NBP customers with the ability to utilize 40,000+ UBL Omni authorized agents across the country.

The agreement was signed by Mr. Saeed Ahmed, CEO/President National Bank of Pakistan and Ms. Sima Kamil, President/CEO, UBL in the presence of senior officials including Mudassar H. Khan, SEVP/Group Chief Payment Services & Digital Financial

Group, NBP and Mr. Sharjeel Shahid, Group Head – Digital Banking, UBL and other delegates. This initiative of NBP and UBL will empower millions of customers to make instant digital payments all over the country.

Speaking at the occasion, Mr. Saeed Ahmed used a reference from Quran and said, “The best people are those who make the lives of others easier and UBL Omni is a product which creates ease for ordinary people to make payments to meet everyday needs. NBP & UBL are competitors in business however; we understand the importance of collaboration on certain fronts.”

NBP is proud to be associated with UBL Omni. We believe it is essential for Pakistani banks to collaborate and drive the pace of the banking industry to bring it at par with the International banking standards. He emphasized on the efficiency of interoperability for payment systems to make P2P, P2B, B2B, P2G and G2P payments. He mentioned that he has been working on implementing measures to increase interoperability during his association with State Bank of Pakistan as a Deputy Governor and very soon the financial sector

will see some considerable changes for further advancement of Digital Financial in Pakistan.

He agreed with Ms. Sima Kamil, the President & CEO UBL that the level of financial inclusion in Pakistan is very low. The target is to bring financial inclusion at 50% by 2020, which appears to be a big challenge to achieve in the coming 3 years however it is not impossible if the banking industry is able to develop an infrastructure and an eco-system to facilitate payment services. National Bank of Pakistan along with other banks will play its role in aggressively contributing towards this goal.

The President NBP said that, “Since the introduction of Payment Services & Digital Financial Group, NBP has come into the lime light, we have our own challenges, targets and objectives but NBP is well positioned to overcome these challenges. NBP has already collaborated with Easy Paisa, Jazz Cash, U Paisa and UBL Omni is the fourth collaboration. Other partnerships like Zong and JS Bank are in pipeline after which NBP will be the first bank to have a completely interoperable platform.”◆



National Bank of Pakistan Organizes Beach Cleaning Drive at the Sea View Beach in Karachi

Sea View is one of Karachi’s most frequented beaches with thousands of visitors every day, which also results in littering along the scenic coastline. National Bank of Pakistan employees, which included senior executives and other NBP staff, conducted the beach cleaning activity

which lasted for around four hours and collected over 250 kg of garbage.

The activity was part of National Bank of Pakistan’s corporate social responsibility to preserve Pakistan’s eco-system and bio-diversity. All waste material collected from these activities was recycled or disposed of in conformity with environment friendly measures.

Mr. Saeed Ahmad, President NBP lauded the efforts of NBP’s CSR team on this initiative and highlighted, “Pakistan has been blessed with a diversity of natural environments and our coast lines are some of the most beautiful in the world. However, pollution from sewage and industrial effluents as well as littering are serious threats for marine habitat. This beach cleaning activity is part of our ongoing initiative across Pakistan to increase awareness and inculcate a sense of responsibility for the environment amongst our citizens. I would request leading organizations to join similar activities in order to achieve worthwhile results.”

National Bank of Pakistan has integrated corporate social responsibility in its corporate philosophy. NBP has institutionalized these activities by creating a separate department and has been running a full-fledged CSR Program to bring positive change and improving quality of life of underprivileged members of the society. The prime focus areas of CSR initiatives include Education, Health, Woman and Child, Special Persons, Culture & Sports and Relief for affectees of natural disasters. These efforts not only helped NBP emerge as a pioneer within the CSR quarters in Pakistan but have also won NBP numerous accolades in the past.◆



Deputy Governor, SBP inaugurated office of Pakistan Mortgage Refinance Company (PMRC)

Pakistan Mortgage Refinance Company's office was formally inaugurated in Karachi by Mr. Jameel Ahmad Deputy Governor, State Bank of Pakistan.

Speaking on the occasion, Deputy Governor, Mr. Jameel Ahmad said, "PMRC would provide long term funding at fixed rate which will increase affordability for mortgage borrowers". It will also promote minimum quality standards in the housing finance sector. He further stated that he is pleased to observe the efforts of PMRC management to date but the company must continue its

journey towards fulfilling its role in providing affordable housing finance in Pakistan.

Mr. Saeed Ahmad, President NBP and Ex-Chairman of PMRC Board of Directors also attended the inauguration ceremony. Speaking at the occasion, he congratulated the PMRC Board and the management for achieving this milestone. He expressed that housing is very close to his heart and he is very keen to see affordable housing in Pakistan. He assured his full support to PMRC for starting its operations.

Addressing the ceremony, Chairman of Board of Directors – PMRC, Mr. Rehmat A. Hasnie welcomed the Chief Guest and other distinguished guests and thanked all the stakeholders for their continued support and contribution in making PMRC a viable entity.

Mr. Rupan, CEO of PMRC also thanked the respectable guests for their participation and supporting PMRC to meet its business goals.

The inauguration ceremony was attended by the Board members of PMRC, which include nominees of the Ministry of Finance (Government of Pakistan), HBL, UBL, ABL, Bank Alfalah, Askari Bank, HBFBC and Summit Bank Limited. Also present at the occasion were representatives of SBP and the World Bank Group. ♦



National Bank of Pakistan has signed an agreement with AKHUWAT for structured payments and collections services through NBP, capitalizing over NBP's state of the art edifice of services and vast network.

NBP AND AKHUWAT INK AGREEMENT FOR STRUCTURED PAYMENTS AND COLLECTIONS

The agreement was signed by Mr. Saeed Ahmad – CEO/President National Bank of Pakistan and Dr. Muhammad Amjad Saqib, CEO - AKHUWAT, in the presence of senior management of both sides including Mudassir H. Khan – SEVP/Group Chief Payment Services & Digital Banking Group, Mr. Azfar Jamal Khan – EVP/Head Innovation & E-Banking, Mr. Farhan Durrani – SVP/Head CRM, Mr. Khawar Rafique – Director Akhuwat, Mr. Humayun Ehsan – Director Akhuwat and other delegates. This initiative will bring convenience for Akhuwat as NBP has built a customized solution to serve Akhuwat's requirement, opening 800,000+ Asaan accounts to cater centralized disbursements and collections of loan installments through respective accounts of the borrowers. This unique model is custom built for Akhuwat to bring currently unbanked customers of Akhuwat within the ambit of formal banking services. It is for not just their current needs but to also enable them to utilize other banking services and become part of the financially included population of Pakistan.

On the occasion, Mr. Saeed Ahmad stated that the National Bank envisions transformation of the country's financial system by offering financial services to every Pakistani through all available payment channels. He further emphasized the importance of National Eco-system in

partnership with leading players in the country to enhance the value for every citizen creating inter-operable digital solutions for general public and further boosting financial inclusion. He also advised his bank team to ensure facilitation of these customers with utmost respect.

Dr. M. Amjad Saqib showed his delight to enter into an alliance with NBP, which is the largest government owned bank in Pakistan. He stated, "We have built Akhuwat with a passion to serve the poorest of the poor by providing interest free loans and enabling them to utilize the funds to create opportunities for enhancing income. With NBP providing convenience of financial services to our customer, we are confident that this joint effort will go a long way in achieving our shared vision of financial inclusion".

While sharing his views after the ceremony, Mr. Mudassir H. Khan said that, NBP is focused on the long term vision of financial inclusion and digitization. With this agreement, we have taken another step forward with opening of Asaan Accounts for these 800,000 plus customers who were previously financially excluded. This is a tailor-made transactional solution catering to the requirements of AKHUWAT with NBP's unparalleled branch network, ATM footprint and its partner outlets across the country. ♦

President Visits Hascol Terminals Limited

NBP team led by the President Mr. Saeed Ahmed visited Hascol Terminals Limited for witnessing the progress of construction of storage facility having capacity of 200,000 MT of oil storage terminal at Port Qasim which will be the largest oil terminal of the country



Upon arrival, the NBP team was warmly welcomed by the representative of the Hascol Group and project management team. Mr. Saleem Butt – CEO started the ceremony with his opening speech. The key points are as under:

- Hascol is one of the leading oil marketing company in Pakistan which is engaged in purchase, storage and sale of Petroleum Products such as fuel oil, high speed diesel, gasoline, LPG and lubricants.
- Total operational storage capacity is 69,000 MT in Sindh, Punjab and KPK of HSD, Petrol and HSFO.
- Total under construction storage capacities is 423,600 MT in Balouchistan, Sindh and Punjab of HSD and Petrol.
- After the completion of construction sites (under progress) the HPL will be the largest OMC in terms of storage capacity in private sector throughout the country.
- During the journey from year 2001, the company has shown significant pace of growth and reached at 2nd largest OMC of Pakistan after PSO.

“NBP will always support the existing projects as well as new upcoming projects of the company.”

Further, Mr. Jerome Gilineau – CEO of Hascol Terminals Limited explained all the facts about the terminals and the mechanism for unloading the oil from port to storage facilities. The project consists of construction of 22 oil storage tanks with an approximate capacity of 200,000 M/Tons. The products which shall be stored are Furnace Oil, High Speed Diesel (HSD) and Motor Gasoline. The project has the provision of 21 loading gantries (7 for each product) for filling of tank lorries. In addition, there is also a separate tank for fire water storage. The entire storage capacity has been underwritten by Hascol Petroleum Limited on a take or pay basis thus ensuring a guaranteed revenue stream for the project.

The project is planned to be completed in two phases. The first phase comprising of construction of 8 storage tanks of HSD which is planned to be commissioned by 2nd quarter of 2018. The second phase comprising of construction of 14 storage tanks which is planned to be commissioned by end of



“ NBP is proud to have participated in this new project. It is our firm belief that these projects of national and strategic importance will bring prosperity to the country.”

2018 or early 2019, 5 tanks for HSFO and 9 tanks for PMG.

The construction of the project is in full swing. Steel structures and storage tanks of the first phase already constructed as mention below. The construction of the steel structures for the tanks of phase two are also in progress along with construction of the other allied facilities. The construction of the tank filling gantries is also in progress.

The host had invited Mr. Saeed Ahmed – President NBP, to say a few words regarding the Hascol Group and NBP's new projects which are in pipeline. Mr. President in his speech said that NBP is proud to have participated in this new project. It is our firm belief that these projects of national and strategic importance will bring prosperity to the country. He further said that NBP will always support the existing projects as well as new upcoming projects of the company.

Afterwards, the Hascol Team invited the President along with NBP Team to also visit other projects of the Group. i.e. Hascol Lube Oil Blending Plant (LOBP) and LPG Plant. The key points are as under:

- Hascol Petroleum Limited is setting up Lube Oil Blending Plant, with per annum single shift capacity of 10,000 MT of lubricants and 1,000 MT of grease manufacturing, at Eastern Industrial Zone, Port Qasim Authority, Karachi.

- Hascol Petroleum Limited is the sole licensee of FUCHS Oil Middle East Limited in Pakistan and has been engaged in import, manufacturing and marketing of FUCHS branded lubricants in Pakistan market.

- The company has also plan of setting up LPG storage facility. It will be 70% owned subsidiary of HPL and rest 30% is with VITOL. ♦





Remittance Summit 2017



National Bank of Pakistan along with three other banks in Pakistan namely ABL, MCB & UBL sponsored the first ever Pakistan Remittance Summit 2017 in Dubai. Guests, including CEOs, General Managers and other high ranking officials from Banks and exchange companies with high volume of Remittances to Pakistan from KSA, UAE, Oman, Bahrain and Kuwait were invited to the Summit. Guests from State Bank of Pakistan and the Pakistan Embassy in UAE also attended the event.

The Summit provided a platform where banks, correspondent partners, money service businesses (MSBs)/money transfer operators (MTOs) converged to have a meaningful discussion on increasing the scope of remittances to Pakistan through legal channels. Being one of the hosts, National Bank of Pakistan was represented by Mr. Mudassar Hussain, SEVP/Group Chief, Payment Services and Digital Banking Group, Mr. Ahmad Naseem, EVP/Divisional Head, Home Remittance Division, Mr. Zeeshan Siddiqui, VP/Wing Head Business and Mr. Junaid Ahmed Khan, AVP/Wing Head Marketing, along with other senior executives from ABL, MCB and UBL as hosts of the event.

It was a three day event in which over 70 banks, FIs and money services business held bilateral as well as joint meetings with SBP and the host banks. Various sessions, labor camp visits and excursions were organized to provide maximum opportunities to SBP and the hosts to discuss possibilities of enhancing flow of remittances to Pakistan.

As a prelude to the Summit, the participants from NBP, SBP and other Pakistani banks visited a labor camp in UAE with a large population of Pakistani expats. UAE Exchange, one of the leading exchange company in the remittance business arranged a musical event at the camp which was attended by a huge number of Pakistani expats that lived in the labour camp. The expat Pakistanis appreciated this gesture and were extremely hospitable to the NBP team. The Home Remittance team of NBP, including the SEVP/Group Chief PS&DBG freely interacted with the expats and visited their rooms/accommodation and discussed issues which they being faced by them in sending remittance to Pakistan through legal channels. The session was highly interactive and the Pakistani community shared various issues which they face living in the UAE in general and appreciated the efforts of the Pakistani banks in curbing the illegal business of Hawala/Hundi and promoting legal channels to send remittances to Pakistan. During the event at the labour camp, small giveaways were given to the attendants of the event. Other gifts like TVs and mobile phones were also given to the remittance customers in attendance with the most remittance receipts.

NBP and the other banks also hosted a dinner on a cruise of the Dubai Marina for the guests those arrived in Dubai one day prior to the Summit from all the Gulf Countries. The dinner was arranged so that the guests can mingle with each other and also have discussions with the SBP and other banks' teams from Pakistan. The cruise dinner helped in breaking the ice between the hosts and the guests, and made the forthcoming sessions more productive where the participants freely exchanged important notes and ideas.



The summit concluded with a formal session followed by a scrumptious dinner. The final session was attended by all the participants as well as the local and international media. Final session of the summit was opened by Syed Irfan Ali, Executive Director, SBP BPRD. He emphasized on the importance of Home Remittances for Pakistan as a country. He also thanked all the guests from banks and exchange houses for their support in offering the Pakistani's living abroad a legal and safe mean to send their hard earned money to their loved ones in Pakistan and in turn also help the Pakistani economy. He spoke about the role of PRI in curbing money sent through illegal channels, technological innovation in remittance products and services in Pakistan, the need for regulating the remittance landscape and the changing dynamics of GCC economies.

Mr. Mohit Davar, the Chairman of International Association of Money Transfer, Mr. Osama Al Rahma, CEO Al Fardan Exchange, UAE, Mr. Ahmed A Bagader, Manager Quick Pay Business Development for Remittance business were also among the guest speakers.

Mr. Mudassir Khan, SEVP/Group Chief, Payment Services and Digital Banking Group, NBP gave the closing address for the Summit. Mr. Mudassir Khan thanked all the guests and organizers of the event and shared his thoughts on the importance of Remittance Business. He mentioned that close to 50% of the remittances to Pakistan come from KSA and UAE and if we look at GCC this figure touches 60%. He said that even though remittances to Pakistan saw a slight decline in FY2017 as compared to the last 10 years; we expect a growth in the following year and then years to come. He spoke about internal and external challenges being faced by the Remittance Industry and how these challenges should be taken as an opportunity. He also spoke about the prospects that will positively impact remittance business and about the impact that Dubai 20/20 and Saudia Arabia - Vision 2030 will have on the overall growth of remittance business. He also highlighted the need to focus on our strengths in untapped markets. He mentioned that banks and exchange companies need to accept and adopt new technologies and should work towards digitizing the remittance platform by embracing technological advances such as cryptocurrencies, block chain, mobile wallets and all the new technologies that will impact the financial landscape in the future.

The Summit concluded with the commitment and assurance form all stakeholders, including foreign banks, exchange companies, banks from Pakistan as well as the State Bank of Pakistan to work together and promote legal channels to send remittances to Pakistan. ♦



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NBP and Islamabad Traffic Police sign Agreement for E-Challan & Payments

In a grand ceremony in IG Office Islamabad, National Bank of Pakistan and Islamabad Traffic Police (ITP), signed an agreement for E-Challan and payments system in Islamabad Capital precinct. This partnership will enable the issuance of paperless challan to the driver through a hand held smart phone mobile application along with electronic receipt to driver via SMS.

This state of the art solution deployed by NBP will digitize the issuance mechanism as well as the payment collection at J-Cash Branchless Banking outlets along with Mobile Wallets. NBP will also add all its partner organizations for the collection including Jazzcash, Easypaisa and others.

The agreement was signed by Mr. Saeed Ahmed – CEO/President National Bank of Pakistan and IG Islamabad Dr. Sultan-e-Azam Temuri, in the presence of senior officials including Mudassir H. Khan – SEVP/Group Chief Payment Services & Digital Banking Group, Mr. Mir Wais – DIG Operations, and other delegates. This initiative of NBP and ITP, will bring transparency as well as convenience for both the general public of Islamabad and the ITP officials; to

receive real time confirmation of E-challan along with opening of thousands of outlets for challan payments for the ease of public, as they would not have to look for a bank to pay challan after waiting in long ques. This solution was originally conceived by Mr. Azfar Jamal – EVP/Head of Innovation & E-Banking NBP, Mr. Malik Matloob – SSP Traffic Islamabad and Noman Azhar SVP/Head of Branchless Banking JS Bank, who along with their teams made tremendous efforts to bring this initiative to fruition.

Speaking at the occasion, Mr. Saeed Ahmed said “This service offers simplification of work, which leads to time saving, and minimizes book entry errors as everything will be done digitally. Leveraging the bank’s financial expertise coupled with the extensive network of J-Cash and our other partner organizations; we are continuously striving to provide digital solutions to meet financial needs of the general public of Pakistan. NBP will also add more payments channels to create further ease to general public including M-Wallet, Plastic, ATMs etc.” He emphasized on continuous training needs to ensure that the solutions creates the real benefit, although NBP has already conducted 3 training sessions for ITP officials but regular trainings and public awareness will bring the real outcome of this digitization. He further said, “This solution will also help ITP in building a database that can be analyzed to further improve their systems for enforcement and safety and for performance evaluation of their officers”

Sharing his views IG Islamabad Dr. Temuri said, “This is a very special day for Islamabad Traffic Police, as it takes lead in providing the digital solution that is the first initiative. In our Safe City initiatives, we shall strive to make extensive use of digital facilities. We are extremely proud and happy to partner with NBP, which has resulted in this solution, designed to facilitate not only our traffic officials but also the general public at large. Convenience has become a necessity of time and we are glad that NBP along with their strategic partners is taking the lead in ensuring not only ITP, but the general public experiences the ease of technology”. ♦



NBP AND NATIONAL VOCATIONAL & TECHNICAL TRAINING COMMISSION LNK

AGREEMENT FOR DISBURSEMENT OF STIPEND THROUGH DIGITAL CHANNELS

The agreement was signed by Mr. Mudassir H. Khan – SEVP / Group Chief Payment Services Digital Banking Group - NBP and Dr. Nasir Khan, Director General NAVTTC, in the presence of senior management of both sides including Mr. Zulfikar Ahmad Cheema Executive Director NAVTTC, Mr. Azfar Jamal – EVP/NBP and other delegates. This initiative will bring convenience for the trainees of NAVTTC by enabling them to

withdraw their monthly stipend amounts, anywhere any time, through more than 12,500 ATMs across Pakistan. Under this agreement, timely disbursement of monthly stipend will be ensured through NBP’s Digital Platform.

Mr. Zulfikar Cheema stated that NAVTTC was delighted to enter into an alliance with NBP, which is the largest government bank in Pakistan. NAVTTC will continue with its efforts to facilitate

the youth and create employment opportunities to eradicate poverty and promote economic progress of the country. He further continued that it is our mission to provide facilitation, direction, funding and an enabling environment for skills development in order to improve social and economic outlook of the country.

On the occasion, Mr. Mudassir H. Khan stated that the National Bank envisions’ to transform the country’s financial outlook by offering Payments/Collections Services to every Pakistani through all available digital payment channels in Pakistan. He further enlightened the importance of National Eco-system in partnership with leading players in the country to enhance the value for every citizen through financial inclusion, creating inter-operable digital solutions for general public to further boost financial inclusion resulting in inclusive growth.

Speaking after the ceremony, Mr. Azfar Jamal EVP / Head Innovation & e-Banking said that NBP would be issuing Union Pay branded Prepaid Cards to the students enabling them to not only withdraw cash from any ATM across Pakistan but also make payments at any point of sale merchant. This is a tailor-made transactional solution catering the requirements of NAVTTC clubbed with NBP’s unparalleled branch and ATM footprint across the length and breadth of the country. He further stated that more prepaid card variants for various target markets are being launched by NBP in the near future. ♦



NBP arranged 'Training of Trainers' program at JNMDC, Karachi.

The Members of Directing Staff (MDS) from all four Staff Colleges; Karachi, Lahore, Islamabad and Peshawar participated in the training.

Train the Trainers

At the inauguration of 'Train the Trainers' program President Saeed Ahmad said that, "It is a unique moment as NBP has just revamped its organizational structure and transformed regional set-up. It has included new teams for better market penetration and business augmentation. This was high time to chalk out our future strategy for objective achievement." The Management's vision was shared with the training teams as a strategic tool for attaining sustainable competitive Advantage.

The President emphasized that, "The role of the trainers was that of a catalyst and an agent of change. Through employees' motivation and competent trainers we are able to develop strategic intent in our employees i.e. the habit of winning and essence of achieving the laurels for the organization. Trainers cascade the message of Top Management down the line and prepare the field force for achieving organization's objectives."

Earlier, the Divisional Head-L&MDD advised the course participants that the training helps improve the knowledge base and skill-sets of employees for building professional competencies. The learning messages must be passed on for objective achievement.

Dr Hanif Muhammad, Lead Corporate Trainer, PhDs from Switzerland & USA conducted the Training of Trainers program for NBP. ♦





THE FANTASISTS-INITIATIVE BY CORPORATE BANKING GROUP

One can easily fathom that a busy Saturday afternoon in the suburbs of downtown Karachi could customarily remain witness to the hustle bustle of police entourage and characteristic movement of VIPs. However, this time around the order of the day was set-off by an elite team of banking professionals belonging to the Corporate Banking outfit of the country's largest and progressive bank; National Bank of Pakistan. Crisply attired and all set to put things into swing, the team flounced at the entrance while bidding welcome to their privileged Corporate Clients, as the stage was being set for 'The Fantasists.' This one-of-its-kind, never-before witnessed evening of wit, wizardry and wonder was held at central auditorium of Arts Council of Pakistan, Karachi, under the auspices of National Bank of Pakistan.



The audience, which consisted of clients representing all prominent sectors of the economy namely from the Power, Oil & Gas, Textile, Fertilizer, Chemicals, Automobile, Hospitality sectors and other business circles including CEOs, COOs, Directors and other senior and middle management personnel, most of whom were accompanied by their families. The event was also graced by the NBP's ex and current Senior Management alongwith their families and notable partners from the financial services sector.

Kicking off the scheme of events, Mr. Usama Qazi (the show's director) on the on-set thanked NBP for their patronage and highlighted NBP's exemplary role in promoting art, culture, sports and various other CSR initiatives. Post this, he gave a preamble of the show and then invited Mr. Syed Jamal Baquar (SEVP/Group Chief Corporate Banking Group) to address the audience. Mr. Baquar thanked all guests for their patronage and assured NBP's unstinted support of their respective businesses coupled with the unparalleled service levels that have always remained a testament to the Bank's upstanding reputation. Mr. Baquar cordially invited Mr. Saeed Ahmad (President & CEO NBP) to share a token of gratitude with the guests and all other stakeholders and then to declare the show open.

The performance itself was a mesmerizing spectacle of mentalism and illusion delivered in exemplary fashion by two highly trained practitioners i.e. Mr. Afzaal Afridi and Mr. Munawar Khan. Every sequence unfolded to give way to a dexterity of conjuring tricks from delusion and mind-control to sleight of hand, creativity and other forms of stage magic such as splitting, disappearance and escape artistry. With the audience gasping for more, the show remained highly interactive with the performers inviting volunteers from the audience during several acts and at one instance, called upon Mr. Jamal Baquar to participate in a card guessing act.

It was without a doubt the setting of precedent which has paved the way for similar inspirational ventures coming from creative production houses. More so, the evening indeed turned out to be a game-changer for NBP, given the present management's tenacity to foster a productive resolve between continuity and change and to remain subscribed to its evident transformational philosophy as they adjust the sails of country's largest bank. At the spearhead of this vibrant change remains the bank's Corporate Banking Group for having conceived the idea of cultivating closer ties with the business community in an overwhelmingly artistic manner. ♦



After a hard fought match National Bank of Pakistan (NBP) became the 5th time Champion of National Hockey Championship (NHC) by defeating WAPDA and scoring 2 goals against 1. The team has successfully reclaimed the cup after a gap of three years. The squad emerged victorious amongst 24 teams in the tournament.

Mr. Saeed Ahmad, President and CEO, NBP, congratulated the squad at NBP sports complex, "I have never been a sportsman but seeing the team win brings me utmost pleasure. It is a delight for me to be among champions. You are the symbol of Pride for National Bank of Pakistan." He also urged the team to maintain their form, and impart their knowledge of the game by teaching the national game of Hockey to the children of Pakistan and creating future Champions. President NBP said being the Nations Bank, a special focus will be given on training children from the under privileged backgrounds, as we are all gifted with similar capabilities but lack in resources. He acknowledged the establishment of the sports committee that will comprise of the pioneer players from each sport, may it be cricket, hockey, football, snooker or any other. He further announced an award of PKR 1 million for the champions.

Mr. Faisal Topra, EVP/Group Head, Service Quality, said, "This is a great achievement for our team, NBP will sponsor free summer camps for interested youngsters in different cities of Pakistan and it is not my institutional duty but my national duty as a patriot to promote and revive the lost flare in our national sport, Hockey."

Mr. Ovais Asad Khan, Head CSR and Sports, Strategic Marketing Division, said, "It is an emotional moment for me, the team has outperformed and created new goals for themselves, I hope and pray that they sustain their form and build a new streak of championships. We hope to revive the traditional golden cup for this tournament."

Mr. Rana Mujahid Ali, hockey gold medalist and current coach of the hockey team, stated, "NBP hockey team is the nursery that has been providing new talent to all of Pakistan".

Over the past three years, NBP hockey teams, have claimed five various titles including Quaid-e-Azam gold cup along with two National Jr. Hockey championships, being runner up for senior National Hockey Championship for 2015 and 2016. ♦

NBP EMERGED VICTORIOUS IN NATIONAL HOCKEY CHAMPIONSHIP





Walk for Awareness...

A traffic rules awareness walk was organized in Karachi on Sunday. It was held under the auspices of the National Bank of Pakistan and Traffic Police. The walk commenced from McDonald at Seaview and ended at NBP Sports Complex near the shrine of Abdullah Shah Ghazi. President Saeed Ahmed and DIG Traffic Imran Yaqoob Minhas, members of civil society and non-government organizations (NGOs) participated in the walk. The participants were of the view that such events would help foster awareness regarding the traffic rules in the society.





Townhall Meeting in Islamabad

The President gracefully opened the session by emphasizing that all of us have gathered here to build a relationship with the field functionaries as the branch network is the essence and front force of the Bank. He referred to gaps which were existent among different tiers in the organization and paved the way for the reorganization initiative - to plug all such gaps is NBP's way forward.

The President observed that NBP is a brand synonymous with great values, career growth and experienced banking professionals. NBP caters not only to business but also plays a significant role in the economic development of the country. He stressed that our focus should be aimed at becoming the leading Bank in the industry once again and attain the No. 1 position in the industry. The reorganization shall pave the way for the future development and progress of the bank, he added.

He stated that the reorganization has resulted in structural changes which will help in resource optimization in the Bank along with improving customer services. The President added that the recent placement of Group Chiefs, Divisional Heads & Network Monitoring Heads have purely been made on basis of merit. He emphasized the importance of field functionaries by stating that we want to have rapport, build relationships and have contact with each and every branch on a regular basis. The President stressed upon the participants to focus on improving the work habits – customer services, internal controls and efficiency. He advised the participants to rise to the occasion in taking National Bank forward.

In the end, the Best performing Regions were acknowledged and awarded trophies to acknowledge their achievement.

Before concluding the presentation, the Respected President invited all the attendees to initiate a Q&A session for cross communication on different Business, Operational and other field issues.

The meeting ended on a note of thanks to the Chair ♦



A visit to Military Head Quarters and Kamra Air Base

Saeed Ahmad, President, met Major Gen. Abid Ejaz Kahloon, DG Pay Pension and Accounts Directorate, GHQ Rawalpindi, Brigadier Muhammad Kamran, Director Accounts, GHQ, Rawalpindi and Farrukh Saeed Khan, SVP/Wing Head, Focal Person Pak Army Project.



NBP SIGNS MOU WITH PAKISTAN POST

The Federal Minister for Postal Services, Moulana Amir Zaman Bukhari and Mr. Saeed Ahmed, President, National Bank of Pakistan were the Guests of Honor on this auspicious occasion. Mr. Mudassir H. Khan, SEVP/Group Chief, Payment Services & Digital Banking Group, NBP, Mr. Azfar Jamal, EVP/Divisional, NBP, Ms. Rubina Tayyab, Director General, Pakistan Post, Dr. Naseer Ahmed, Additional Director General (Admn), and other senior officials also graced the occasion.

In her welcome address, Ms. Rubina Tayyab said that Pakistan Post is currently working on an ambitious agenda of Financial Inclusion in the country for provision of better digital financial and banking services to the customers. She termed the MoU between Pakistan Post and National Bank of Pakistan, as a great step forward to serve the cause of National Financial Inclusion Strategy.

Expressing his views, Federal Minister for Postal

National Bank of Pakistan and Pakistan Post signed a Memorandum of Understanding (MoU) here at ECO, Postal Staff College Auditorium, Islamabad, to boost Digital Financial Services in the country through a network of 12,000 Post Offices countrywide.

Services, Moulana Amir Zaman Bukhari said that the collaboration of both the organizations is in the best interest of the people of Pakistan. He also highlighted the salient features of the MoU according to which National Bank of Pakistan will install ATM Machines in the major Post Offices across the country for quick transfer of

home remittances, international remittances, and further improvement of disbursement of pension including introduction of Islamic Banking.

Mr. Saeed Ahmed, President, National Bank of Pakistan said that this is a historic occasion. NBP is adapting to the changing environment by leveraging new technology to provide simple, easy-to-use, convenient, and cost-effective products and services to customers. He said that the collaboration of both these organizations will help in delivering the banking services at the doorstep of the customers. He urged the Postal Officers to working jointly with the NBP Team for the success of this endeavour. ♦



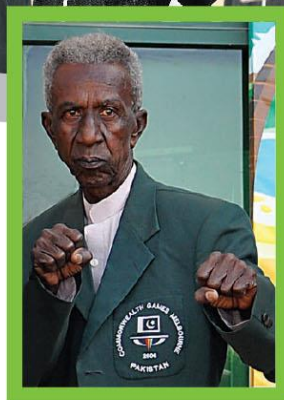
Our Shining Star!

Muhammad Mustafa, s/o Jehangir M. Haroon, Officer Grade-I Human Resources Management Group, has secured "A-One Grade" with 83.88% in his Matric Science Group Examination-2017 of Board of Secondary Education, Karachi.

Congratulations to both father and son from NBP family.




Shazia, boxed into a corner of the ring and was getting hit over and over again when her trainer Nawab Ali Baloch yelled, 'Get back in the centre, get back in the centre!' Shazia's fierce look and determination was too intense to ignore. Shazia is one of 18 competitors in National Bank Girls Boxing Championship organized and sponsored by National Bank of Pakistan. The event was an opportunity for young female boxers to gain ring experience for higher levels of competition. NBP till today has never faltered in promoting female talent and providing them with a platform to excel and compete at par with their male counterparts.



Female boxing is not new to Pakistan; it has survived in the shadows of other prominent sports like cricket and hockey. Not many know that Lyari in Karachi is the hub from where all the talents are emerging. Although when it comes to the acceptance of women in the sport, if one looks at the long arc of participation boxing has been associated with masculinity. But these young female boxers are breaking barriers and making a niche for themselves in the world of sports.

The women's pugilists of District South, which is known as the hub of boxing, followed in the footsteps of their men by winning the National Bank Girls Boxing Championship at the bank's sports complex. The Lyari girls kept the tradition of winning honours alive by returning with a tally of 80 points. District Central grabbed the second position securing 55 points while District West finished third with 40 points. The inaugural event witnessed a healthy turnout of 80 women from four districts of the city - South, West, Central and Malir. They competed in 15 different weights.

All the participants were provided pick and drop, track suits and meals besides medals and certificates to the position holders. Speaking on the occasion, Divisional Head of Strategic Marketing Division, informed the participants that a boxing ring will be added to the existing facilities at the sports complex in the near future. Amidst applause, he also announced to make the women boxing competition an annual feature event. The event was sponsored and organised by the NBP in collaboration with the Karachi Boxing Association. ♦

 **NBP**
fulfilling
Dreams...

Corporate Social Responsibility



NBP awarded Gold medals to position holders of Ghulam Ishaq Khan Institute of Engineering Sciences & Technology (Swabi)

National Bank emerged as a top socially committed organization in terms of encouraging students to earn credentials in the field of education and pursue higher professional education. Recently, we awarded Gold medals to top position holders in the field of MIS and engineering sciences of Ghulam Ishaq Khan, Institute of Engineering Sciences and Technology. The President of Pakistan was invited as the Chief Guest, National Bank's contribution was prominently highlighted in the announcements and banners were displayed during the convocation.

Sponsorship for Yearly Pak Kashmir Summer Mushaira-2017

Reviving cultural heritage of our country is one of the contents of CSR initiatives of our Bank. In fulfillment, we organized Pak Kashmir Summer Mushaira in collaboration with Mirpur Development Authority in Mirpur City, Azad Jammu Kashmir (AJK). Renowned scholars and poets attended the function and expressed their views in Urdu literature to the audience in the form of poetry. NBP's contribution was also voiced at number of occasions.



Scholarship to underprivileged students

Care Foundation has 866 schools across Pakistan for providing quality education to the underprivileged children. This Lahore based NGO mainly refurbishes old/inoperative government schools and convert them into purposeful schools under their supervision. National Bank focuses mainly on education of less privileged children and thus picked 15 students for scholarship for a period of one year.



Donation of 10 sewing machines to New Sahara Special Sports & Welfare Organization, Multan

New Sahara Special Sports & Welfare Organization works for the welfare of special persons, living in and outskirts of Multan. They arranged vocational training program for deprived women. National Bank sponsored the program and distributed sewing machines amongst the participants.



Donation to Welfare Society for Patients Care, Karachi

Welfare Society for Patients Care provides health care facilities to dialysis patients free of cost. They take proper care of patients in their hospital in the presence of efficient nursing staff and latest medical equipment. National Bank provided donation to the hospital for the welfare of poor patients.



Donation to Shah Abdul Latif University, (SALU) Khairpur Sindh

Shah Abdul Latif University is located in Khairpur Sindh, providing quality education to the local and outskirts students of the province of Sindh. The University has introduced new courses such as BS (Four Years), MPA (Two Years), MS/M.Phil. & Ph.D. Programs to diversify the range of education. National Bank donated two multimedia players upon the request of the University to facilitate students for education purpose.



Donation to Chiniot General Hospital located in remote area of Karachi

Chiniot Hospital is located in a slum area of Karachi and has been built with an aim to deliver quality medical services without any charges to the low income masses living in the city of Karachi. The hospital arranges once in every two months an awareness programme for the expecting mothers. National Bank praised their services and extended donation to Chiniot General Hospital.



Sponsorship to Al-Mustafa Welfare Society

National Bank supported Al-Mustafa Welfare Society by paying cost of 25 Cataract operations. The NGO picked patients from less privileged areas of Karachi who were desperately waiting for surgeries to get their eye sight restored. Al-Mustafa welfare Society thanked National Bank for the urgently needed collaboration.



Sponsorship of water boring for two villages in Tharparkar

Considering plight of the people living in Tharparkar regarding crises of drinking water facilities, National Bank in Collaboration with Green Crescent Trust excavated wells in few locations where serious shortfall of drinking water was experienced by the inhabitants. NBP's help has given relief to the people and brought back happiness in their lives.



Sponsorship of five wells in interior Sindh in collaboration with Rotary Club of Karachi Continental Trust

National Bank in collaboration with Rotary Club of Karachi Continental Trust restored 05 old and inoperative wells located in Chacharo and Nagarparkar (Sindh) villages. Drinking water facility is very rarely available in the remote areas of Sindh and women travel long way to fetch water for their family members. The support of National Bank removed worries of the people and now water is available at their doorstep.



Donation to Shifa International Hospital, Islamabad

Shifa International Hospital, Islamabad is providing free of cost medical services to the underprivileged groups of our society. The hospital is equipped with latest equipment and quality doctors. The medical expenses of seriously ill patients such as diabetes, hypertension, dialysis, heart diseases and surgeries are cured and treated with care and comfort. National Bank provided donation to the hospital for the poor patients' treatment



NBP Donated 10 new Rickshaws to Pakistan Hindu Council

National Bank as a socially committed organization donated 10 new rickshaws to Pakistan Hindu Council for rehabilitation of extremely poor masses living in Tharparkar, a remote area of interior Sindh. The NGO wanted rickshaws for providing pick and drop facilities to school going girls studying in purposeful built school of Pakistan Hindu Council. The rickshaws will also be utilized as public transport in spare time for giving employment to jobless individuals.



AAB-The Need of Life

AAB-The Need of Life works for the betterment of poor masses of our country. They survey villages and slum areas of cities for the purpose of identifying and providing basic amenities to the neglected ones. In the field of education, National Bank developed collaboration with AAB and paid cost of annual educational expenses of 20 underprivileged students studying in private schools.



Helping Dialysis patients at Ali Hajvery Free Drug Bank, Lahore

Ali Hajvery Free Drug Bank is based in Lahore, provides free medicines to patients of dialysis, thalassemia, cancer, diabetes and hepatitis. The NGO has established offices in Mayo, Munshi and Lahore general hospitals to facilitate poor patients. The NGO came into existence in the year 2012 and since then provided free medicines to more than 300,000 patients. National Bank acknowledged their services and paid expenses of poor dialysis patients.



Donation to CLAPP Trust, Lahore for giving free surgeries to children of Cleft & Palate Disease

CLAPP renders phenomenal surgeries services to children who suffer from cleft Lip & palate complications. They conduct surgeries in General Hospital, Faisal Town, Lahore. CLAPP Centre is the only centre in Pakistan that provides Cleft & Palate surgeries for free.



میدان بینک کی شہسوار سلطانہ ناہید

سینئر ایگزیکٹو افسر پریزیڈنٹ گروپ چیف سلطانہ ناہید نیشنل بینک آف پاکستان کے کرسٹل لینڈ اسکیم کی شہسوار ہیں اور یہ انڈسٹری کی محض چھپائی ہیں۔ وہ بینک کو بہترین انداز سے چلانے والے مارکیٹ کے تمام عناصر پر بھی نگاہ رکھتی ہیں۔ وہ ایک نئے ٹاسک کے تحت نئے قائم شدہ علاقائی ڈھانچے کے ذریعے صارفین کو بہترین خدمات اور پیداواری فراہمی کیلئے خدمات انجام دے رہی ہیں۔

☆ درست مقام کیلئے درست شخص کا انتخاب، کے حوالے سے آپ کی کہیں گی؟

اگر آپ اس کے معنی پوچھ رہی ہیں تو درست مقام کیلئے درست شخص کا انتخاب سے مراد یہ ہے کہ ایسا شخص جو کسی بھی دینے گئے ٹاسک کو مہارت اور کامیابی سے انجام دے۔ روزمرہ کے کاموں کے حوالے سے اصول و ضوابط پر کاربند ہو اور جو فیصلہ لے سکے اور اقدامات کر سکے۔ جہاں تک میرا تعلق ہے تو الحمد للہ میں نے ہمیشہ ان اصولوں کی پیروی کی ہے اور اپنے ٹیم ممبرز کے حوصلوں اور مقابلہ کی صلاحیت کو بڑھایا ہے۔ ہمیشہ انہیں میرٹ پر ٹاسک دیا ہے اس سلسلے میں کبھی دباؤ یا پسندیدگی کو پیش نظر نہیں رکھا۔

☆ آپ اپنی ٹیم اور بینک اسٹاف کیلئے کوئی پیغام دینا چاہیں گی؟

اس نئے سیٹ اپ میں جو ذمہ داریاں ہمیں تفویض کی گئی ہیں وہ بہت چیلنجنگ ہیں۔ ہمارے صدر اور بورڈ آف ڈائریکٹرز نے ہم پر جس اعتماد کا مظاہرہ کیا ہے وہ ہم سے سخت محنت اور نتیجہ خیز کوششوں کا تقاضہ کرتا ہے تاکہ ہم دینے گئے ٹاسک کامیابی سے مکمل کر سکیں اور ان کی توقعات پر پورا اتریں۔ میرٹ اور کوالٹی پر کوئی سمجھوتہ کئے بغیر ہم انشاء اللہ بینکنگ انڈسٹری میں نیشنل بینک کی جبکی پوزیشن کو بحال رکھیں گے۔

☆ نیٹ ورک مانیٹرنگ ہیڈ کی ذمہ داریاں کیا ہیں؟ موجودہ ری آرگنائزیشن میں ان کے کردار پر آپ روشنی ڈالیں

نیٹ ورک مانیٹرنگ ہیڈ علاقائی نیٹ ورک کی نگرانی کریں گے اور مسائل کے حل اور دیگر معاملات پر مجھے اور دیگر بینک ہولڈرز کو رپورٹ کریں گے۔ اس کے علاوہ وہ اپنے اپنے بزنس میں ہونے والی سرگرمیوں کیلئے سہولیات فراہم کریں گے۔ اس طرح TAT کا ان معاملات میں کردار ختم ہو جائے گا اور ہمیں فیصلہ سازی میں مدد کے ساتھ بزنس میں تیز رفتاری کا موقع ملے گا۔

☆ اس نئے سیٹ اپ کے قیام کے بعد آپ منافع میں کس طرح اضافہ کریں گی؟

جیسا کہ میں نے پہلے بتایا کہ ریجنز میں اضافہ اور برانچز میں کس سے کام کا بوجھ کم ہوگا۔ اسٹاف کی کارکردگی میں اضافہ ہوگا ساتھ ہی نتیجہ خیز مانیٹرنگ سے یقیناً ڈیپازٹ میں اضافہ ہوگا۔ صحت مند فورٹ پولیو بنے گا۔ منافع کی شرح بھی ہمارے صدر کے وژن کے مطابق بڑھے گی۔

☆ آپ نے اسٹاف کی آئی ٹی مہارت میں اضافے کیلئے کیا حکمت عملی وضع کی ہے؟

آئی ٹی میں ملازمین کی تربیت اور ڈیولپمنٹ زیادہ تر صنعتوں کیلئے اہم ترین عنصر کی حیثیت رکھتی ہے کیونکہ یہ ملازم اور ادارے کے مقاصد کو واضح کرتا ہے اس کے علاوہ آئی ٹی کی تربیت فنانشل خدمات مہیا کرنے والے سیکٹرز کو اضافی تحفظ فراہم کرتی ہے۔ اقتصادی کساد بازاری کے پیش نظر بہت سے اداروں کے خاتمے کے بعد آئی ٹی میں مہارت اداروں کیلئے اور بھی اہم بن گئی ہے۔ آئی ٹی میں مہارت کا دستاویزی ثبوت ریگولیٹڈ انڈسٹری کیلئے اہم ہے۔

☆ فیئلڈ کے ڈھانچے کو دوبارہ مدون کرنے کی وجوہات کیا تھیں؟ برائے مہربانی صارفین اور اسٹیک ہولڈرز کے نقطہ نظر سے وضاحت کیجئے

اس نئے تنظیمی ڈھانچے کے تحت مختلف ریجنز 23 سے 37 میں تبدیل کر دیئے گئے ہیں جبکہ ہر ریجن کے تحت آنے والی شاخوں کی تعداد کم کر دیا گیا ہے۔ اب چار نئے نیٹ ورک مانیٹرنگ ہیڈ (NMHS) مقرر کئے گئے ہیں جو اپنے اپنے علاقوں کی مانیٹرنگ کریں گے۔ علاقائی ہیڈز کے بزنس پاورز میں بھی اضافہ کیا گیا ہے جس کے تحت TAT فیصلہ سازی میں پہلے جیسے کردار ادا نہیں کریں گے اس نئے سیٹ اپ میں ہماری ریجنل مینجرز پر مبنی ٹیم بزنس کے ایسے نئے مواقع تلاش کرے گی جس سے منافع میں اضافہ ہوگا۔

☆ نئے ڈھانچے کے قیام کے بعد آپ کی حکمت عملی کیا ہوگی! آپ کن ایریاز پر توجہ مرکوز کریں گی؟

ہماری پہلی ترجیح اعلیٰ معیار کی خدمات صارفین کو فراہم کرنا ہے جیسا کہ ہمارے صدر نے واضح کیا ہے کہ ہم خدمات فراہم کرنے والی انڈسٹری کا حصہ ہیں اور ہم اپنے صارفین کی وجہ موجود ہیں۔ میری کوشش ہے کہ صارفین کو مطمئن رکھ سکوں کیونکہ یہ اطمینان ہی بینک کی کامیابی کیلئے ضروری ہے۔ میرا مقصد یہ ہے کہ میں برانچ مینجرز اور دیگر اسٹاف کو اس جانب راغب کروں کہ وہ صارفین کی ضروریات کے مطابق ان کو دوستانہ، گرم جوش انداز میں خدمات فراہم کریں۔ میری توجہ تمام برانچز میں صاف ستھرا اور صحت مند ماحول فراہم کرنے پر بھی مرکوز رہے گی جہاں صارفین دوست ماحول میں خدمات مہیا کی جائیں گی۔ کسی بھی بزنس کی کامیابی میں پابندی وقت کی بڑی اہمیت ہے۔ پابندی وقت شخصیت کے نکھار میں اہم کردار ادا کرتا ہے۔ پابندی وقت سے مراد یہ ہے کہ اسٹاف پورے 9 بجے صبح دفتر میں موجود ہو اور 15 یا 30 منٹ کی تاخیر بھی نہ کرے۔

☆ کیا 8 نئے مقامات پر قائم ہونے والے ریجنل دفاتر اسٹاف، لاجسٹک اور ڈیٹا فائلز شفٹ کر کے کام شروع کریں گے؟

جی ہاں، علاقائی مینجمنٹ ٹیمیں جن میں 37 ریجنز کے علاوہ 14 نئے ریجنز بھی شامل ہیں، نے اپنا چارج سنبھال لیا ہے۔ اسٹاف شفٹ ہو چکا، لوجسٹک کام بھی تقریباً اختتام پذیر ہے۔ یہ ایک ٹیم ورک ہے اور تمام گروپس نے ملکر یہ کام انجام دیا ہے یہاں میں LSG کے ہیڈ باور بیگ کا ذکر کرنا چاہوں گی کہ انہوں نے اپنی ٹیم کے ہمراہ اس سارے منصوبے کو تکمیل تک پہنچایا۔ نیارینجمنٹ سیٹ اپ فعال ہو چکا ہے۔

اس حوالے سے ڈپارٹمنٹس اور ایڈوائسز کے حجم اور کاؤنٹرز انزیکشن کی تعداد کو مدنظر نہیں رکھا جاتا تھا۔ پہلے برانچز اسٹاف کی تعداد کے حوالے سے ترتیب دی جاتی تھی تاہم اس فارمولے کے تحت بینک کے پاس ایک طاقتور ڈھانچہ موجود ہے جو برانچز اور ذیلی کارکردگی کو بہتر بناتا ہے۔ ہر برانچ اور ریجن کیلئے اسٹاف کی تعداد مقرر کر دی گئی ہے۔ فکشنل پوزیشنز طے ہو چکی ہیں۔ آرگنائزیشن چارٹ دیدیا گیا ہے۔ نیا نظام مارکیٹ پر انحصار رکھتا ہے اور زیادہ منطقی اور فارمولے پر مبنی ہے۔ فکشنل بینک کے صدر اور سی ای او سعید احمد کی رہنمائی میں تجاویز کو حتمی شکل دیدی گئی اور انہیں بورڈ آف ڈائریکٹرز کے سامنے پیش کر دیا گیا۔ بورڈ آف ڈائریکٹرز نے کنسلٹنٹ کی تجاویز کو مدنظر کر لیا۔ جس کے نتیجے میں فیملڈ مینجمنٹ کا نیا ڈھانچہ وجود میں آیا جس کا مقصد فیملڈ سے ہیڈ آفس تک بہتر پورٹنگ اور ریجنز کی جانب سے برانچز کی بہترین مانیٹرنگ کرنا تھا۔ نئی سفارشات کے مطابق ریجنز کی تعداد 23 سے بڑھا کر 37 کی گئی اور ریجنز کے تحت تمام برانچز کی تعداد کو کم کیا گیا تاکہ ان کی درست انداز میں انتظام کاری ہو سکے اور ریجن کے سربراہ درست انداز میں مانیٹرنگ کر سکے ان کی کارکردگی کا جائزہ لے سکے اور متواتر برانچ کے وزٹ کر سکے۔

مانیٹرنگ کے مقاصد کو مدنظر بہتر بنانے کیلئے نیٹ ورک مانیٹرنگ سربراہ کی پوزیشن تخلیق کی گئی۔ جوشلی، وسطی، وسطی 1، وسطی 11 اور جنوبی ریجنز کیلئے بنائی گئی جس کے مطابق EVP شوکت محمود کو شمال کے لئے نیٹ ورک مانیٹرنگ ہیڈ بنا دیا گیا۔

☆ EVP حامد سعید سینئر 1

☆ EVP رانا امجدتین خان سینئر 1 اور

☆ EVP عاقب ملک جنوب کے نیٹ ورک مانیٹرنگ ہیڈ بنائے گئے۔

یہ تمام سربراہان تمام نیٹ ورکس کی کارکردگی کو مانیٹرنگ کریں گے اور گروپ چیف کمرشل اینڈ ریٹیل بینکنگ گروپ کو نہ صرف رپورٹ دیں گے بلکہ قابل حل مسائل کے حوالے سے گروپ چیف کو آگاہ بھی کریں گے۔ ریجنل مینیجر بڑی تیاری میں جغرافیائی عوامل، بزنس ویلیو، آبادی، برانچ مینیجر کی حکمت عملی میں اہمیت کو پیش نظر رکھا گیا ہے جبکہ برانچ کے انتخاب میں ڈپازٹس کے حجم، ایڈوائس اخراجات، ڈپازٹ اکاؤنٹس کی تعداد ایڈوائسز کاؤنٹس کی وجہ اور کاؤنٹر پر ہونے والی ٹرانزیکشن کو مدنظر رکھا گیا ہے۔

ایر براہ ریجنز کے نئے سیٹ اپ نے رپورٹنگ کے مراحل کو کم کرتے ہوئے ریجنل ہیڈز کو فیصلہ سازی کا اختیار اور اپنے اختیار کو اپنے ریجن میں براہ راست استعمال کرنے اور آسانی رپورٹ کمرشل ریٹیل بینکنگ گروپ کے گروپ چیف کو دینے کا اختیار دیا ہے۔

یہ HRMG کی نہایت اہم کامیابی ہے جس کے تحت ایک انتہائی اہم مشق کو مکمل کرتے ہوئے مقرر کردہ ایک سال کے اندر عمل میں لایا گیا۔ اس کامیابی کا سہرا یقیناً HRMG کے گروپ چیف اور ان کی ٹیم کے سرے سے جس میں ان کی معاونت کرنے والے دیگر اسٹیک ہولڈرز بھی شامل ہیں۔ مشق کو کامیابی کے ساتھ مکمل کرنے کے بعد جو نیا نظام وجود میں آیا اس کی مندرجہ ذیل خوبیاں ہیں۔

☆ کنٹرول کا بااثر دورانیہ

☆ پرائیمری اور کم خرچ ادارتی نظام جو KPIS کے ضوابط اور KMIS کے تحت ہے اور اسٹاف کی کارکردگی پر مبنی ہے جس سے ان کا پریزل اور کارکردگی کی مینجمنٹ کا سسٹم تیار ہو جاتا ہے جو فکشنل بینک آف پاکستان جیسے اداروں میں بڑی تعداد میں موجود ملازمین کی مہارت کو سائنٹفک اصولوں کے مطابق استعمال کرتا ہے۔

نئے سسٹم کے متعارف کروانے کے بعد اب فکشنل بینک کارکردگی اور عدم کارکردگی کو مقصد کی تشخیص کے ذریعے جانچنے کے قابل ہو گیا ہے۔ اب HR بھرتیوں کیلئے بحث، کارکردگی پر مبنی اپریزل سسٹم، پرموشن سسٹم سب کو بطور ہدف سامنے رکھتے ہوئے کام کرے گا۔ پرانا نظام ختم ہو چکا۔ جہاں تک فیملڈ کا تعلق ہے برانچوں اور اسٹاف تک پہنچنے میں اضافہ ہوگا کیونکہ دن کے اختتام پر ہمارے صارف کارپورٹ فوبیا اور گرتھ ہماری انگلیوں پر ہوگی۔ کنٹرول کے بہترین دورانیہ کے ذریعے نتائج فوراً حاصل ہوں گے۔ ہیڈ آفس میں مانیٹرنگ کے حوالے سے ایک نیا نظام متعارف کروایا گیا ہے۔ ان تمام ریجنز کی مانیٹرنگ کے لئے ہم نے پورے پاکستان کیلئے چار مانیٹرنگ نیٹ ورکس تیار کئے ہیں جو ہیڈ آفس کے ساتھ رابطہ میں کردار ادا کریں گے کیونکہ اس سے قبل ریجنز اور ہیڈ آفس میں رابطے کا فقدان تھا۔ نیٹ ورک مانیٹرنگ کا سربراہ ریجن اور ہیڈ آفس کے مابین رابطے کے فرائض انجام دے گا۔ مسائل تیزی سے نمٹائے جائیں گے اور ہدایات پر عملدرآمد کیا جائے گا لہذا یہ پل بھی با معنی انداز میں اپنے فرائض انجام دے گا۔ بینک کی انتظامیہ نے طے کیا ہے کہ وسطی مینجمنٹ میں نوجوانوں کو شامل کیا جائے اور فیملڈ سے نئے اور بہتر کارکردگی دکھانے والوں کو آگے لایا جائے۔

اس سلسلے میں میرٹ کو مدنظر رکھنے کے علاوہ نوجوانوں کو زیادہ مواقع دینے جائیں گے۔ خود مختاری میں اضافے سے فائنانشل طاقت میں اضافہ ہوگا اور ادارہ بہتر انداز میں کام کرے گا۔ یہ نظام شاندار سطح پر خود مختاری فراہم کرتا ہے۔

ریجنل ہیڈز اپنے اپنے ریجن کے کسی ای اور ہوں گے اور انہیں ٹرانسفر کرنے کا اختیار بھی حاصل ہوگا۔ اس سے قبل ٹرانسفر کا اختیار ہیڈ آفس تک محدود تھا۔ ریجنل ڈائریکٹرز کو اپنا پتہ ریجن چلانے کیلئے تمام ہولیاٹ دستیاہم ہوں گی۔ امید ہے کہ یہ نئی تبدیلیاں بہترین نتائج کی حامل ہوں گی۔



Dawood Jan Khan
Regional Head, Swat



Muhammad Saqib
Regional Head, Gujrat



Fuad Mohsin
Regional Head, Islamabad



Ghulam Rasool
Regional Head, Jhang



Farukh Ghouri
Regional Head, Vehari



Aamir Manzoor
Regional Head, Sialkot



Rafique Bhurgari
Regional Head, Sukkur



Saleem Tahir
Regional Head, Lahore East



Rao Abid Sharif
Regional Head, Sahiwal



Naveed Sultan
Regional Head, Gilgit



Aziz ur Rehman
Regional Head, D.G Khan



Naem Malik
Regional Head, Mianwali



Taltat Khurshid
Regional Head, Rawlakot



Tanveer Ahmed
Regional Head, Sheikhpura



Masood Yasin
Regional Head, Mirpur AK



Manzoor Ahmed
Regional Head, Sargodha



Sultan Jaffar
Regional Head, Quetta



Sohail Ahmed Khan
Regional Head, Peshawar



Nadir Khan
Regional Head, Bannu



Abdul Hameed Asim
Regional Head, Muzaffarabad



Mumtaz Ali Bhutto
Regional Head, Larkana



Tarranum Sarwar
Regional Head, Abbottabad



Umeed Ayaz
Regional Head, Gujranwala



Rana Asif Wakil
Regional Head, Faisalabad



Akhter Munir
Regional Head, Mansehra



Mumtaz Rafi
Regional Head, Jhelum



Syed Zamin Raza Rizvi
Regional Head, Bahawalpur



Parkash Boothrani
Regional Head, Hyderabad



Khawar Saeed
Network Monitoring Head



Shaukat Mahmood
Network Monitoring Head



Aqib Malik
Network Monitoring Head



Rana Imdad Hussain
Network Monitoring Head



Farooq Arian
Regional Head, Mirpur Khas



Muhammad Asghar
Regional Head, Sibbi



Anwar Shinwari
Regional Head, Gwadar



Mukhtar Ahmed
Regional Head, Rawalpindi



Agha Abdul Hakeem
Regional Head, Karachi South



Dilber Hussain Khan
Regional Head, Lahore Central



Nasir Abbas
Regional Head, Multan



Syed Waseem Akhtar
Regional Head, Mardan



Rashid Ata
Regional Head, Karachi West

نیشنل بینک آف پاکستان

پیشرفت کے سفر پر رواں دواں

نیشنل بینک آف پاکستان نے پائیدار ترقی کے لئے
فیلڈ سیٹ اپ تبدیل کر دیا، بینک کو درپیش چیلنجز سے نمٹنے کیلئے اہم فیصلہ

نیشنل بینک آف پاکستان ملک کے پبلک سیکٹر کا سب سے بڑا بینک ہے اور اس وقت اس کی پوری توجہ علاقائی دفاتر کو انسانی اور کمپیوٹل وسائل کے ذریعے مضبوط بنا کر ترقی دینے اور سب کی کارکردگی بہتر بنانے پر مرکوز ہے۔

بینک کے ہیومن رییسورس مینجمنٹ گروپ نے میسر KPMG کی سفارشات کی روشنی میں اپنے علاقائی دفاتر کے ریجنل ہیڈز کو خود مختار بنادیا ہے جس کے بعد وہ اپنے اپنے ریجن کو خود مختار انداز میں چلا سکیں گے۔ ان علاقائی دفاتر کو سینئر وائس پریزیڈنٹ کی سطح کے ایگزیکٹو چلا رہے ہیں جنہیں اپنے اپنے ریجن میں بزنس چلانے کیلئے مکمل ذمہ داری اور خود مختاری دی گئی ہے۔ بینک اس حوالے سے اہم اقدامات پر عملدرآمد کر چکا ہے۔

ریجنل برانچز کو مستحکم بنانے کا مقصد بزنس کو ترقی دینا اور صارفین کے معاملات کو زیادہ بااثر انداز میں حل کرنا ہے۔ نیشنل بینک آف پاکستان کے صدر اور سی ای او نے ایک سال قبل جب اپنی ذمہ داریاں سنبھالی تھیں تو انہوں نے مختلف برانچز کے دوروں اور علاقائی ہیڈز اور دیگر فیلڈ اسٹاف کے ساتھ گفت و شنید کے بعد یہ نتیجہ نکالا تھا کہ

☆ انتظامی اور آپریشنل مہارت میں کمی پائی جاتی ہے۔

☆ RMTS پرفٹنشل اتھارٹی نہیں ہے۔

☆ مالی اور قرضہ جاتی منظوری کی پاور کمی ہے۔

ان وجوہات کے باعث بینک اپنے مقاصد حاصل کرنے میں پوری طرح کامیاب نہیں ہو رہا تھا۔ ان تمام وجوہات کی روشنی میں ضروری ہو گیا تھا کہ مختلف چیلنجز کا سامنا کرنے کیلئے نیشنل بینک فیلڈ سیٹ اپ کو تبدیل کرے۔

ان مسائل کے حل اور بورڈ آف ڈائریکٹرز کی ہدایات کی روشنی میں ہیومن رییسورس مینجمنٹ گروپ نے اکتوبر 2016ء میں ایک کنسلٹنٹ فرم سے معاہدہ کیا بطور بیرونی کنسلٹنٹ KPMG کے انتخاب کے بعد KPMG نے جنوری 2017ء میں اپنی ایک اسٹڈی پیش کی جس کا عنوان انسانی وسائل کی ضرورت اور کام کے دباؤ کا تجزیہ تھا۔

اس اسٹڈی میں کنسلٹنٹ نے بینک کے موجودہ ڈھانچے، پاکستان میں اسکی انتظام کاری کا مفصل جائزہ لینے کے بعد اپنی تجاویز تیار کیں۔ ماہ دسمبر کے اختتام پر جب کنسلٹنٹ نے فیلڈ آرگنائزیشن کے حوالے سے اپنا ابتدائی ڈرافٹ پیش کیا تو صدر نیشنل بینک سعید احمد نے علاقائی اور فارمولار پر مبنی فیلڈ آرگنائزیشن اور برانچز کی تقسیم کی تجویز کی تعریف کی۔ NBP میں پہلی مرتبہ ورک لوڈ کو سامنے رکھتے ہوئے ریجنز اور برانچز کی تقسیم کے کام کا آغاز ہوا۔ اس سے قبل ریجنز کو کریڈٹ پوٹنشل کے حوالے سے کنٹری میں تقسیم کیا جاتا تھا۔



اتحاد میں کامیابی مضمحل ہے

2017ء میں نقد منافع، ڈپازٹ اور اثاثہ جات کے حوالے سے نیشنل بینک آف پاکستان نے جن کامیابیوں کو چھوا، اس پر میں اپنے پورے این بی پی کے خاندان کو مبارکباد دیتا ہوں لیکن ہم اس سے بھی کہیں بہتر نتائج پیدا کر سکتے ہیں۔ ہم نے نئی منزلوں کا تعین کر لیا ہے اور اب ان منزلوں کے حصول اور اپنے اہداف کو حاصل کرنے کیلئے ہمیں اور زیادہ محنت کے ساتھ کام کرنا ہوگا۔ ہمیں NBP کو ایسا بینک بنانا ہے جو پہلا انتخاب ہو اور جو ملک کا سب سے با اعتماد اور معروف ادارہ بھی۔

NBP کی کامیابی کا راز اس بات میں منحصر ہے کہ ہم اپنے صارفین کی کس طرح خدمت کرتے ہیں اور ان کی مالی ضروریات کس طرح پورا کرتے ہیں۔ اس مقصد کے حصول کیلئے ہم نے اپنی فیلڈ کے ڈھانچے کو اس طرح ترتیب دیا ہے کہ وہ زیادہ با اثر ثابت ہو اور بہتر نتائج حاصل ہو سکیں۔ NBP پر ہمارے صارفین کا اعتماد برانچوں کے وسیع نیٹ ورک کے ساتھ نہایت پختہ ہے اور ہمارے پاس اپنے صارفین کی بہتر خدمت اور بزنس کو مضبوط اور بہتر بنانے کے بہترین مواقع بھی موجود ہیں۔ ہماری شاخیں دراصل بینک کا چہرہ ہیں اور صارفین کو بہم پہنچائی جانے والی خدمات ہماری مثبت تصویر۔

NBP کے نئے سفر میں اب ہمارے ریجنز کی تعداد 23 سے بڑھ کر 37 ہو گئی ہے جبکہ ریجنز کے تحت شاخوں کو محدود کر دیا گیا ہے۔ اس اہم اقدام کا مقصد فیلڈ میں کام کرنے والوں کو مزید با اختیار، مانیٹرنگ کو پراثر بنانا اور مختلف اقدامات کی منظوری میں خرچ ہونے والے قیمتی وقت کو بچانے کے ساتھ ترقی میں تیزی لانا ہے۔

ہم نے آپ کو عمدہ کارکردگی دکھانے کا موقع فراہم کر دیا ہے۔ آپ میں سے ہر ایک کا انتخاب خالصتاً میرٹ کی بنیاد پر ہوا ہے اور اب یہ آپ کی ذمہ داری ہے کہ تفویض کردہ امور کامیابی کے ساتھ انجام دیں۔ میں ذاتی طور پر بینک کی ڈیولپمنٹ اور ہر ریجن کی نشوونما کا جائزہ لیتا رہوں گا۔ آپ اپنے اپنے ریجنز میں ہونے والی کارکردگی کیلئے ذمہ دار ہیں اور آپ میں سے جو توقعات پر پورا نہیں اترے گا، اسے تبدیل کر دیا جائے گا۔ مجھے یقین ہے کہ بینک کو نئی بلندیوں پر لے جانے کیلئے آپ بہترین کارکردگی کا مظاہرہ کریں گے تاکہ ہم ماضی کی شاندار روایات اور کامیابیوں کو دہرا سکیں۔

اپنی ٹیم پر مجھے بھرپور اعتماد ہے اور مجھے امید ہے کہ وہ اپنی ذمہ داریاں اس طرح نبھائے گی کہ NBP دوبارہ ایک عظیم بینک ہونے کا اعزاز حاصل کر لے گا۔

آپ کی کامیابیوں کے لئے دعا گو

سعید احمد

سال اشاعت 2006ء

این بی پی



نیوز لائن

پائیدار ترقی کے لئے تعمیر نو

نیشنل بینک آف پاکستان نے اپنے ریجنل سیٹ اپ کی کارکردگی اور خدمات کو بہتر بنانے کے لئے اس کی تنظیم نو کا بیڑا اٹھایا ہے تاکہ ملک بھر میں موجود براچر کے ساتھ بہتر روابط قائم کر سکے