



# Newsline

since 2006



## Corporate Banking Offsite 2018 Peshawar & Swat





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**NBP Newsline**  
Creative Department

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*Dear Readers,*

The latest edition of our NBP Newsline - is out, packed with news, insights, research and happenings. Its a quick recap of the stand out events and developments over the last two months.

We are taking into account the suggestions that have reached from our readers and people we have worked with – regarding improvement and expansion.

NBP Newsline itself has grown much bigger from just an idea which was initiated in 2006. I thank you all for being dedicated readers, these 11 years would not have been possible without your support and encouragement.

I am truly excited about the future of NBP Newsline and I believe *'the best is yet to come.'*

**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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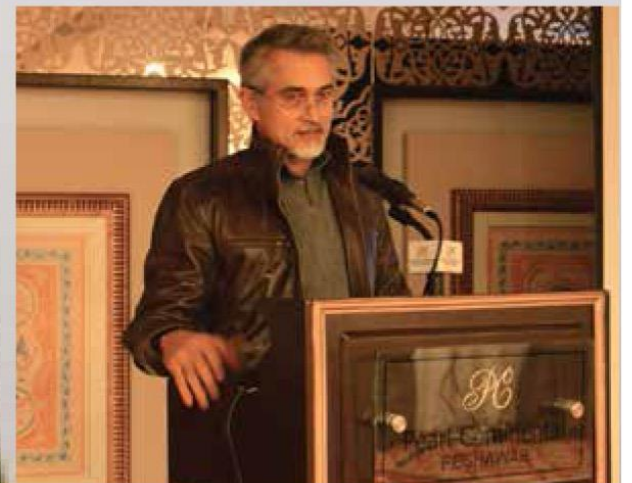
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CSR & Sports





The Second Corporate Banking Offsite 2018 witnessed a beautiful mix of business and pleasure at Khyber Pakhtunkhawa.







It had been planned for the participants to assemble at PC Peshawar throughout the day as they arrived from different regions. The Corporate-Banking Group Offsite was of special importance this year as NBP's President, Mr. Saeed Ahmed graced it with his presence and participation.

First day of the offsite culminated at the historic and magnificent Fortress Bala Hissar, which is now the Head Quarters of Pakistan Frontier Corps. The FC men made extraordinary arrangements for dinner, in which mouthwatering local dishes were served, alongside live performances by local musicians and artists. Post dinner, souvenirs were presented to Mr. Saeed Ahmed and other senior executives. After taking group photos of the attendees, a tour to the fort was scheduled; in

which the main attraction was a museum built in the gallows of older times. The museum had a vast collection of exquisite articles signifying the history of the fort and its respective region.

The second day was reserved for the offsite presentation itself which commenced early in the morning. Mr. Jamal Baquar – Group Chief, CBG, gave an overview of the achievements of the group. Year 2017 was a splendid year for Corporate Banking Group and Mr. Jamal Baquar was excited to reflect upon the performance of his team. CBG significantly exceeded its targets for 2017 as a major contributor to NBP's bottom line which is evident from the fact that the pre-tax profit grew by 73% from 2016 to 2017. During the year, respective relationship teams of the regional corporate

centers added numerous reputable clients to the existing portfolio of Corporate Banking. Mr. Baquar also assigned the uphill task to enhance the corporate advances book by another 18% during 2018 while also reducing NPLs by 33%. It is worth mentioning here that NBP's corporate loan book is amongst the largest in the industry and constitutes more than 50% of total Bank advances. This was followed by presentations from the five CBG regions starting from Lahore, Karachi, Islamabad, Faisalabad and Multan. CBG product partners including CMG, Trade, Treasury and Cash Management divisions were also invited to grace the occasion and endorse their continuing support for CBG. The presentation session culminated by a speech by Mr. Saeed Ahmed, who appreciated the







business teams on achieving their business targets and encouraged them to go an extra mile for achieving the targets of 2018. Post presentation group photographs of all regions with senior executives were taken; Friday prayers were offered and participants geared up for an excursion to Swat, the Switzerland of Pakistan.

Travelling through green fields, trees and mountains, for around five hours, the group reached its destination, the capital city of Swat, Saidu Sharif. Secluded and peaceful with winding mountainside streets, Saidu Sharif encompasses flair like no other town. The stay there was arranged at the baronial Serena Hotel. Exuberant offsite participants set up a festival like mood at the hotel, where nearly all the rooms were occupied by them.

To accommodate the large number of guests at one place for dinners and breakfasts, a large canopy was installed at the garden of the Serena hotel. One of the key highlights of the stay at Serena was the scrumptious food that was served; alongside local instrumentalists playing melodious tunes which were a treat for our ears.

The next day was planned for the attendees to witness snow at the scenic and famous ski resort of Malam Jabba, which was a three hours drive from Saidu Sharif. Since coasters couldn't reach the destination, some 20 cars were arranged for the group to get there. As one approached Malam Jabba, one could sense the extreme cold for which the participants were warned to take extra precaution. Everybody were appropriately

dressed for the cold. Upon arrival at Malam Jabba, everyone hopped onto the newly built lift chairs to reach the summit of the mountain from where the view was breathtaking. All the participants were delighted to witness snow and the cold weather; pictures were taken, tea was enjoyed and snow was hurled at friends and colleagues. As we reached back to the mountain base, arrangements were made for some adventure sports. Nearly all the participants including senior executives took part in the activities. There was tubing, archery, rock climbing and a leap of faith. Lunch was arranged at a nearby hotel with a beautiful view of snow cap mountains. Despite extremely cold weather participants chose to stay out and enjoy the weather. Subsequently, the







plan was to engage in the final activity for which Malam Jabba is famous, skiing! Skiing was a fun filled experience as most people present were doing it for the first time. However, due to extreme cold weather after lunch, some of the participants chose to return to the comforts of Serana. It was a tiring day, filled with immense excitement, fun and good memories to cherish.

The next day, Multan RCC Head arranged a visit to the power project which was financed by NBP for the senior executives from CBG, CMG, Compliance and Treasury. It was a wonderful visit of the project which is in construction phase; a briefing by the project team was also given to the entire team of NBP.

The rest of the team kicked off the day in a laid back and relaxed manner due to the exhaus-

tion from the previous day. For them the plan was to visit Madyan which is located at a distance of about 55 km from Saidu Sharif. Madyan is a small town, popular for trout farming and restaurants by the river side. Organizers arranged lunch at one of such restaurants. Trout fish was also brought from these farms for dinner so that all participants including those who were visiting the power plant could enjoy it. Since it was the last day of offsite, many of us took to the streets of Saidu Sharif and Mingora to buy souvenirs and giveaways for friends and families back home.

The next morning was the time to get back home as the offsite was over but the memories made during the second offsite of CBG will be cherished forever. ♦







# MW DARAL KHAWAR HPP (EPC PROJECT)

As part of the precedent set during the first CBG offsite to visit a project financed by NBP, Corporate Head – Faisalabad, Mr. Khadim Hussain arranged a visit to run of the river hydro power project near Bahrain, Swat. The CEO of M/s Ghulam Rasool & Company, Mr. Majeed Ullah Khan welcomed senior executives of NBP at the project site where a presentation was arranged to highlight the salient features of the project. Soon after the presentation, participants were made to visit the power house turbines and water channels. A brief on the project is given below:

Daral Khawar Hydropower Project is a run of the river hydropower project. It is located in the Khyber Pakhtunkhwa Province of Pakistan and on the Daral Khawar Nullah, a right tributary of River Swat Near Bahrain Town, in the District Swat of Malakand Division. Ghulam Rasool and Company Pvt. Ltd (GRC) is the main EPC Contractor for Civil Works.

The Project consists of a intake, weir and diversion works, connection channel, sand trap and headrace tunnel, penstock, valve chamber, powerhouse and tailrace, switchyard, 132 KV Transmission Line and 132 KVA Switch Gear, Employer's offices and Colony and access roads.

- No. of Units 03
- Total Installed Capacity 36.6 MW
- Maximum Head / Minimum Head 294m/275.15m
- Design Discharge 15m<sup>3</sup>/s
- Weir Type Fixed Sill
- Weir Length 39.8 m
- Sand Trap Length 99.4m
- Proposed Road 10Km
- Tunnel Length / Diameter 3071 m / 3.2m
- Embedded Penstock 840 m long
- Surge Tank Cross-Section 19.6 m<sup>2</sup>
- Mean Annual Energy 149.7 GWh
- Turbine Pelton
- Nos. of Turbines 2x 15.3MW and 1x 6.0MW

<b>Project Value</b>	PKR 7,290 Million
<b>Completion</b>	June 2018
<b>Capacity</b>	36.6 MW
<b>Client</b>	PEDO
<b>Contractor</b>	SINOTEC-SHPE-GRC JV
<b>Consultant</b>	Associated Consulting Engineers (ACE)







sole contribution amounts to Rs. 9 billion out of total Rs. 23 bn. The recent re-organization originated from this notion, converging on single objective of performance and accountability. This very idea has made CRBG the hub of all activities. All NMHs and their Group Chiefs are performing their jobs well. The new set up will succeed if strict merit culture is introduced, promotions, selections for positions are made on merit right persons chosen for the right job.



The president referred to NBP as an organization which is traditionally labelled to be backed by Government of Pakistan and it is perceived that major chunk of deposits and profits are derived from government business. He highlighted that in the present era, the banking business has entirely changed. Every bank is now ready to target government business and we are witnessing/facing this challenge where business is being gradually diverted to private banks. He informed the audience that Governor SBP wants all banks to accept government receipts for onward deposit to government accounts. 'We, as a large commercial Bank need to equip ourselves with the latest technical tools to not only retain our previous business but also to compete with our peer Banks.'

He emphasized that we can compete with our peers with behavioral change, smiling face and even offering some caring gestures. He cited his own visit to NBP branches vis-a-vis other banks and saw remarkable difference that could only be bridged with excellent service. He said NBP is a unique bank with essence of government bases security/guarantee and layman's confidence in the Bank. NBP need to take initiatives with proactive approach to succeed and not rely only on our history. Environment is changing rapidly and we need to change ourselves too. We have to become a trendsetter shunning dull routine, adapting to market capturing techniques and potential customers and try to convert a prospect out of it.

'Our family's livelihood rests with NBP; let us behave like a family, a coherent unit, working together for the wellbeing of each other and this idea can restore our strength. I am confident of my vision.' He also asked the staff to follow the trails left behind by the great people like Mr Edhi (late) who spent his life for humanity/noble cause.

He was concerned that CRBG should have served as the backbone of National Bank. However, it is contributing little towards profitability, unlike other groups like CIBG, Treasury etc. Treasury's

He emphasized that Islamic Banking must be promoted in its true spirit. We should extend full support to Islamic branches. He was also of the view to sell Islamic Banking products through the counters of conventional banking. In this way both the conventional and Islamic banking branches will benefit.

He added that Head Office has empowered the Regions and expects from them to behave with solemnity, not to cross their limits/responsibilities and power must be exercised judiciously for the success of the system.

In addition, other weaker areas were highlighted as Data Cleansing, Controls, and Reconciliation of Accounts. He added that Pakistan has been in grey area facing Global Threat/Vulnerability to KYC/AML/CFT Regulation. FATF Financial Action Task Force, yet deferred action against but we are on watch list; a lot of work has to be done on these issues like implementation of KYC/AML/CFT requirements.

Further, NBP fraud incidents bear highest ratio among contemporary banks paying heavy penalties. Insurance companies in our bank are receiving high business but not paying our claims how we can afford it. Our inactive attitude is detrimental. A potential area where Agriculture/Agriculture Gold/Advance Salary having multi-dimensional scope, we can target these sectors by employing market techniques, thereby converting it into high profit earning segments. He showed his concern/dismay over the success of PMYBL, that is wonderful product but some elements have made it a failure. ♦

## Townhall Meetings Update

**Saeed Ahmad, President and Sultana Naheed, SEVP/Group Chief-CRBG, NBP, attended Townhall meetings with the Regional Teams of Lahore, Multan, Faisalabad and Peshawar.**



Meeting of the Board of Directors (BoD) of National Bank of Pakistan was held on February 20, 2018 at the Bank's Head Office in Karachi. The BoD approved the financial statements of the Bank for the year ended December 31, 2017.

Maintaining its position in the industry, the Bank reported highest ever profit after tax numbers in its 69 years history. Despite a generally difficult year for the banking industry, NBP recorded an overall positive performance. Operating income of the Bank for the year amounted to Rs. 85.3 billion (2016: Rs. 84.8 billion). While net interest / mark-up income amounted to Rs. 54.3 billion i.e. 1% lower against Rs. 54.8 billion of

increased by Rs. 69.8 billion and reached Rs. 1,727 billion.

The Board deliberated at length whether or not cash dividend and/or bonus shares should be recommended. However, the likely impact of pension case, despite some positive signals, still remains a cause of concern. The first priority of BoD is to maintain continuity of Bank's business which is very much dependent upon the capital base of the Bank. The board is conscious of the fact that the shareholders look forward to receiving dividend. However, eventually it was considered more prudent to retain the profits for the time being and once the position becomes clearer

and positive, the Bank may consider declaration of dividend at a later stage. Accordingly the BoD did not recommend any dividend for the year 2017.

The Bank has filed review petition against the judgement of the Supreme Court of Pakistan in the pension case and has also moved an application for constitution of a larger bench which has been accepted. Pending the decision of review petition, financial impact of the subject case has not been included in the financial statements, as the Bank looks forward to a favourable outcome of the case.

NBP is continuously expanding its market outreach through adding to its product

# Creating History...

Bank reported highest ever profit after tax numbers in its

69 years' service



prior year; a 3.7% growth was observed in non-interest / mark-up income which amounted to Rs. 31.1 billion.

After-tax profit amounted to Rs. 23.03 billion i.e. 1.2% higher against Rs. 22.75 billion for 2016. This translates into highest ever earnings per share of Rs. 10.82 (2016: Rs.10.69). Bank's pre-tax profit amounted to Rs. 35.6 billion, 4.1% lower against Rs. 37.14 billion for prior year. Pre-tax and after-tax return on average equity were 29.0% and 18.7% (2016: 31.5% and 19.3%) respectively.

Healthy growth in balance sheet size was also recorded as the same reached to Rs. 2,370 billion depicting a 20 % growth YoY. Bank's gross loans & advances increased by Rs. 75.5 billion reaching to Rs. 857 billion. A nominal growth of 1.16% only was observed in non-performing loans. Investment also increased by Rs. 72.4 billion and reached Rs. 1,296 billion. Similarly Bank's deposits also

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Despite a generally difficult year for the banking industry, **NBP** recorded an overall positive performance.

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range, restructuring its business model, and adopting the modern-day delivery strategies. Provision of services through Alternate Delivery Channels and Customer Service Quality are now among top priorities of the Bank. During the year, Islamic Banking branches of the Bank increased from 118 to 169. With "AAA" credit rating, the Bank is a driving force in financial industry with its large distribution network domestic and international branches, and a wide range of products and services.

In order to address structural issues faced by field management of the Bank, the BoDs have approved restructuring of Commercial & Retail set-up in the field by adopting a flat reporting system, empowering the region and field management team and giving them distinct business targets to achieve better results in an area which needs attention. ♦



# NBP INAUGURATED 'AITEMAAD' ISLAMIC BANKING BRANCH AT G - 9 ISLAMABAD



The National Bank of Pakistan in its quest to promote Islamic Banking in Pakistan has inaugurated another new branch of Aitemaad at I & T Center, located at G-9/1, Sector, Islamabad, taking the total number of Islamic Banking branches to 170.

The ceremony was attended by the President and CEO of NBP, Mr. Saeed Ahmad, accompanied by the Group Head of NBP Islamic Banking, Mr. Khawaja M. Aminul Azam, along with numerous dignitaries and senior officials from National Highway Authority and Jamshoro Power Company. Local traders and businessmen were also present.

In the inaugural address, Mr. Muhammad Tariq Khattak, SVP, Regional Head of Islamic Banking, Islamabad, appreciated the vision and efforts of the President and Group Head for expanding the network across Pakistan. NBP plans to open/convert nearly 50 more branches in 2018.

“We strongly believe that Islamic Banking promises great transparency and fairness to the consumers, hence it has great potential in a developing nation like Pakistan. That is why we have earmarked some very profitable branches for conversion into the

Aitemaad Islamic model. With the launch of Aitemaad ‘Humsafar’, NBP has ventured into the Islamic car-leasing market for the first time” informed Mr. Saeed Ahmad.

NBP Aitemaad is continually expanding the outreach of its Islamic products and services for the valued customers through specialized branches all over Pakistan. In the process of structuring and developing these products and services, an independent Shariah Board has been appointed by NBP, comprising of learned muftis and scholars. The Board ensures complete Shariah compliance of all banking services and products being offered.

The customers attending the ceremony expressed their appreciation for promoting NBP Aitemaad Islamic Banking in Islamabad and promised their cooperation and patronage to make Islamic Banking a success. ♦





The President/CEO of National Bank of Pakistan, Mr. Saeed Ahmad, reaffirmed the commitment of NBP to grow and develop Housing Sector Financing in Pakistan. He was speaking at the signing ceremony of the Shareholders' Agreement of "Pakistan Mortgage Refinance Company" (PMRC), at a local hotel in Karachi.

In his speech, Mr. Ahmad said that the lack of proper housing for low income citizens may lead to serious social, economic and law & order issues. Of a shortage of 10 million housing units in the country, 80-90% is estimated to be for lower income groups. Affordable housing was therefore, a critical need.

He recalled an incident when he was on a road journey in the interior of the country, when he stopped by the side of the road and spoke to a family who were living in shanties (Katchi abadi). In the conversation, the head of the family said that he worked on housing construction sites but could not afford to build a house for his family. The irony of this, Mr. Ahmad stated, had left a deep impression on him and it was his heartfelt desire to see real progress in delivering housing to the poor.

He said that solutions to the housing shortfall require out-of-the-box thinking and the authorities need to give serious thought to creating the kind of institutional infrastructure that would help address the problem. The launch of

the PMRC is, he added, a vital step in this direction, but of course further building blocks need to be put in place, including measures to bring the construction industry into the formal sector and to eliminate legal and regulatory obstacles to the provision of low cost housing. This will reduce the need for the Governments (Federal as well as Provincial) to provide subsidies from their limited resources.

He complimented the efforts of the Board of Directors of PMRC under the chairmanship of Mr. Rehmat Hasnie and the Management team, Mr. N. Kokularupen, CEO of PMRC, and Dr. Muhammad Saleem (COO) and Mr. Zulfiqar Alam (CFO and Company Secretary). He said that from inception, his guiding philosophy was to have "the right person for the right job". This has resulted in the induction of a highly experienced and professional management team and this augurs well for the future success of the company.

The event was presided over by the Chief Guest, Mr. Jameel Ahmed, Deputy Governor, SBP. Mr. Risha Mohyeddin, Group Chief of NBP, signed the Shareholders Agreement on behalf of the Bank Ms. Naheed Sultana, Group Chief, Commercial & Retail Banking Group, which includes responsibility for housing finance, also attended the event.

NBP is one of the principal shareholders of PMRC, which includes several other banks as its

shareholders. The World Bank has committed facilities of US \$140 million for PMRC.

Mr. Samar Hasnain, Executive Director of the SBP, also spoke at the occasion and recalled that the idea was seeded at the SBP over 10 years ago, and that it was heartening to see this idea converted into reality.

Mr. Jameel Ahmed, Deputy Governor, acknowledged the pivotal role of Mr. Saeed Ahmad while he was Deputy Governor of SBP in developing the concept of PMRC. Mr. Jameel Ahmed also complimented Mr. Samar Hasnain and his team for their hard work and commitment to the housing sector and for the landmark achievement of successful launch of PMRC.

Replying to a query raised by media personnel, Mr. Saeed Ahmad referred to the MoU signed between NBP and PHA-KPK for financing of 200,000 housing units; he reiterated that NBP is the "Nation's Bank", and that the Bank would be interested in similar projects in Sindh, Punjab and Baluchistan. He said that PMRC would play a key role in these projects.

During Mr. Ahmad's tenure as Deputy Governor of SBP, several other initiatives were also successfully implemented such as three Centres of Excellence for Islamic Finance, Warehouse Receipts, Asaan Accounts and Asaan Mobile Accounts among others. ♦



# UPKEEP AND CLEANLINESS DRIVE

After restructuring of the Regions, it was decided by the Regional Management Team that in order to turn vision of the President NBP regarding Customer Service into reality, the first and foremost thing is the upkeep and cleanliness of the Branches. For this purpose, all the branches were divided into three clusters to be monitored by Regional Executive Business, Regional Executive Operations & Support Services and Regional Executive Internal Control & Service Excellence. These clusters were further subdivided into groups of 2-4 branches and these groups were then allotted to newly selected Department Heads to conduct Branch Cleanliness and UpKeep drive simultaneously in all the branches in the Region. Another aim of this activity was to make the staff realize about the demanding needs of the environment around them in the industry and promote a sense of responsibility and service culture. ♦





# Female Empowerment at NBP

As we all know that in today's world gender equality is one of the trademarks of a civilized, modern and enlightened society. Females are now becoming equally competent and qualified to the challenges that life offers to them in bringing transformation and a role-shift from the past. At NBP, women are not only seen as top decision makers, they are often seen running the show as well. So let us all take pride and highlight all those who are making a mark through hard work and dedication. Keeping this in mind, NBP Newsline has offered these dynamic young females a platform to express their views on **'Female Empowerment'** in order to commemorate Women's Day and to exhibit women power.

## **SADAF MATLOOB,** *Manager, Chandrami Branch, Sadiqabad*

Women are being provided job and growth opportunities by many institutions in Pakistan. National Bank of Pakistan is one such institution. The Bank has enabled the Pakistani women to prove their mettle in the economic wellbeing of the country. Women employees are role models for other educated females. NBP has widened the social network for women by giving them an opportunity to socially interact at grassroot level. Being a branch manager, NBP has enabled me to enjoy the trust of NBP management by heading a branch. Interaction with male colleagues and mostly male customers, helps to increase the confidence of female workers and leads to better assimilation of both genders in the society. Working as a banker has broadened my knowledge regarding pensioners, widows, other low paid female employees and senior citizens. NBP has further given me an opportunity to learn and interact with senior colleagues and to be a proud member of NBP family. Not only female employees have benefitted due to the gender neutral environment provided by the Bank but customers have also been able to enjoy the outcome of this gender neutrality. Being a female manager, I have observed that customers, particularly, senior citizens and



female account holders feel more comfortable to interact with a female manager. The presence of female employees enhances the confidence of other women, mainly, female students to join NBP and other banks. Moreover, presence of a female manager motivates female customers to confidently and directly operate and open their accounts, which further enables women to be independent individuals of the society. Pakistani society is perceived to be a society which marginalizes women and does not allow them to move from the periphery to the center. However, my managership has softened that image for the general public, particularly among the civil society in a remote area. Besides this, NBP through its women friendly initiatives is also changing the general perception regarding the involvement and participation of women in Pakistani society. The perks that I have been enjoying by being an employee of National Bank of Pakistan without any gender bias, depicts the gender neutral environment where every individual of the NBP family works together for the greater benefit of the institution. NBP has changed the status of women. Women are no more considered a liability but are thought of as an asset for the country. Female employees are not only the social and economic strength of the bank but of the country as well.



## REHANA ISHAQ

Manager, Main Branch, Hafizabad

It's a matter of great pleasure for me to share my views on Female Empowerment at NBP. I



must confess that NBP gave me respect by adding me in the list of known people from the list of unknown. Besides catering to my family needs, this great organization polished my abilities as well. Presently working as Assistant Vice

President, I joined NBP in 1996 as an Assistant, with qualification of B.Sc. Now I have a Masters in Economics, MBA, LLB and DAIBP. The institution not only brightened my future but has also improved my status.

## SARA KHALIQ AVP

Manager, AVP, HR Regional Office, Abbottabad

In developing countries like Pakistan, women have struggled to prove their mettle, they are often suppressed and considered inferior in many respects. They were known to have no courage to use their reasoning in handling their own issues, let alone talk about society's issues at large.



But times are changing. Gone are the days when women were pushed against the wall and were considered a mere entity in this male chauvinistic

society. Now it's time we destroy the idea that men should respect women just because we are their mothers, sisters, wives or daughters. It's time we reinforce the idea that men should respect women because we are people, just like them. To be treated with respect is a woman's fundamental right. All we need is to stand up for ourselves and be the voice that men can hear loud and clear.

Talking about my achievements, I joined NBP as OG-II/MTO in July 2009 and presently I am Assistant Vice President. I am currently posted at Regional Office Abbottabad in HR Department as part of Region's middle management. Today I enjoy freedom of speech and decision making at my own level and have never been discouraged to be who I am. This organization has made me realize my potentials and I am grateful for that. NBP is providing ample opportunities for its female force to move up the corporate ladder and like my many other colleagues, I too am an example. I hope the journey continues...



## SAIMA JAMIL,

AVP, Branch Manager, NBP Circular Road Branch, Dera Ismail Khan

I joined NBP as MTO/OG II in July 2007. The journey of almost 11 years is a success story as the Bank has given me respect, knowledge and exposure of banking Industry. NBP has given me the opportunity to prove myself and my capabilities through working as Forex Incharge, Regional Retail Head & Branch Manager. The journey is still on and I am making efforts to give my best to the bank.

## SHEHLA NAJAM

AVP, Branch Sales & Service Manager NBP KESC Aimagi Saddar Karachi.

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies and achieve goals for development and sustainability. With the same vision, National Bank of Pakistan remains the key partner to advance gender equality and empower women in the organization.

Under Female Empowerment Scheme, Female Branch Managers have been inducted for heading the field units all over Pakistan. As a Branch Manager, I have managed to achieve not only the assigned targets but exceeded the



expectation of the Regional Management teams over a decade (2006-2016). I have had the opportunity to head six branches of Karachi West Region in this highly competitive environment and managed to do well among my male colleagues.

As a result of these achievements and hard work, I had been nominated by the Regional Head for two months special training at SME & Credit Division, CRBG Head office and then posted at CSC Karachi. Presently, I am the Branch Manager of NBP AIMAI Branch, Saddar, Karachi.

I am thankful for all the struggles that came in my way, as every single hardship shaped me into the person I am today.

## LUBNA KHAN

Business Wing, National Bank of Pakistan, FEDC Region, Islamabad

Hired in the Female Exclusive Batch under the NBP MTO Scheme. I, alongwith my batch of over 90 women is a striking example of turning ordinary females into experienced bankers. Over the course of these years, we have developed our identity as professionals in our respective fields, regions and offices. We are known for our commitment and dedication to our work. From fresh graduates to mid-level managers and from Officers to Executives, this journey at NBP has given us a chance to learn and grow. Whether located centrally or in far flung areas, we are heading branches; working in the Corporate Banking, in Foreign Exchange, in Credit Management, in Business, in Human Resources, Staff Colleges and in Media.

With supportive environment and colleagues,



we gather strength, which in turn makes NBP stronger. Empowering women means empowering the coming generation, the families, the workforce and the whole society. Looking back at my group of Women Trainees, 95% of whom were single and freshly graduated. Today I see them as proud mothers and seasoned bankers, contributing towards the economy, social causes, and supporting their families in the best possible manner. From 90 women back then to 90 families

now. Women Empowerment initiatives always yields fruitful results for the community and the organization. A recent supportive initiative of Day-care facility at NBP Regional Office Islamabad, is yet another proof of Women Empowerment at NBP. A happy worker is a hard-working worker.

With such initiatives, women feel heard and supported. Working mothers can now work with peace of mind.



## AZRA YASIR

AVP/Regional Executive Credit,  
Regional Office Rawlakot(A.K)

I have been working with NBP since last 10 years. Since the very beginning I have worked at key positions such as Operations Manager, Manager, Incharge Credits and Area Credit Manager. Today I am working as Regional Executive Credit at Regional Office, Rawlakot. I really feel proud to be placed at such a key managerial position and this is what female empowerment in National Bank of Pakistan is. NBP is playing a pivotal role in female empowerment by placing many females at key posts at Head Office, Regional Offices, Audit Office and branches. I am an empowered and strong female as I am managing my office alongwith three kids.



To make females comfortable at work places, they should be given flexibility timings, leave approvals etc, so that they can perform much more than the general expectations. Females are very loyal with their assigned posts and they can be competitive leaders/managers as well.

Women are leaders everywhere, from being a CEO who runs a company to a housewife who raises her children and heads her household. Strong women of Pakistan are playing important roles and they will continue to break down walls and defy stereotype roles, *InsbaAllah*.

## SYEDA TAHIRA FARMAN

AVP/Manager, Main Branch, Abbottabad

I joined the Bank as MTO/OG-II in 2009. At the time of joining I had serious reservations about the working environment as we are part of male dominating society. However, with the passage of time, the doubts started to vanish due to the management policies about gender equality and female facilitating policies. The Bank in real sense proved to be an equal opportunity employer from the start till date. I worked hard and performing to the best of my ability and it was not only properly acknowledged but also reciprocated by the bank and the management. The unbiased appraisal allowed me to move up the ladder of career progression and I became Assistant Vice President.



My hard work, dedication, commitment and loyalty was reciprocated in yet another way when the management appointed me as Chief Manager, Main Branch, Abbottabad in 2016 on the basis of my performance. It is the biggest, toughest and most important branch of Abbottabad Region. I am the first ever Female Manager of this branch. I am trying my best to successfully steer the branch to new land marks of growth and development.

## KOMAL MUZAMIL

(OG – II), Regional Office, Faisalabad

We women have a whole universe within us. Indeed, we are blessed with such courage and power that no one can beat. All you need to do is find your inner self, your strengths and then push all these positive energies towards fulfillment of your goals. Give your dreams wings to fly. Grab opportunities and be hungry for your success. As long as you love YOU; this world is yours. You have power within you to choose what you want to do. Just be focused and fearless and let the world know you are ready to face it and you are going to rule it with your immense efforts, love and dedication.



## ASIA ASLAM

Vice President/ Manager,  
NBP G-9 Branch, Islamabad

I was selected among female Managers' Batch I in 2005. Since then I have headed different branches in Islamabad Region such as Holiday Inn, F-10 Markaz, Naval Head Quarters Branch and then G-9 Branch Islamabad as Area Manager. In all branches I excelled in attaining all targets. I have been selected as Best Female Manager for the year 2007 and then Governor State Bank Dr. Shamshad Akhtar awarded me certificates.

In developed societies, women are highly literate, hold executive positions and are well aware of their rights. In Pakistan only a small percentage of women have access to all these things. Earlier, the government had taken some steps to create opportunities for women. However, a number of legal, social and regional factors hindered Pakistani women employment in overall job market.

Banking sector is no more the exclusive domain of men. More and more

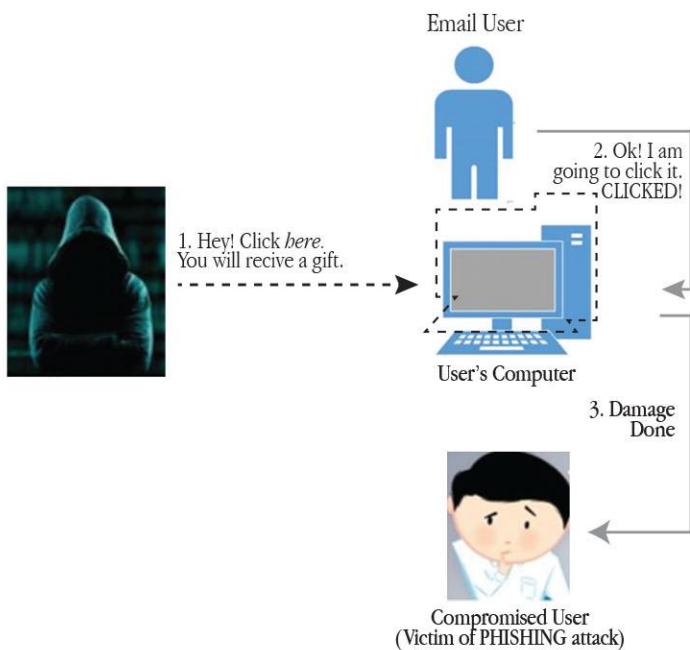


women are now showing their competence in the profession of numbers and assuming top positions as personified by Dr. Shamshad Akhtar, the first female governor of the State Bank of Pakistan. Many commercial banks have also reviewed their policies regarding women empowerment by giving equal opportunities to females to join the profession in managerial positions.

Women Empowerment is at the heart of HR Planning at NBP. Known for their high commitment towards their profession, female bankers are now being officially recognized by National Bank and are encouraged to come forward to play their role in the growth of this institution. NBP is the only organization working specifically on women empowerment. The Bank encourages more women to join the field of banking and ensures good working environment having no gender bias. This is the reason that more and more females are joining National Bank and are working in various capacities from sub-ordinate to middle management and top management level.



## Phishing: The Art of Deception



The term “phishing” is used as analogous to fishing in a way that you try to catch a fish with bait. If you have no luck to catch a fish with a kind of bait, you change the baits until you’re successful to start catching fishes. The same concept is applied to phishing where the bait is usually some email that appears to be legitimate and from a trusted sender. The attacker aims to make you execute some type of desired action such as clicking on a given link which redirects you to the malicious content prepared for stealing your confidential information. In the example above, if you carefully notice the given link, it spells “microseft” instead of “microsoft”. In the state of excitement, the potential victim would ignore this careful observation of the given link and click it. This action would trigger the malicious content to execute and do the damage (such as downloading the virus/malware in your PC to steal or damage system files/information or processing capacity), or take the victim to a bogus website to capture confidential information.

The state of excitement is not the only reason to act carelessly in such a situation. Sometimes, it may be a state of fear. For example, you may receive an email that appears to be sent by your bank and informs you that you have been credited with a huge amount of money. It will lead you to the state of excitement. But if you receive an email indicating that your account has been monitored by tax authorities and you are liable to pay a huge amount of penalty, it will surely lead you to the state of fear. In both cases, a potential common victim will click on the given link without any careful consideration of privacy and security. Email is not the only channel to offer the malicious links or content. They are also contained by the websites which are directly accessed by the users. Sometimes the victim’s action does not immediately create a damage but redirects him/her to an information gathering platform where the confidential information is asked to enter such as Passwords, Credit Card number, CNIC number etc. Providing such information to the malicious actors subsequently leads to financial frauds through identity theft. The main key of preventing the identity theft is “awareness” i.e. you must be aware of the possible occurrence of phishing attack when you are asked to click a link via email or website, or asked to input confidential information. ♦

**Assume that you arrived at your office in the morning and started checking your emails. One of the emails in Inbox was read as “Congratulations! You have been selected to receive a gift from Microsoft for regularly using our Office products. For details, please click the link below”. In the line below this message, a website link was given such as “www.microsoft.com/office/prizes/”. In the state of curiosity to know about the gift, you clicked on the given link. After some time, you noticed that your PC was performing slow while you were also not able to find some critical files of work-related information which you had saved earlier. It’s an indication that you had become the victim of PHISHING attack!**

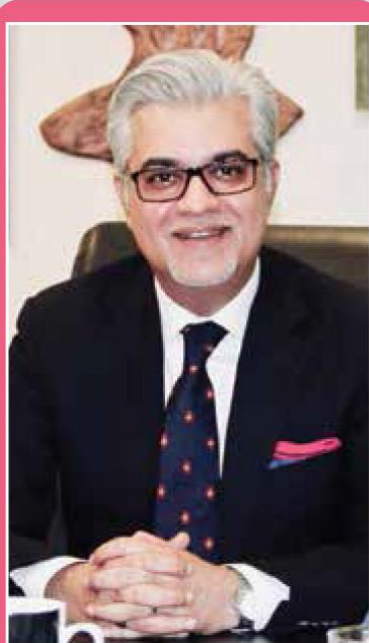
### Remember!

- DO NOT download and open any attachment from uncertain or suspicious email sender.
- DO NOT click on any website link in email unless you trust the sender and are sure of its validity.
- CHECK email addresses for accuracy and look for signs of suspicious activity. For example, if an email has unexpected content (attachments etc.), or the sender’s name appears to be incorrect.
- AVOID clicking unnecessary links on websites. Many malicious websites lure the victims by providing free software downloads which are the malware.
- AVOID browsing the websites which are not secure i.e. without ‘https’ based URL (it may be checked by looking at the website’s address bar in browser). The URL with only ‘http’ address is not secure.
- KEEP your PC equipped with antivirus/antimalware and regularly update with the latest version.
- SCAN your PC with updated antivirus/antimalware in periodic manner.



# TREND *setters*

**FIRST IMPRESSION IS THE LAST IMPRESSION** SEEMS TO BE A CLICHED PHRASE NOW; BUT IT STILL HOLDS GOOD IN THE CORPORATE WORLD. NBP NEWSLINE PUTS SPOTLIGHT ON THREE SENIOR EXECUTIVES WHO NEVER FAIL TO IMPRESS WITH THEIR UNIQUE, TRENDY AND FLAWLESS STYLES. LETS TAKE A CLOSER LOOK AT WHAT MAKES THEM APART AND ALSO HEAR IT FROM THEM ABOUT THEIR CHOICE OF CLOTHING, CATCHY COMBINATIONS AND FASHION FAUX.



**S. H Irtiza Kazmi**  
EVP/Divisional Head,  
Corporate Banking Group



In this modern world where men wear flip flops to work and can barely remember how to knot a neck-tie, it is the perfectly put together man who stands out from the crowd. This is the underlying motivation behind any man's endeavour to dress well.

Dressing well every morning acknowledges that you are preparing for something important. It reminds you to prize your dignity and to never be the kind of worker—better yet, the kind of man—who does only the bare minimum.

One can conveniently liven up a dreary office routine with confidence in a tie that packs a punch of bright colours which would convincingly differentiate him from the army of anonymous men who pair their dark shirts with dark ties. And if a bright tie isn't his thing then a bold statement is made, in formidable fashion, with his shirt such as a brick red check in view of the fact that Gingham Check pattern have become a part of the suited man's uniform comparatively recently. Most guys are hip to the white pocket square (i.e. the hanky that puffs out of your jacket pocket). I try to raise the bar one notch higher by stockpiling an arsenal of patterned versions that effortlessly play off the colours in my shirt and tie combo.

I believe one should start simple and expand according to lifestyle. Every man's wardrobe should boast of certain must haves that can assume the role of recurring staples comprising his day to day get up. Common examples are two to three formal/business casual shirts, at least one suit, a navy blazer, solid ties and a pair of black or brown brogues (strap or lace-up shoes). Interestingly these all-timers can be used interchangeably to dress-up or dress-down so as to acclimatize to formal/ informal meetings, mid-day or evening wear.

In the end, being put together really isn't about how you look on the outside, but rather what state you are on the inside. For if your heart and mind are put together, your body, and portrayal to the outside world will soon follow suit. ♦



My style of dressing is as simple as I am. I don't follow a fixed pattern and I am quite flexible in my choice of clothing. I personally feel that one can dress up well within his/her budget. You don't have to go overboard and invest heavily on clothing. It is important to understand the culture of the organization you work for, it is good to succeed within the confines of any corporate culture when moving ahead.

One can hardly go wrong with steel grey or navy suit. Whatever you wear it has to be crisp and freshly-ironed. The selection of tie is very important as it is the first thing anyone notices in a man's outfit. You can wear dotted or classic striped tie with subtle pattern it should be neat and not too loud.

Remember no matter what you wear it has to be classy, trendy but above all comfortable. ♦



**Mohsin Furqan**  
EVP, Divisional Head, CSR /SMD, Service Quality Group



**Adnan Adil**  
EVP, Monitoring Network Head, CRBG



Good dressing is a banker's characteristic. I would consider it the characteristic of every human being. When Allah has made us beautiful and best of all creatures, it is our responsibility to keep ourselves neat, clean and presentable. To keep Allah's gift, the body, in shape is the first requirement of good dressing. I believe that one should dress in a style that suits his body. I think that instead of getting swayed by every fashion one should go for simple and sober colors and suiting style. Blues, greys and blacks with a tinge of brightness are always liked. Choice of necktie is also important. Bold combinations and dark coloured shirts are good for evening functions but for office these are not considered soothing. The key word is wear sober and elegant. ♦





# ONLINE COMPLAINT REGISTRATION PORTAL

NBP understands the importance of complaints/ feedback and treats it as an asset to improve service quality. In order to facilitate customers in lodging complaints/ feedback and suggestions, Complaint Management Division at Service Quality Group has initiated Online Complaints and Feedback Registration Mechanism directly through NBP website. For this purpose a customer has to fill in online complaint/ feedback form and his complaint will be received directly at Complaint Management Division.

Complaints registered can be viewed by Complaint Management Division staff on real time basis through logins provided. Complaints received are then entered in Centralized Complaint Management System (CRM) and an acknowledgement SMS is sent to customer's mobile number indicating unique complaint number assigned to the complaint. Complaints are then forwarded to concerned Regional Office/ Department for resolution. Complaint Management Division staff can also check details of complaints/ feedbacks received during any period of time for MIS purpose. ♦

**Complaints / Feedback**

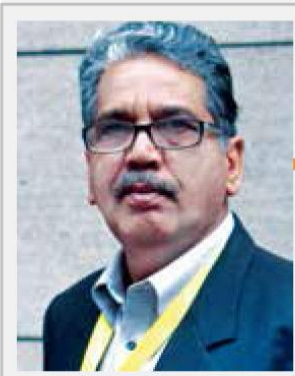
**ONLINE COMPLAINT REGISTRATION Success!**

Thanks for contacting NBP, Your Complaint has been registered Successfully!



**Guest  
Writer**

**Manzar Naqvi**  
Executive Editor



The Writer is Executive Editor, The Financial Daily, Secretary General of Karachi Editors Club, Member BoD Centre for Advisory Islamic Banking and Finance (CAIF) and has 38 years experience in Journalism and is also the Author of three travelogue books on China and Turkey.

# Challenges to Islamic Banking and their Probable solutions

The adoption of Islamic banking is a simple case of supply and demand. It continues to see growth in countries that have large Muslim populations, such as Malaysia, Indonesia and Turkey. It is also expected that many North African countries will move relatively quickly to Islamic banking, once authorities and laws required to facilitate the introduction and growth are in place.

However, we are starting to observe a strategic reprioritization of interest around the adoption of Islamic banking elsewhere in the world. From what had become a relatively fast adoption rate, we've seen banks and institutions in global financial centers re-assess their priorities in response to market conditions. They have been considering complexities, addressing compliance requirements and establishing that there is a need for relevant technologies to be in place before new Islamic banking products can be implemented.

As a result of these considerations, Islamic banking is being strategically deprioritized, particularly in the Western markets, where there are still growth opportunities within conventional banking products. It has also been deprioritized by financial centers where it was anticipated to see significant growth, such as London, Singapore and Hong Kong, as institutions instead focus their energies on tackling the current economic problems and complying with new regulations.

Conventional banks in other regions are likely to implement Islamic banking only if it becomes a threat to their banking franchises and their market share, or if it provides them with an easier path to expand their overall market share. For example, in Malaysia, Islamic banks are allowed to open more branches more easily than non-Sharia compliant financial institutions, which can encourage conventional banks – including international banks – to establish Islamic banking subsidiaries and open more new branches.

There is a plethora of benefits for those institutions that offer Islamic banking products, particularly in highly competitive markets where there is a significant Muslim population. Firstly, it offers key market differentiation, providing better choice for their customers and a service that is more aligned with their personal requirements, which will in turn improve the customer experience significantly and thus increase loyalty. In addition, the adoption of Islamic banking can offer growth opportunities beyond the domestic market, opening up the potential to operate in new regions and meet any growth objectives banks may have.

Why is it then with so many apparent benefits that the spread of Islamic Banking seems to be suffering what the global banking and finance industry deems to be a significant setback in adoption?

Part of the challenge these institutions face, is that it is not as simple as on-boarding a conventional banking customer or account. Islamic Banking must comply with the prohibition of interest in all financial transactions, as mandated by Sharia law. Therefore, Islamic bankers use alternative structures to deliver products with similar benefits to their conventional counterparts. The acceptable structures revolve around trading (buy and sell), rental or equity. This adds additional complexity and requires separate functionality that is not currently supported or fully supported by their existing infrastructure.

The issue of the adoption challenge can be exacerbated by local interpretations of Islamic Banking regulations leading to separate compliance and regulatory requirements in local markets. In general, compliance with Sharia law in banking is guided by the standards issued by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). However, in some markets discrepancies occur when Sharia law and AAOIFI regulations are interpreted and varied to fit cultural beliefs. Global and regional financial institutions therefore need systems that can support Islamic banking products whilst remaining compliant at a global, regional and local market level.

Such solutions do exist, and they are at the core of financial institutions across the Middle East, so the issue here is that these Sharia-compliant products are often perceived by non-specialist banks as more complex and risky than their conventional counterparts, requiring lengthy planning and integration projects.

However, IT vendors are able to provide 'out of the box' banking solutions, which minimize the length and complexity of these integration projects, provided they are managed closely and take advantage of the experience available in the wider global market place. The technology is there to bring Islamic Banking to any market that desires it, but the will, resources and the business case have to match that demand and capability.

These are just some of the challenges that Islamic banking faces if uptake is going to increase where demand is bubbling under the surface, but they are far from insurmountable. Most of them can be overcome with sufficient effort and resources, as well as enhanced cooperation from governing bodies and relevant political entities. Politically, many of the regions that would be natural adopters of Islamic banking have had a tumultuous few years, but as the situation begins to settle, there is an opportunity for banking institutions to take the next step towards Sharia-compliant products and services for their customers, in-branch, on mobile and on-line. ♦



# TRAILBLAZER

NBP Newsline is proud to announce the winner of 'Success Story'

The winner is...

## I CAME, I SAW AND I CONQUERED



### Syeda Umme Farwa,

*Vice President/Manager,*  
National Bank of Pakistan, Jinnah Avenue  
Branch, D Chowk, Jinnah Avenue, Islamabad,  
Pakistan. Farwa will be awarded a gift hamper  
for sharing her story and setting an example  
for others to follow suit.

There are certain sectors considered to be purely a male domain in Pakistani society and banking is one such sector. Socially, women are considered a bad manager in financial matters. On the lighter side, quite a large number of jokes are famous in society regarding abilities of woman in financial matters and driving ability. Performance of women bankers in National Bank of Pakistan has not only defied this perception, but has proved contrary by competing and performing even better than their male colleagues. At this stage, women make around 15 to 20 % (as I believe) of the total workforce at NBP. They are managing all sections of banking, ranging from marketing, human resource-customer service to financial management.

I consider myself a child of NBP as I joined this prestigious institution when I was waiting for my Bachelors results in 1996. It was my first exposure to the work environment. But NBP treated me like a kind father who encourages and grooms his child quietly and gradually.

I did my Bachelors, Masters in Business Administration, Masters in Urdu, Masters in History and JAIBP-Part I (professional Banking Diploma) while I was learning my first few lessons of banking. It was a turning point of my banking career when I was selected Branch Manager in first female batch of August 2005 and joined PIMS Branch as Manager from Jan-2006 to 2009. The branch had deposits of Rs 300 million at the time of my joining. I got the infrastructure of the branch upgraded and improved the customer service and environment. When I left for the





next assignment, the branch's deposit had increased to Rs. 1.50 billion. In recognition of my achievements, I was nominated as Best Female Manager and was awarded with cash prize of Rs 50,000 and certificate of appreciation.

It was just the start of my career as a manager. In 2007, I was nominated as Best Female Banker by the Ministry of Finance and was also presented with "Mohtarma Fatima Jinnah Award". Considering my performance, NBP transferred me to Foreign Office Branch and I stayed there from 2009 to 2013. Again, at the time of joining, the deposit was Rs 800 million which was Rs 4.00 billion when I completed my tenure. This time, I was nominated for Best Youth Female Banker from the Ministry of Youth Affairs. NBP also recognized my performance and I was promoted as OG-I.

NBP's trust in my abilities kept increasing and I was given Margallah Branch which is considered to be the most challenging branch in Pakistan with almost 15000 account holders and PAEC business all over the country. When I took over the charge in 2013, the branch had a deposit of Rs 6 billion and 150 million profit which increased to Rs. 29 billion in deposit and Rs. 450 million in profit when I was transferred to the next branch. Atomic Energy recognized my efforts and awarded me shield of excellence. The bank nominated me for the 'Best Manager' of Pakistan and President Iqbal Ashraf presented me the award at P.C. Bhurban Business Conference of NBP in 2016. Throughout my career I received lots of appreciation and shields from different departments of Islamabad e.g NBP, Supreme Court of Pakistan, Overseas Pakistani foundation, Chief Commissioner Islamabad, Islamabad Police, Ministry of Social welfare, M/O Foreign Affairs, M/O Youth Affairs, M/O Communication, NIPS, Quaid-e- Azam University, BISP, M/O women Development, PTA, etc.

Currently, I am the Manager of Jinnah Avenue Branch, where deposits have grown to Rs 25 billion, as compared to Rs 10 billion when I joined. It was a challenging task to make my place in a male dominated profession. Despite hurdles, I remained focused to excel in my profession and prove myself before those who encouraged me at every step and made sure that I get the recognition that I deserved. I must thank the senior management for their constant and unconditional support for female employees in NBP. I am a living example of the fact that if you have potential, then you will be provided with an opportunity to rise. Sky is the limit for hard working employees in NBP. ♦





# NBP to Harvard!

**Noman Quadri, Legal Officer, attended the Harvard Project for Asian and International Relations (HPAIR) Harvard Conference – 2018**



The HPAIR - Harvard Conference is the largest annual event of the Harvard University in Asia-Pacific Region, held at the Harvard Campus in Cambridge, Massachusetts, USA where over 300 attendees from world's top universities in over 40 countries participate to discuss the most important issues in the Asia-Pacific Region in the broader international aspect. The past speakers at the conference include Secretary General United Nations, Heads of State, Ambassadors, Nobel Laureates and Senior Global Political and Corporate Leaders.



This year in February 2018, National Bank's Noman Quadri (from Legal Division) also got selected after an extremely tough competition from a pool of international applicants. The application process includes writing two essays and a Skype interview. The conference theme for 2018 was: "Innovate!" Started with registration at Ticknor Lounge, Harvard University, the four day conference events were spread all over the Harvard Campus at the Center for Government and International Studies (C.G.I.S.), Science Center, Geological Lecture Hall and Lowell Lecture Hall with the exception of the Opening Ceremony at the Ritz Carlton, Closing Ceremony at Charles Hotel and Entertainment Night at the Middle Eastern



Nightclub. All the participants were also given a guided tour of the historical campus of the IVY League University.

Noman was selected to participate in the Humanitarian Affairs Panel which focused on the discussion about the barrage of humanitarian crises in Asia ranging from natural disasters to civil conflicts and internal displacements. The panel evaluated and examined how the government and NGOs prioritize and respond initially to these crises, how aid can be provided to ensure a successful recovery in the long term and what future plans and strategies can ensure that after the initial relief efforts are concluded, the communities in need are left not in tropy turvy but are assisted to develop a mechanism for effective administration of the aid and the disaster. The discussions were interactive and participants were also given lengthy case studies developed by professional entities such as Deloitte etc. to study and present their observations/recommendations to the larger audience the same day.

This year's speakers included Managing Director Citigroup, Directors & Senior Executives of World Bank, Starbucks, Boeing, Council for Foreign Relations (C.F.R.), U.S. Department of Justice, Nuclear Policy Program, French Institute for International and Strategic Affairs (I.R.I.S.) and Senior Professors.

The conference does not just connect young thinkers and leaders from around the globe but also equips them with critical skills necessary to sharpen their understanding of international affairs by engaging them in thought provoking dialogues, presentations and other similar activities. The conference facilitates the discussion of important economic, political and social issues relevant to the Asia-Pacific Region thereby expanding and creating space for international dialogue and search for common grounds to nurture better Asian and international relations while preparing young professionals for the rigors of highly competitive international careers. ♦





## A DEN FOR BOOK LOVERS

We are living in information age. Information plays an important role in today's complex economic, political and social environment. NBP Library was launched in 1965 and since then it has been serving as an asylum for bankers and avid readers who are constantly in quest for increasing their knowledge.



• A wide and impressive collection of books, covering not only banking and finance, but also other areas and fields of study like international and regional issues, technology, religion, language, literature, and lexical and general reference books.

• Over 30,000 books are available in the library.

• Separate section of books in Urdu and Sindhi language. These are on different subjects like literature, history, religions, etc.

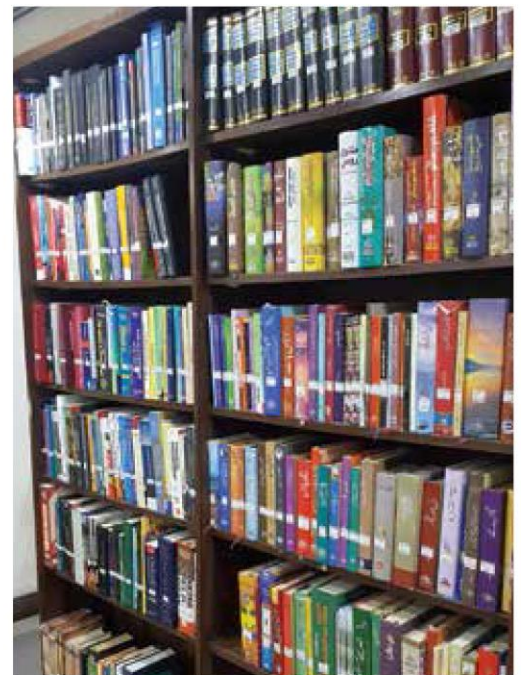
• The library also serves as a reference point for different professional local/ international examinations and accreditations, like IBP ISQ qualification, HRM certification, etc. It has supported and enlightened many NBP employees in their scholarly pursuits and they have been able to enhance their academic and professional know-how and credentials.

• Active subscription of many local and international journals, magazines & periodicals, and leading newspapers

• Archive of two leading national dailies – Dawn and Jang – from 1980 to date. The archives are easy to access and consult.

Adding latest and current books and publications to our collection is a continuous process. A regular stock-taking process is in place and practiced, following a systematic evaluation by Library Committee.

After Library was merged in Credit Management Group under Research Division in 2016, around 245 new and valuable books have been added to the stock. ♦





# Welcome Aboard

A warm welcome to  
**Lubna Azam Tiwana, SEVP/Group Chief, Risk Management Group and Fouad Farrukh, SEVP, Group Chief, Islamic Banking, who recently joined NBP.**

Lubna Azam Tiwana has recently joined NBP as SEVP/Group Chief, Risk Management Group. She holds M.Sc. in Investment Management (with distinction) from CASS Business School, City, University of London, UK. Ms. Tiwana is also the Contact Person for CASS Business School Alumni Association in Pakistan. She also holds Masters Degree in Public Administration (First Position with Gold Medal) from Quaid-i-Azam University, Islamabad. In pursuit of continuously developing her expertise and knowledge in related fields, she holds numerous certifications from National and International Institutions in Risk management, Social and Environmental Performance Management, Islamic Banking (Position Holder) etc. Ms. Tiwana is also a Britannia Chevening Scholarship holder with a Premier Award for being the most outstanding candidate from all over Pakistan.



She possesses vast experience of about 24 years in the field of banking, credit, risk management etc. She served on key positions within Askari Bank Ltd including Chief Credit Officer and Country Head Risk Management handling Corporate, Commercial, SME, Consumer, Agriculture credit portfolio (both Islamic as well as Conventional). She has also worked with Khushhali Microfinance Bank as Chief Risk Officer and Head Social & Environmental Risk. The prime responsibilities included identification, measurement, monitoring, controlling, and reporting of all types of risks.

Ms Tiwana has served as Chairperson/Member of various external committees such as Pakistan Bank's Association Subcommittees for Risk Management and Pakistan Microfinance Network Committees for Risk Management, MIS, Social Performance Management etc.

She is also a professional trainer fully involved in training local and international bankers on Credit & Risk Management from the platform of National Institute of Banking & Finance (NIBAF) etc.

She has been certified as a Qualified SPI Auditor by Cerise upon successful completion of the Cerise-SPI auditor qualification process. It is pertinent to mention that she is the first person from Pakistan to be awarded this certification. This gives her the right to formally conduct SPI audits, deliver trainings on SPI4 and serve as a SPI key focal point in Pakistan. Since 2014, Ms. Tiwana has been presenting in International Conferences, webinars, etc. held in various parts of the world.

Based upon her professional and academic achievements, Ms. Tiwana has been awarded Pond's Miracle Woman award in 2017. The core idea behind the movement, designed by the global beauty brand, was to consistently highlight the accomplishments of Pakistani women who juggle with the demands of their professional careers and personal lives.

She is also Member Advisory Board of CPEC-Business and Research Centre established by School of Business and Economics, University of Management and Technology Lahore (SBE-UMT). The objective of the centre is to provide business consultancy to Chinese and Pakistani companies interested in JVs or starting a CPEC related business.

Ms. Tiwana was given Recognition Award by Shamrock Conferences International based upon outstanding contribution to Microfinance Sector.

She is a Director on the board of SPTF (International Organization that sets Social Performance Standards Globally), being the first person from Pakistan being elected on their board. Her publications, guidance notes and case studies have been placed on the SPTF website.



Fouad Farrukh is a seasoned banker with rich and broad-based experience of over 20 years in the banking industry both in Pakistan and in the Middle East. Fouad has diversified experience covering Corporate Banking, Retail Banking, Risk Management and Islamic Banking. After completing his BS Finance from the University of Maryland (USA) and MBA from Lahore University of Management Sciences, Fouad Farrukh started his career with Faysal Bank in Corporate Banking.

He joined FBL as Head of Islamic Banking in 2010 and was instrumental in expansion of Islamic Banking Business before being given responsibility of Head of Retail Banking. He has previously worked as Gulf Risk Manager in Habib Bank Limited Dubai, and Country Head in Habib Bank Limited Bahrain, before working with BMI Bank B.S.C (c) Bahrain as Head of Islamic Financial Services.

## HR FRATERNITY UNDER ONE ROOF



Human resources executives have the potential to bring substantial value to their organization's leadership team. They are the people who carefully design people strategies that support their ability to design and execute business strategy. In an effort to exchange ideas and to know the latest market trends, NBP's Human Resources & Administration Group invited HR heads and HR departmental heads of different banks and some non-banking corporates for networking at a hi tea. Professionals were from HBL, UBL, JS Bank, HMB, FWB, Al Baraka, SBP, Summit Bank, Bank Al Falah Engro Food, Lucky Group, Avanza Solutions. The idea behind this gathering was to know their counterparts in the industry and to encourage NBP HR professionals to reach out and consult HR fraternity.

It was a small attempt but was well appreciated by all who attended.

## Start off your day with prayers



As per the directives of Sultana Naheed, SEVP/Group Chief, CRBG, all the branches are requested to start off their day with prayers before heading to work. This practice will ensure punctuality and unity among employees.



# Corporate Social Responsibility



## NBP Sponsorship to IQRA University Peshawar

To motivate students to pursue healthy social activities, NBP sponsored an event organized by group of students studying at IQRA University, Peshawar. The purpose of the event was to allow students to develop creative topics and express themselves in front of large gatherings to gain confidence. NBP supports educational requirements of students, either by providing scholarships or involving students into healthy social academic competitions for personal grooming.

The IQRA University caters to educational needs of students belonging to different economic background predominantly low income families. The adjoining areas of Peshawar has a vast majority of poor population, they also come to the university for higher education.



## Great Honour for National Bank Rashid Riaz Declared Best Umpire in PSL

It's a great honour for National Bank that one of its employees Mr. Rashid Riaz OG-III posted at Wapda House Branch Lahore Region, Central has been rated as Best Umpire in 3rd edition of Pakistan Premier League (PSL) held in Dubai, Lahore & Karachi. Rashid Riaz who is an Ex-NBP Cricket Player is flourishing rapidly as an umpire at an International Circuit. He recently appeared as a 4th Umpire in T-20 Series against West Indies. We wish him great success in future ahead in the field of Umpiring.



### Talent Unlimited

**Yousuf Zar Khan, Office Attendant, Service Quality Group, is an upcoming model. We wish him luck for his future endeavors!**





## National Epilepsy Centre

Epilepsy is a chronic disorder and speedily growing disease in Pakistan. It is mainly related with high stress related jobs and due to lack of awareness many people become victimized by this disease.

This disorder is found in rural and urban areas, but unfortunately its remedy is scarcely available in hospitals. Understanding the plight of poor patients, National Bank has adopted 05 outpatient clinics in National Epilepsy Centre located in Karachi, within the boundaries of Jinnah Post Graduate Medical Centre where Epilepsy treatment is provided free of cost to patients.

The EVP/Divisional Head (CSR), visited the Centre and gave donation to the Centre. NBP plaque as a donor will be fixed on the wall of each Clinic adopted by National Bank.



## Honouring our Legends

In recognition of NBP legends who contributed selflessly for the nation, the Bank honoured them by dedicating various corners and stands in their names.



## NBP Sponsored Annual Programme of 100 Hindu Marriages

Pakistan Hindu Council celebrates their annual programme of mass marriages in which one hundred poor and non-affording Hindu couples from urban and rural Sindh get married in a Grand ceremony at YMCA ground Karachi..

Pakistan Hindu Council by maintaining it's ritual of last few decades once again organized a similar ceremony of Mass Marriage in Karachi during their Annual Festival where poor Hindu couples tied marriage knots.

National Bank as a socially responsible institution assisted Pakistan Hindu Council once.

On behalf of National Bank of Pakistan, EVP/Divisional Head CSR presented a cheque to the organizers (Dr. Ramesh Kumar, Patron in Chief Pakistan Hindu Council) as a gesture of support to create harmony and prosperity amongst the minorities living in Pakistan, Besides Hindu community, National Bank of Pakistan takes care of other communities living in Pakistan and carry out its CSR initiatives for uplifting the masses and for the growth of prosperity and harmony. Pakistan Hindu Council acknowledges sponsorship of National Bank by highlighting NBP contribution and support for minorities, especially the Hindu Community.





**CDCS Certification**

Congratulations to Syed Waseem Hasan Rizvi on accomplishing this prestigious international certification. NBP now has a member on the exclusive list of 14 CDCS certified bankers from Pakistan. It is a testament of the enriched skillset now available at National Bank of Pakistan, which can further train and develop talent within the bank in the field of foreign exchange. The Certificate for Documentary Credit Specialists (CDCS®) is a professional qualification that is recognized worldwide as a benchmark of competence in international trade. The CDCS® program has been developed by The London Institute of Banking & Finance (LIBF), the International Chamber of Commerce (ICC) and BAFT (Bankers Association for Finance and Trade). It enables documentary credit practitioners to demonstrate practical knowledge and understanding of the complex issues associated with documentary credit practice.



**Time for Celebration!**

NBP Subsidiary Bank Kazakhstan celebrates Pakistani festivals and occasion with zeal & zest at all three branches (Almaty, Kaskelen, Karagandy) of NBP Subsidiary Bank Kazakhstan. Recently they celebrated Pakistan Day and the festivity was enhanced by the presence of Mr. Hamid Masood, EVP/Team Leader and Mr. Khurram Jehangir, VP/Team Member who were presence for F&M Audit of the Subsidiary.



**Award 2017**

Its a matter of great pride for Category - II Branch, Sukkur Region, to achieve second position in overall KPIs 2017. Ali Raza Shah, Branch Sales & Operations Manager, Khanpur Mahar, received a shield by Regional Head Rafique Ahmed Bhurgri.

**Adieus...**

A farewell party was organized in honour of Muhammad Nazim Khan, Ex-VP, NBP Regional Office Muzaffarabad, on his retirement. He had dedicated 39 years of his life to serve NBP. He will be remembered for his commitment and loyalty to the Bank.



**Good Going!**



Muhammad Hassan Naveed, son of Naveed M. Tayyab, VP, Assets Recovery Group, is a third-year undergraduate student at the University of Hong Kong (HKU); with a focus on Economics and Finance, and a minor in Actuarial Science. Throughout his education career, he maintained a balance between studies and co-curricular activities. He is currently the Secretary General for HKU Model United Nations Chapter, and assumes other leadership positions in various clubs. He was recently selected to lead the HKU delegation to Harvard World Model United Nations Conference in Panama City during March 2018. Harvard WorldMUN Conference is a joint initiative between the Harvard Secretariat and the host team. It is an annual student-run conference hosted by Harvard University in a different host city each year.



**One Step Ahead**

Mr. Muhammad Tajammul Hussain has cleared his Junior Associateship of IBP (JAIBP) Stage - I & Stage - II exams conducted by 'The Institute of Bankers Pakistan' recognized by the 'Chartered Banker Institute (UK)' in Winter-2016 and Summer-2017 sessions, respectively. He received Cash Award for clearing both stages in first attempt.



**Super League**

NBP is always proactive in promotion of sports events in capital of Azad Jammu & Kashmir Muzaffarabad Super League. A major cricketing event turned out to be popular by NBP contribution. Residents of the city attended the event in and appreciated the efforts of NBP in projecting sporting talents from Azad Jammu & Kashmir.

The Regional Head, NBP Regional Office Muzaffarabad, along with Regional Executives, graced the medal ceremony.

**One Step Forward**

Gurbuksh Rajpal, Assistant Vice President, Risk Management Group, has completed Management Sciences Program in Fall 2017. This will surely help him succeed in his future growth at NBP.



**IBP Essay Winner**

We are proud to announce that Muhammad Rafiq, VP/Country Manager, JSC Subsidiary Bank, NBP, Kazakhstan won IBP Essay Competition 2016. The competition provides a platform to professional and amateurs linked with the financial industry to showcase their knowledge, expertise and ideas, while giving them an opportunity to engage in healthy competition. From the 133 entries received 28 were shortlisted for the completion. Congrats!



**Great Achievement**

Usama Ather, OG-I/MTO, Department Manager, Audit & Inspection Group, has been recently awarded M.Phil degree in the discipline of Applied Economics. He has completed his degree from Applied Economics Research Centre (AERC), University of Karachi. He has done his research on macro-economic variables of poverty, unemployment and low literacy rate in Pakistan.

**Easter Celebration!**

Shahid Manzoor Bhatti celebrated Good Friday and Easter at NBP District Courts Branch Sialkot with his staff.







## ٹاؤن ہال میٹنگ اپ ڈیٹس

سعید احمد صدر NBP اور

سلطانہ ناہیدہ، SEVP/ گروپ چیف سی آر بی جی، NBP لاہور، ملتان، فیصل آباد اور پشاور کے علاقوں کی ٹیموں کے ساتھ ٹاؤن ہال کے اجلاسوں میں شرکت کی۔

وہ اس بات کے لئے فکرمند تھے کہ سی آر بی جی کو NBP کے لئے وہ مضبوط ریڑھ کی ہڈی بنانا چاہیے تھا جس میں وہ کم منافع بخش اقدامات پیش کریں نہ کہ دوسرے گروپوں کی طرح جیسے کہ سی آئی بی جی، ٹریڈری وغیرہ، ٹریڈری کی شراکت دارانہ رقم 23 ارب روپے میں محض 9 ارب روپے ہے۔ حالیہ تنظیم نو کی کارکردگی اور احتساب کو نظر میں رکھ کر کی گئی ہے۔ جس نے سی آر بی کو تمام سرگرمیوں کا مرکز بنا دیا ہے۔ تمام ایم ایم ایچ اور ان کے گروپ کے سربراہ اپنی ملازمتوں کو اچھی طرح سے انجام دے رہے ہیں۔ نیا سیٹ اپ جب کامیاب ہوگا اگر سخت میرٹ کلچر متعارف کرایا جائے اور صحیح افراد صحیح کام کے لئے منتخب کیا جائے۔

انہوں نے زور دیا کہ اسلامک بینکنگ کو اپنی حقیقی روح میں فروغ دینا چاہیے۔ ہمیں اسلامی برانچز کی ہر ممکن مدد و معاونت کرنی چاہیے۔ وہ اس خیال کے بھی حامی ہیں اگر اسلامی بینکنگ سروسز، روایتی بینکنگ کا ڈسٹنس سے انجام دی جائیں کہ اس طرح سے روایتی اور اسلامی دونوں برانچز کو فائدہ پہنچے گا۔ انہوں نے مزید کہا کہ ہیڈ آفس نے ریجنسز کو بااختیار بنایا ہے اور اب ریجنسز کو بھی چاہیے کہ اپنی حدود و ذمہ داریوں سے تجاوز نہ کریں اور اپنے اختیار کو منصفانہ طور پر استعمال کریں جب ہی ہمارا اسٹم کامیاب ثابت ہوگا۔ انہوں نے کچھ کمزوریوں کی نشاندہی کی جن میں صاف ستھرے ڈیٹا کی فراہمی اور اکاؤنٹس میں مطابقت ہونا شامل ہے۔ انہوں نے مزید کہا کہ پاکستان عالمی خطرات سے متاثر ہو رہا ہے۔ CFT/AML/KYC جیسے معاملات پر بہت زیادہ کام کرنا ہوگا۔

انہوں نے مزید کہا کہ NBP میں دھوکہ دہی کے واقعات کا تناسب، معاصر بینکوں کے مقابلے میں زیادہ ہے جسکے نتیجے میں ہماری ادائیگیاں کرنی پڑتی ہیں۔ ہمارے ذریعے سے انشورنس کمپنیاں اچھا کام رہی ہیں مگر وہی کمپنیاں ہماری گیمز ادا نہیں کرتیں جو کہ ناقابل برداشت ہے۔ ہمارے غیر فعال رویے نقصان دہ ہیں۔

گریڈنگ اور ایگریگریٹو لولڈ ایڈوائس سلیبری کا دائرہ کار بہت وسیع اور ہمہ جہت ہے۔ صحیح مارکیٹ تکنیک کے استعمال سے ان سے زیادہ سے زیادہ منافع کمایا جاسکتا ہے۔ PMYBL پر انہوں نے اپنی اپوی کا اظہار کیا اور کہا یہ ایک عمدہ قرضہ اسکیم ہے لیکن چند عناصر کی وجہ سے کامیابی سے ہمکنار نہیں۔

صدر نے NBP کو حوالہ ایک ایسے ادارے کے طور پر دیا جس کو روایتی طور پر حکومت پاکستان کا حمایت یافتہ سمجھا جاتا ہے اور یہ اخذ کیا جاتا ہے کہ اسکو منافع اور ڈپازٹ کا بڑا حصہ حکومتی مدد میں حاصل ہوتا ہے۔ انہوں نے کہا کہ موجودہ دور میں، بینکنگ کے کاروبار کو مکمل طور پر تبدیل کر دیا گیا ہے۔ ہر بینک اب حکومت کے کاروبار کو اپنانے کے لئے تیار ہے اور ہم اس چیلنج کا سامنا کر رہے ہیں۔ جہاں کاروبار بتدریج نجی بینکوں میں منتقل ہو رہا ہے۔ انہوں نے لوگوں کو بتایا کہ گورنر SBP چاہتے ہیں کہ تمام بینک، اکاؤنٹس کی حکومتی رسیدیں جمع کریں۔ NBP کو اپنے جدید کاروبار کو برقرار رکھنے اور ہماری ساتھی بینکوں کے ساتھ مقابلہ کرنے کے لئے صرف جدید ترین تکنیکی آلات کی ضرورت ہے۔

انہوں نے زور دیا کہ ہم اپنے ساتھی بینکوں کے ساتھ مقابلہ، کسٹمرز سے حسن سلوک، دیکھ بھال اور سکرابٹ سے کر سکتے ہیں۔ انہوں نے NBP کی شاخوں میں اپنے دورے کا موازنہ دوسرے بینکوں سے کرتے ہوئے نمایاں فرق کا ذکر کیا جس کو ختم کرنا صرف بہترین کسٹمر سروس مہیا کرنے سے ہی ممکن ہے۔ ان کا خیال ہے کہ NBP ایک ایسا منفرد ادارہ ہے جس میں بینک وقت حکومتی سیکورٹیز/ گارنٹیز اور عام آدمی کا اعتماد شامل ہے۔

جبکہ یہ بینک دوسرے بینکوں سے اس لحاظ سے مختلف ہے کہ وہ بینک پیش قدمی اور فعال نقطہ نظر کے ساتھ کامیابی حاصل کرتے ہیں۔ جبکہ ہم تاریخ پر اصرار کرتے ہیں۔ ماحول تیزی سے بدل رہا ہے۔ ہمیں بھی خود کو تبدیل کرنے کی ضرورت ہے۔ ہمیں اپنے رجحان کو بدلنا ہے، سست سے فعال بنانے کی ضرورت ہے، مارکیٹ کو فتح کرنے والی تکنیک کو اپنانا ہے، اگر ممکنہ گاہک نہیں ملتا تو ہمیشہ امکانات کو جاننے کی کوشش کریں۔ تاریخ سیکھتی ہے کہ محبت اور برکت سے سب کو فتح کیا جاسکتا ہے۔

NBP ہمارے خاندان کا ذریعہ معاش ہے، ہم ایک خاندان کی طرح چلتے ہیں، ایک متحرک یونٹ ایک دوسرے کی خوشحالی کے لئے ساتھ مل کر کام کرتے ہیں اور یہ خیال ہماری طاقت کو بحال کرتا ہے، میرا اپنے نقطہ نظر پر یقین ہے، اور انہوں نے اپنے عمل کو ان لوگوں کے نقش قدم کی پیروی کرنے کو کہا جس میں کچھ عظیم لوگ جیسے ایچی مرحوم انجنیوں نے اپنی زندگی انسانیت اور ایک عظیم سب کیلئے وقف



# این بی پی نے اعتماد اسلامک بینکنگ

کا افتتاح کیا

ہمقام: G-1/9، اسلام آباد



پاکستان کے قومی بینک نے اسلامک بینکنگ سے متعلق لاتعداد کوششوں کے بعد آئی اینڈ ٹی سینٹر میں اعتماد کی ایک اور نئی شاخ کا افتتاح کیا ہے جو اسلام آباد کے G-1/9 میں واقع ہے۔ اب تک اسلامک بینکنگ کی شاخوں کی تعداد 170 تک پہنچ گئی ہے۔

تقریب میں NBP کے صدر اور سی ای او مسٹر سعید احمد کے ہمراہ NBP گروپ کے سربراہ ڈاکٹر خواجہ ایم امین الاعظم کے ساتھ متعدد ذی وقار، قومی ہائی اتھارٹی اور جام شور و کمپنی کے اعلیٰ حکام کے ساتھ ساتھ مقامی تاجروں اور کاروباری افراد نے بھی شرکت کی۔ افتتاحی تقریر میں علاقائی سربراہ (SVP) محمد طارق خٹک کو پاکستان بھر میں نیٹ ورک کو بڑھانے کیلئے، اسلام آباد نے صدر اور گروپ کے سربراہ کی کوششوں اور نقطہ نظر کو سراہا۔ 2018 میں NBP نے تقریباً 50 سے زائد شاخوں کو کھولنے اور تبدیل کرنے کا ارادہ کیا ہے۔

ہم اس بات کا پختہ یقین رکھتے ہیں کہ اسلامک بینکنگ نے صارفین کے ساتھ منصفانہ وعدے کئے ہیں اور پاکستان جیسے ترقی پزیر ممالک میں بہت سی صلاحیتیں ہیں، لہذا ہم نے اعتماد اسلامک ماڈل میں تبدیل کرنے کیلئے کچھ بہت منافع بخش شاخیں مختص کی ہیں۔ اعتماد ”مسافر“ کی برانچ کے ساتھ، NBP نے اسلامک کارلیزنگ مارکیٹ میں بھی شرکت کی، مسٹر سعید احمد نے لوگوں کو تفصیلات سے آگاہ کیا۔

NBP اعتماد مسلسل اپنی شاخوں کے ذریعے پاکستان بھر میں گاہکوں کیلئے اسلامک مصنوعات اور خدمات کے فروغ میں اضافہ کر رہا ہے۔ ان مصنوعات اور خدمات کو تشکیل دینے اور تیار کرنے کیلئے NBP نے آزاد شریعہ بورڈ میں تربیت یافتہ مفتی اور علماء کو مقرر کیا۔ بورڈ بینکنگ کی تمام خدمات اور مصنوعات کی مکمل شرعی تعمیل کو یقینی بناتا ہے۔

تقریب میں شرکت کرنے والوں نے اسلام آباد میں اعتماد اسلامک بینکنگ کو فروغ دینے کیلئے NBP کو داد دی اور اسلامی بینکنگ کو ایک سہولت بنانے کیلئے ان سے تعاون اور تحفظ کو وعدہ کیا۔





(MOU) پر پچھلے ہفتے دستخط کیے گئے ہیں جسکے تحت 200,000 ہاؤسنگ فنانس کے لئے فنڈز مختص کئے گئے ہیں۔ انہوں نے اس بات کا اعادہ کیا ہے کہ نیشنل بینک ”قوم کا بینک“ ہے اور وہ سندھ، پنجاب اور بلوچستان میں بھی اس طرح کے منصوبوں میں دلچسپی رکھتا ہے اور پی ایم آرسی ان منصوبوں میں اہم کردار ادا کرے گا۔ مسٹر سعید احمد کے SBP میں ڈپٹی گورنر کے دور میں بہت سارے اٹھائے گئے اقدامات کامیابی سے ہمکنار ہوئے جیسے کہ اسلاک فنانس کے لئے تین ہزار سینتھڑ آف ایکسیلینس، ویز ہاؤس ریٹینس، آسان اکاؤنٹس اور آسان موبائل اکاؤنٹس شامل ہیں۔



سی، ڈاکٹر محمد سلیم سی او او اور مسز ذوالفقار عالم سی ایف او اور کینی سیکریٹری بھی شامل تھے۔ انہوں نے کہا کہ آغاز سے ہی انکار ہنما نظر یہ ”صحیح کام کے لئے صحیح شخص“ رہا ہے اور یہ اسی کا نتیجہ ہے کہ انتہائی تجربہ کار اور پیشہ ور لوگوں کی ایک انتظامی ٹیم تشکیل پائی۔ مستقبل میں کامیابی کے روشن امکانات ہیں۔ جمیل احمد ڈپٹی گورنر اسٹیٹ بینک آف پاکستان اس تقریب کے مہمان خصوصی تھے جبکہ مسٹر شرمالی الدین، گروپ چیف NBP نے مس ناہید سلطانہ، گروپ چیف سی آر بی جی کی جانب سے شہیر ہولڈر ریگریمنٹ پر دستخط کئے جس میں ہاؤسنگ فنانس کی ذمہ داری بھی شامل تھی۔

NBP، پی ایم آرسی کے چند بنیادی شراکت داروں (Principal Shareholders) میں سے ایک ہے، جن میں بہت سے دوسرے بینک بھی شامل ہیں جبکہ ورلڈ بینک نے پی ایم آرسی کے لئے 140 ملین ڈالرز فراہم کئے ہیں۔

مسٹر شرمالی، ایس بی پی نے بھی اس موقع پر خطاب کیا اور بتایا کہ اس بنیادی خیال دس سال پہلے سے ہی ایس بی پی میں زیر بحث تھا اور آج اسے حقیقت میں بدلنے ہوئے دیکھ کر خوشی ہو رہی ہے۔

مسٹر جمیل احمد ڈپٹی گورنر، ایس بی پی نے تسلیم کیا کہ مسٹر سعید احمد جب ڈپٹی گورنر، ایس بی پی تھے جب سے انہوں نے اس کی آبیاری میں اہم کردار ادا کیا۔ انہوں نے مسٹر شرمالی، اور انکی ٹیم کی کاوشوں کو سراہا جنکی وجہ سے پی ایم آرسی کا کامیاب آغاز ممکن ہوا۔

ذرائع ابلاغ کے ایک نمائندے کے سوال کا جواب دیتے ہوئے مسٹر سعید احمد نے کہا کہ این بی پی اور پی ایچ اے، کے پی کے درمیان ایک معاہدے

صدر اور NBP کے سی ای او مسٹر سعید احمد نے پاکستان میں ہاؤسنگ سیکٹر فنانس کا فروغ اور ترقی دینے کے لئے NBP کے عزم کا اعادہ کیا۔ وہ PMRC پاکستان مورٹگج معاہدے میں دستخط کی تقریب سے خطاب کر رہے تھے۔ اپنی تقریر میں انہوں نے کہا کہ کم آمدنی والے لوگوں کے لئے رہائش کا فقدان ایک سنگین مسئلہ ہے جو لا قانونیت اور دیگر سماجی مسائل کو جنم دے سکتا ہے۔ ملک میں 10 ملین گھریلو یونٹوں کی کمی کا تخمینہ ہے جس میں سے 80-90% کم آمدنی والے شہریوں سے تعلق رکھتے ہیں۔

انہوں نے ایک واقعے کا ذکر کیا جب وہ اندرون ملک بذریعہ سڑک سفر کر رہے تھے جب انہوں نے ایک کچھی آبادی میں رہنے والے خاندان سے بات کی۔ خاندان کے سربراہ نے بتایا کہ وہ تعمیراتی سائٹس کام کرتا رہا ہے لیکن اپنے خاندان کے لئے گھر نہیں بنا پایا۔ اس بات کا اسکے دل پر گہرا اثر ہوا اور جب سے انکی خواہش تھی کہ وہ اس شعبے کو ترقی دے سکیں۔

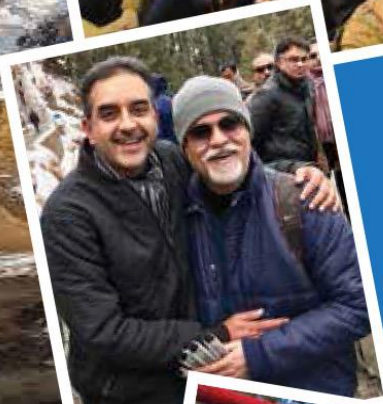
پی ایم آرسی کا انعقاد اسی سلسلے میں اہم قدم ہے لیکن اسکے ساتھ ساتھ مزید اقدامات کی ضرورت بھی ہے جیسے کہ تعمیراتی صنعت (Construction Industry) کو رسمی شعبے (Formal Sector) میں لانے کی ضرورت ہے اور اسکے لئے قانونی اور انضباطی رکاوٹوں پر قابو پانا بہت ضروری ہے تاکہ کم قیمت میں رہائش کی فراہمی کو یقینی بنایا جاسکے اور اس طرح سے صوبائی اور وفاقی دونوں حکومتوں کے اپنے محدود وسائل سے سبسڈیز فراہم کرنے کی ضرورت بھی کم ہوگی۔

انہوں نے مسٹر رحمت حسنی کی سربراہی میں بورڈ آف ڈائریکٹرز۔ پی ایم آرسی کی کاوشوں کو سراہا جس میں انتظامی ٹیم مسٹر کوکھل روپین، سی ای او۔ پی ایم آ





# نیوز لائن



کارپوریٹ بینکنگ  
آف سائٹ 2018  
پشاور اور سوات

