



NBP

Newsline

since 2006

May/June 2019



NBP
celebrated
72

years of independence with
traditional fervor and
expressed solidarity with
Kashmiri brethren





A Tribute To My Mentor

Zuhra Karim, one of Pakistan's pioneering journalists
(SHE Magazine)

In this special edition on 14th August, I would like to take the opportunity of introducing you all to Mrs. Zuhra Karim, my mentor, my teacher, my guide. A woman who was classy, elegant, a thorough professional and pioneer of a full-fledged women magazine in the era when it was unheard of. She was also a dedicated co-founder of SOS Children's Villages of Sindh which provides care for children without parents or homes.

I started my career as an Assistant Editor rising to a Contributing Editor all under Mrs. Karim's guidance. She was a hard task master and taught me the technical skills for editing, proof-reading and publication production; made me a better writer with her relentless but very constructive critical feedback. Now with her passing away, there is a deep sadness and a definite feeling of the end of an era. An era, where Mrs. Zuhra Karim provided a magazine for thinking women in the form of SHE. SHE magazine challenged conventional stereotypes of Pakistani women, condemned discriminatory practices, proposed progressive laws, policies and actions. While also presenting charming images of women's fashion styles and feminine interests.

I owe my professional life to her. As we the women who have been a part of SHE family say 'Once a SHE girl always a SHE girl.' Thank you so much for being a guiding light Mrs. Zuhra Karim, you were one of a kind and unforgettable.

Please do recite Surah e fateha for the departed soul.

Asra Adnan
Editor

Wing Head, Internal Communication, SMD, SQG

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

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

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Transparency in Islam is divulged by Allah in Quran where He said,

Al-Baqara (The Cow) – 2:188

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا
مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ (2:188)

And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].

اور ایک دوسرے کا مال ناحق نہ کھاؤ اور نہ اس کو (رشوت) حاکموں کے پاس پہنچاؤ تاکہ لوگوں کے مال کا کچھ حصہ ناجائز طور پر کھا جاؤ اور (اسے) تم جانتے بھی ہو۔ (۱۸۸)

Al-Mutaffifin (Those Who Deal in Fraud) – 83:1

وَيْلٌ لِّلْمُطَفِّفِينَ (83:1)
الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (83:2)
وَإِذَا كَالُواهُمْ أَوْ وَّزَنُوا لَهُمْ يُخْسِرُونَ (83:3)
أَلَا يَظُنُّ أُولَئِكَ أَنَّهُمْ مَبْعُوثُونَ (83:4)
لِيَوْمٍ عَظِيمٍ (83:5)

83:1 (Asad) WOE UNTO THOSE who give short measure:

83:2 (Asad) those who, when they are to receive their due from (other) people, demand that it be given in full

83:3 (Asad) but when they have to measure or weigh whatever they owe to others, give less than what is due!

83:4 (Asad) Do they not know that they are bound to be raised from the dead

83:5 (Asad) (and called to account) on an awesome Day

ناپ اور تول میں کمی کرنے والوں کے لیے خرابی ہے۔ (۸۳:۱)

جو لوگوں سے ناپ کر لیں تو پورا لیں۔ (۸۳:۲)

اور جب ان کو ناپ کر یا تول کر دیں تو کم کر دیں۔ (۸۳:۳)

کیا یہ لوگ نہیں جانتے کہ اٹھائے بھی جائیں گے۔ (۸۳:۴)

(یعنی) ایک بڑے (سخت) دن میں۔ (۸۳:۵)

War Against Fraud

NBP Whistle Blowers Hotline # 021-99220549

Email: nbpwhistleblowers@nbp.com.pk



President's Message



Dear employees,

Aap sub ko Jashn-e-Azaadi Mubarak ho!

The true essence of freedom is to become a self-reliant nation. It is our individual and collective responsibility to play the role of transforming Pakistan into a strong, prosperous and thriving country in the years to come.

NBP should be a role model for the corporate world by delivering effective, efficient and transparent outcomes at every level. We should have zero tolerance for fraud and corruption. Ethical business practices are a critical aspect of sustainability and there is a dire need to eliminate professional and personal corruption which today have become a menace. As a responsible citizen we need to understand that corruption hinders social and economic growth, delays the emergence of developing economies and stunts democracy which is based on good governance and the rule of law. Nations that have progressed in this world are those who have embraced meritocracy. The essence of democracy is merit.

Undoubtedly, no one can be more truthful and honest than our Prophet (SAW). We can strive to follow his example in our day to day life and our dealings with all our stakeholders.

An economic system based on strong institutions is critical for progress. No nation can hope to grow without a robust and trusted financial system and we as NBP have a major role to play in building this trust. NBP's core values are Integrity, Teamwork, Transparency, Accountability, Excellence and Hard work. Let us pledge to embrace these values and take NBP forward to even greater heights.

Pakistan Zindabad!

Best Wishes,

Arif Usmani
President



The Road to
Naya Pakistan

On our **72nd** Independence Day the **Editor** invited all Group Chiefs/Heads to share their thoughts and shed light on how they would like to see Pakistan in the years to come.



Tariq Jamali, SEVP/Group Chief

Each year let us approach closer to the consummation of Quaid-e-Azam ideal. Fortunately, with the passage of time we have only moved forward, our faith and hard work have made our fields greener, no doubt people today are more prosperous and lives more exalted. Now with a new government's vision we all need to take ownership and serve the nation as the leading Bank. Let us make a new picture, a new Pakistan and a Pakistan of the Quaid-i-Azam – one glorious state based on principles of justice, equality and fraternity. *Pakistan Paindabad!* ♦

Sultan Naheed, SEVP/Group Chief, Commercial & Retail Banking

This 72nd Independence Day of Pakistan, CRBG vows and aspires to further enhance its phenomenal performance and remain the major contributor towards NBP's profitability and national cause. CRBG is well positioned to take advantage of its large and strategically dispersed branch network to maintain and attract NTB customers and to offer existing product range as well as upcoming government lead initiatives related to Commercial, SME, Consumer, Housing and Agricultural lending. Moreover, in line with the Ehsaas program, CRBG encourages and keeps awarding sponsorships to distressed segments. CRBG will continue to support the Greener Pakistan Initiative by planting saplings or through any other arrangement contributing towards a stronger & greener Pakistan.

Low Cost Housing, Kamyab Jawan program and Remittances are the flagship programs of NAYA PAKISTAN. To advance the ideology of the government, CRBG is all geared up to actively undertake and promote government's vision for the well-being of the common people. We will keep strengthening our over the counter services to complement the idea of a robust expats base and increased remittances. In addition, CRBG will continue to play a pivotal role to ensure customer security through Biometric verification, tax collection from the people & various other services as mandated & required by the government to document the economy & increase the revenue base of the country. CRBG will continue to foster a teamwork environment which has always been the force for keeping all CRBG members vigilant and motivated towards achieving CRBG's business goals. ♦





Syed Jamal Baquar

SEVP/Group Chief, Corporate Banking

Our beloved nation will be celebrating its 72nd Independence Day this year with rejuvenated sentiments and enthusiasm. I would also like to take this opportunity to remember and recognize the immense sacrifices made by our elders, fathers, mothers, soldiers, our unsung heroes, and countless others who have played a pivotal role in creating, safeguarding, and in progression of our nation.

Since inception, NBP has remained instrumental in the economic development of Pakistan. As NBP also celebrates its 70th year this year, we remain committed to this cause and undertake to play an even more important role in the future transformation of Pakistan and to help un-tap its true potential. In that spirit, I have no doubt that all my NBP colleagues will also play their part in building our great nation on the three Golden Principles of our Quaid - Unity, Faith & Discipline. We must carry this legacy forward with determination, self-belief and hope.

I believe that Pakistan's best days are ahead, so let us all promise to stand together on the same platform, and rekindle new hopes for a better, stronger, and a more prosperous Pakistan.

A Happy Independence Day to all Pakistani's across the globe. ◆

Amir Sattar, SEVP/Group Chief, Audit & Inspection

The world has become a global digital village. Banking industry is also revolutionizing with Banking Services Digitalization entering the maturity phase internationally. The world is moving on to Artificial Intelligence which will also affect banking services and quality. Instead of going from homes to banks the banks are going to homes.

This transformation into branchless banking, should be pioneered by NBP in the Banking Industry. With time, in order to survive we have to stay competitive and provide best services in the changing global scenario. We need to equip ourselves to face the new challenges and the changing potential risks. We being the largest Bank of our beloved country and being the sign of prosperity in our country's economy we need to be proactive and bid for this inevitable transformation expectation. ◆



Fouad Farrukh, SEVP/Group Chief, Islamic Banking

"With faith, discipline and selfless devotion to duty, there is nothing worthwhile that you cannot achieve" said Muhammad Ali Jinnah our dear Quaid e Azam. Building on these values AIBG, NBP post expansion to 190 branches network, has crossed critical balance sheet footing to achieve a significantly profitable year. AIBG shall continue to grow and diversify its revenue streams with introduction of innovative products, team building, and digital integration. With full governmental support for SLR eligible Sukuks, AIBG is well positioned to become a leading player in Islamic Banking Industry (Islamic Banking is 15% plus market share of Banking Industry in Pakistan). AIBG welcomes and encourages NBPians to apply for internal positions to fuel AIBG growth to participate in development of our Pakistan. Let's work together to build a strong economy of Pakistan!

Happy 72nd Independence Day NBPians. ◆



Rehmat Ali Hasnie, SEVP/Group Chief, Investment Banking

On the 72nd Independence Day let us all rejoice and reaffirm our commitment to the ideal of democracy and rule of law which were upheld by our great Quaid throughout his life. The current government as we all know is taking all the possible measures to facilitate investors in various sectors of economy to attract more Foreign Direct Investment (FDI). Investments are the building blocks on which an economy is built. The mere existence of a financial sector is not adequate for any economy unless there are strong sectors having investments that create assets and generate returns. As we move ahead, NBP will maintain its leading position among the market players by providing exceptional, innovative, productive services, structured financial solutions to its clients as well as financing the infrastructure projects of national interest. ◆



Faisal Ahmed Topra, SEVP/President Secretariat

The vision behind Pakistan's independence was "National Identity, Respect and Autonomy", real freedom can only be realized when as a nation we become financially independent. National Bank of Pakistan through its universal banking capabilities and wide product offering, is fully committed to support & develop all sectors of the economy including the large scale corporate /infrastructure projects as well as the agriculture, consumer and SME's in the country. Investment in technology and people is the cornerstone of our future strategy. While we are a commercial entity but profit making is not our only priority. We are investing in our franchise, compliance, risk and I.T. for further improvement in our customer services and digital banking to create more value for all our stakeholders. The founder of Pakistan, Quaid-i-Azam Mohammad Ali Jinnah, gave the motto 'Unity, Faith, Discipline' and NBP strongly believe that if we follow our Quaid's golden principles then no power in the world can stop us in achieving our goals of real independence for which our forefathers rendered great sacrifices. Let's make a strong commitment to put our best efforts towards growth and betterment of our nation and our Bank. Let's make NBP truly 'The Nation's Bank'. ◆

Abdul Wahid Sethi, SEVP/Group Chief, Financial Control

Our Quad's vision for prosperous Pakistan was to evolve an economic system compatible with Islamic ideas of social and economic life. He was of the firm view that we should be known as Pakistanis and nothing else. With Unity, Faith, Discipline and Selfless devotion to duty, there is nothing worthwhile that we can't achieve.

National Bank of Pakistan being Nation's Bank having branch network both conventional and Islamic across the country along with international branches, subsidiaries, associates and joint venture, is committed to provide services to its customers; may it be safe custody of their savings or lending, (through both conventional and Islamic products) to promote economic growth in the country and standing side by side with SBP and Government to perform various activities of Government Collections and disbursements of pensions and salary to masses. Our international presence in the Far East, Middle East, South Asia, Central Asia, Europe and North America enables the Bank to capture home remittance business which would help to close the gap of current account deficit for Pakistan.

Moving into its 70th year of untiring service to the Nation, the Bank remains committed to maintain a renewed focus on customer service supported by significant upgrade of its technology infrastructure in order to meet our customers' expectations in both conventional and Islamic Banking products. Efforts will also be made for better expense management through operational efficiencies and enhanced internal controls. These all will contribute towards NAYA & Prosperous Pakistan as per the vision of great Quaid-e-Azam. *Pakistan Zindabad* ♦



Usman Shahid, SEVP/Group Chief, Credit Management

National Bank of Pakistan with a vision statement "To be a Leading Bank for Partnering in Financial Growth through Innovation and Service" and having a tag line of "Nation's Bank" has taken various measures to facilitate and assist the nation in building a strong, diversified and robust economy. CMG always played a dynamic role in managing the bank's credit function while implementing its credit philosophy and strategic models. Despite current challenging and difficult economic times, our government is committed for economic revival which is more sustainable benefitting all segments of society. Hence, while complimenting the vision of our government to put the country on a stable growth path, our policies and future strategy focuses on critical sectors which have greater economic value and also addresses core business challenges.

A greater emphasis on banking services to SME, Agriculture and Export industries as well as to other unbanked segments for increased financial inclusion is a way forward. ♦



Saad ur Rehman, SEVP/Group Chief, International Banking

As citizens of free country, we must reflect on the values and principles which were in the minds and hearts of those who fought and sacrificed for our freedom. With changing times now overseas businessmen and investors will benefit from the economic and business opportunities provided by Pakistan's strategic location and the connectivity to the broader regions. For a bright future, NBP will be strengthening the existing relationships globally and enhance intra-trade, trade cooperation among various countries. We shall be creating opportunities in Correspondent Banking by deriving synergies from our global and local network and generating sustainable revenue inflows. *Long Live Pakistan!* ♦



Asma Shaikh, Group Chief, HRMG

14th August is not only our day of Independence but also a day of promise. A promise we make to ourselves to lead our country towards glory by following the vision of our beloved founder Quaid e Azam Muhammad Ali Jinnah. As we move towards a prosperous Pakistan in line with the vision of our government, NBP is embarking on bringing about positive changes in its HR policies by upholding and endorsing a system which is characterized by transparency and merit. In order to create a contemporary organization, we need to inculcate a performance-driven culture which propels NBP towards efficiency and productivity. A performance-driven outlook is the direct result of a strong learning and development mindset which evolves into a continuous and lively learning culture. Without these, no organization can progress in this evolving marketplace of today.

Through the establishment of a learning environment, it is my aim to devise methods and frameworks which enable employees to work smartly and efficiently, all the while taking into consideration their needs and preferences in order to ensure maximum job satisfaction and growth. I pray to Almighty Allah to bless us all with the spirit to sincerely serve our country, so that we can take Pakistan towards glory by following in the footsteps of our great forefathers. *Ameen!* ♦

Shaukat Mahmood, EVP/Group Head, Service Quality

Independence is truly no lesser than a great blessing. We should always bear in mind that the blessings of peace, prosperity and harmony bestowed upon us are a mere test and trial to gauge the quality of our faith – how grateful or forgetful we are to the Almighty. Independence Day means to remember the sacrifices of our forefathers. They strived towards making an independent country so that future citizens could enjoy peace. When on one hand Pakistan's Independence Day is a day to remember our past, on the other hand it's also a day to promise ourselves to make our country prosperous, spread peace wherever we go and wherever possible. In short, a reminder of the past and a commitment to the future. Going forward, NBP is embarking on a number of initiatives to address the customers complaints/feedback and to truly work on our motto of 'Happy customers our success.' *Happy Independence Day!* ♦





Tariq Zafar Iqbal, EVP/ Group Head, Operations

When Quaid-e-Azam conceived Pakistan as an independent country he wanted it to be based on three core values, unity, faith and discipline; a moving force that can transform a country into a nation. As Pakistan turns 72, our spirits and hopes are also lifted with time. Our perpetual optimism and belief are two of the most important virtues, which have kept us going despite numerous tribulations. We just need to carry this legacy of determination, belief and hope forward. One day we may eventually make a difference in who we are and again emerge as a reputable nation. The new government is repositioning the nation from subservience to one of regional leadership. This will in the coming years have positive economic and diplomatic repercussions. *Happy Independence Day!* ♦



Muhammad Ismail Yousuf, EVP/Group Head, Treasury & Capital Markets

NBP being the most pervasive bank of the country enjoys a unique position among masses. By playing a pivotal role in financial inclusion of masses, NBP can optimize the financial intermediation mechanisms thereby leading to enhanced efficiency in the financial markets on one hand and playing its role in uplifting the population on the other. To facilitate the Government's objective of financial inclusion, TCMG plans to broaden investor base of government Securities through aggressive awareness campaign. We intend to attract small investors through awareness campaigns who can invest at attractive yields. The current high interest rate scenario is conducive for investments in GoP fixed income securities. TCMG plans to conduct training sessions across the country to educate branch managers and branch staff on marketing government securities. ♦

Muhammad Farooq, EVP/Group Head, Payment Services & Digital Banking

I wish to extend heartiest felicitations to whole Pakistani nation and the NBPians, on the auspicious occasion of the Independence Day of Pakistan. August 14 reminds us of the impressive struggle of our forefathers for securing a separate homeland for the Muslims of the Sub-Continent where they could fashion their lives according to their religious, cultural and social values. Being affiliated with the largest commercial Bank of the country, it becomes our prime duty to work hard and put all our efforts and expertise sincerely to strengthen economy of our country so that the whole nation could enjoy independence in the true sense of the word.

Happy Independence Day! Pakistan-Zindaabad.. ♦



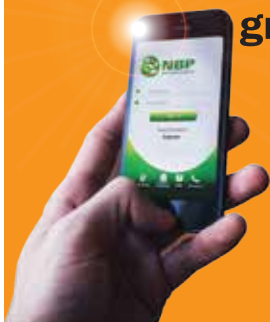
Saleem Ahmed, EVP/Group Head, Risk Management

As a member of one of the oldest financial institutions of the country, I am very proud to commemorate Pakistan's 72nd Independence Day. I would also like to congratulate the NBP family, as we work together with commitment and zeal so that our nation prospers and achieves new milestones.

The Pakistani Banking fraternity is going through a very dynamic phase, as the country moves ahead with multiple economic and financial challenges. During this time, we must persevere and be steadfast in our efforts to support the economy by becoming more imaginative in product development and being more financially inclusive. Similarly, our team at NBP's Risk Management Group is also working on bringing forward various enhancements in areas of enterprise risk, information security, fraud deterrence, and credit administration, alongwith advancements in IT-based financial systems for the implementation of a Risk-based culture across the Bank. ♦

NBP on Digital Revolution!

The banking industry and its traditional structure both have been transformed immensely by the new wave of digital revolution. Digitalization and automation is one of the principal focuses that banks are looking at because technology is progressively and continuously growing.



Banking solutions have evolved drastically since the introduction of online banking options. There are now numerous possibilities available for money withdrawal and transfer, depositing cheques, making various payments, without going to the bank and, along with technological advancement, enhanced cyber-security and data protection. The contributing factors such as online banking, ATM machines, other ADCs, financial integration, and 24-hour access have reformed the outlook for why there is a need for digital banking.

Instead of opening of new branches, banks are preferring expansion of the alternate delivery channels (ADCs) to promote e-banking, financial inclusion; low transactions cost and achieve competitive advantage. Digital or e-banking is the face of advanced technology, and so the establishment of Innovation and e-banking division within PS&DBG was vital to embrace, specifically for the Group and generally for the bank.

The **Debit cards** were pioneers in digital banking so to speak; these cards prepared the way for further development in digital banking. The future of digital banking is going to keep



card transactions, the next most commonly used non-cash payment method. With no sign of slowing down, most financial institutions have reinvested in their debit card portfolios, reissuing cards with EMV chip technology to adhere to the latest industry trends.

NBP has launched **EMV/Contactless Debit Cards** (the latest global standard for card payments) powered by

UnionPay International, which are the bank's first chip based debit cards powered by UnionPay International. These cards allow customers to enjoy unmatched security, convenience and 24/7 accessibility to their funds anywhere across the globe. The EMV Chip debit card can be used at over 12,000 ATMs & 55,000 merchants in Pakistan and at over 2 million ATMs & 35 million merchants across the globe to pay directly from your bank account for shopping, dining, fuel, travel and etc.

Features such as increased withdrawal limits, free SMS alerts, free e-statements, door step delivery, instant activation via call centre and Chip & PIN at POS (merchants) brings NBP customers unmatched convenience. The Card also has the dual feature of being contactless,

whereby a customer can tap and pay at all enabled POS terminals anywhere in the world. The EMV Debit Cards also feature the GoLootlo logo on the reverse of the card that provides cardholders over 6,000 merchant (shopping) discounts of up to 50% at leading brands across Pakistan. In addition, lucky draw

sprouting and not going to show any signs of slowing down.

Over the past decade, more customers are putting their bank-issued debit cards to use. The number of debit card payments saw an increase which was nearly double that of credit

and a foreign trip for ICC World Cup 2019 to the highest users at POS (dining, fuelling, shopping) has been conducted and more such offers are on their way.

NBP held the formal launch campaign of NBP EMV/Contactless Debit Cards and Mobile



Banking App. The launch ceremony was attended by senior management of National Bank of Pakistan including Mr. Arif Usmani – President & CEO NBP, Group Head Payment Services & Digital Banking Mr. Muhammad Farooq along with all SEVPs/ Group Chiefs, Mr. Nabeel Aslam, Wing Head of Debit & Prepaid Cards, Mr. Imran Zafar Malik, Wing Head Transactional Banking, Mr. Zohaib Ali Khan Wing Head Branchless Banking and Country Heads of UnionPay International, TPS Pakistan (Pvt.) Ltd, Golootlo, Paysys and SecurPrint.

Addressing at the event, President NBP Mr. Arif Usmani laid emphasis on the growth of digital banking and its importance for shaping the future of banking generally and NBP specifically. He further added that NBP has boarded upon the journey of various technology initiatives aimed towards providing multiple delivery channels and the launch of NBP's first EMV & Contactless Debit Card and Mobile Banking App are a part of this journey.

Mr. Muhammad Farooq, Group Head Payment Services & Digital Banking stated that the launch of EMV/Contactless Debit Cards and Mobile Banking App are important milestones for NBP as it would further provide customers the choice of leading card schemes based on their unique transactional requirements coupled with NBP's unparalleled branch and ATMs footprint nationally and internationally.

The launch event also showcased the new marketing campaign for EMV/Contactless Debit Cards and Mobile Banking.

Payment Services deems its highly important to find innovative ways for cardholders to transform the payment process. Thus, in its effort to make customer transactions more



Now loaded with advance digital services

QR/NFC Payments & Pay2CNIC

with NBP Mobile App!

Digital banking with the Nation's Bank is now reloaded! Say hello to secure cashless payments, along with other exciting digital services on the NBP Mobile App including:

- UnionPay QR Code Payments
- UnionPay NFC/ Tap & Pay
- Biometric/Touch ID/Face ID login
- CNIC Transfers
- Government Payments (with added billers)
- Utility Bill Payments
- Mobile Bill Payments/Top ups
- Inter Bank Funds Transfer (IBFT)



delightful, NBP held a lucky draw of NBP EMV/Contactless Debit Card holders powered by GoLootlo.

The event was attended by senior management of NBP including Group Head Payment Services & Digital Banking Mr. Muhammad Farooq and Head of Debit & Prepaid Cards Mr. Nabeel Aslam, along with Chairman Decagon Pakistan (Private) Limited Mr. Aziz Kassamali and representatives of UnionPay International.

Mr. Muhammad Farooq, Group Head Payment Services & Digital Banking while addressing at the occasion stated that NBP in collaboration with Decagon Pakistan (Pvt.) Limited (owners of GoLootlo) had exhibited ICC Cricket World Cup Trophy 2019 at NBP Head Office in April 2019, becoming the first bank in the world to achieve this milestone. NBP also launched the lucky draw campaign for cardholders to encourage them to use plastic money at merchants to enhance the usage of digital payments.

During the event SEVPs of NBP conducted the lucky draw and announced the names of 10 lucky winners who will get the chance to visit London for attending Pakistan cricket team's matches at the ICC World Cup 2019.

Chairman Decagon Pakistan (Private) Limited Mr. Aziz Kassamali, mentioned at the occasion their brand GoLootlo was the only Pakistani brand sponsoring the ICC World Cup 2019. GoLootlo also offered over 6,000 merchant discounts for EMV Debit Card holders across Pakistan.

NBP's EMV Debit card also introduced discount offers for their customers like weekend wonder deal at KFC and availing this deal allowed customers buy 2 burgers and get 2 burgers free in just Rs.800. More customer friendly deals will be offered in future for enhancing the customers' experience with NBP EMV Debit Card.

Payment Services & Digital Banking Group (PSDBG) has taken other significant steps, in the short span of time, and has productively covered the journey of automation by



undertaking new technologies like API Gateway, Card Issuance Systems and Data Channels. Realizing the banks vision into reality, multiple Digital Financial Service platforms like EMV Debit Cards, Prepaid Cards, Branchless Banking, Internet Banking, Cash Management, and a state of the art Digital Mobile Banking have been built. Taking this further, multiple strategic partnerships have been signed with major Banks, all main Telecommunication companies of Pakistan and also Card association entities like UnionPay International, MasterCard and PayPak. While working with its partner entities, NBP delivered on almost doubling the bank's ATM network from 700 ATMs to 1,350+ ATMs and gaining a Guinness World Record for the world's highest ATM.

NBP has adapted strategic direction towards digitization with a view to create a complete Financial Eco-System including development of Alternate Delivery Channels and transformation of services related to P2G and G2P payments. The foreseen eco-system also includes extensive distribution network of Branchless Banking Agents of leading mobile money schemes. The strategy has also been endorsed by international donor agencies resulted in joint initiatives with NBP to accelerate the digitization.



In parallel to development of Eco-system, bank has also been participating in multiple projects on digital canvas to build a positive image in Government Sector and sensitize the market.

Presently NBP is the market leader in government transactions, having approximately 95% share of the P2G segment and more than 30% share of the G2P business. To counter the external factor, NBP has devised the strategy to directly engaging government institutions & departments and locking agreements for the collection as well as disbursement respectively. Going forward, to achieve the vision of National Payment Gateway, NBP will be extending P2G mandates to partner mobile money channels as well as other banks/ financial institutions truly exploiting the opportunity of digitization and achieving the objective of financial inclusion. Following the aforementioned strategy, NBP has successfully signed collection agreements directly with provincial and federal institutions.



The new Cash Management Solution CRPL has already started paying dividends and will be further capitalized in this year, subsequent to onboarding of existing and new business on the solution. This is a technologically driven Cash Management Solution designed for Corporate, Commercial, Retail & New to Bank Customers, for routing their Collections & Payments through NBP Channels, generating risk free income and adding value to the bottom line. The solution is also aimed at exploiting cross selling opportunities and leveraging on NBP's Corporate & Retail Banking Portfolio, at the same time providing opportunities to peer functions.

Further, the envisaged eco-system with diversified suite of digital payments, recently developed and deployed by the NBP Team, has started to bring NBP at par with the industry and transform the role to attain number of transactions related to P2P, P2B, P2G, G2G,

B2G, and G2B.

In addition to the above, in order to achieve the position of leading innovative bank, NBP will be partnering with various incubation centers, playing a role of catalyst for new start-ups and FINTECHs. Based on business case and respective approvals, NBP will be partnering with the same on case to case basis and will be launching new services & products, truly adding convenience to customers through digital channels.

NBP made valuable direct contributions towards financial inclusion, whereby NBP delivered on multiple mandates of both Federal as well as Provincial Governments including Prime Minister Youth Training Scheme.

NBP Mobile Application, a UPI funded platform with hosting facility, is live and is available for both Android and Apple Store. 53000 plus subscriptions are secured already with rating of 4.0. This Mobile Application

provides customers a complete suite of transactions including Fund transfer, IBFT, Bill payments, Air Time Top up & Government Payments. Other facilities/features recently introduced on Mobile Application include Bio-Metric Login, Pay2CNIC Transaction, NFC/Tap & Pay Payments, QR Code Payment / Virtual Card Issuance, P2G Payments.

API Management Platform – Google APIGEE is a Karaandaz funded Solution on-boarded by NBP to complete its Technology suite for digitization of government payments & other transactions. This has enabled NBP to manage on-boarding of new channels, Banks & FINTECHs efficiently with minimum development, turn-around time & cost. It will allow NBP to expose multi-channel & multi-institution APIs to external & internal channels, with minimum development, enable Internal channels & external partners (JazzCash, Easy Paisa, UBL OMNI etc.) with single point of interface for P2G Mandates like BEOE, KP-PSC, Passport Fees etc. it will also help reduce dependability on vendor for future mandates & transactions.

Strategic Partnership with Easypaisa, Pakistan Post Office and Zong Paymax were established to enhance the bank's digital presence across the country. Easypaisa, being the leading branchless banking operator in Pakistan, was on boarded as Branchless Banking partner for using Easypaisa agent outlets for collection of P2G and Commercial projects. This partnership made NBP became 1st interoperable disbursement and collection solution provider. Now NBP has access to about 200,000 branchless Banking agents across Pakistan.

Strategic partnership with Pakistan Post Office is in the pipeline for launching various projects such as NBP Branches at Pakistan Post offices, Co-Branded Cards, Offsite ATMs, Cash on delivery and home delivery for projects such as pension delivery at home for the disabled.

Zong was on boarded as Branchless Banking partner for using Zong agent outlets for collection of P2G and Commercial projects. ♦



PAC Kamra Inauguration

NBP and PAC Kamra has been enjoying comradeship for the last 45 years. Services of NBP improved with every passing year as special attention was given by CRBG, trade centre and treasury operation along with the support of FI team. Last couple of years resulted in enormous increase in business of the customers with NBP. PAC Kamra Branch is handling their export, import and guarantees to the tune of millions of dollar while pipeline export contracts of our customer are in billions of dollar. Assembling of Air Crafts also involve imports and guarantees; their business is increasing exponentially.



We are not only supporting their commercial business but also cross-selling other products like advance salary and the Branch has been maintaining Rs. 180 million in this portfolio. It is the initiative and kind patronage of Air Marshall Mr. Ahmer Shahzad (HI) M Chairman PAC Kamra Board that NBP was allocated best place in their premises. Upon continuous follow up by Kamra authorities a befitting building was completed in record time of two and half months.

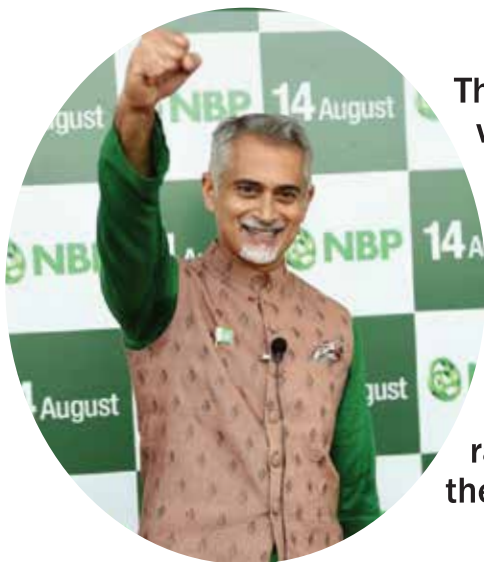
Inaugural ceremony of branch was conducted at the new premises of PAC Kamra Branch and was attended by Air Marshall Ahmer Shahzad, HI (M), Chairman PAC Kamra board and President NBP, Mr. Arif Usmani. Group Chief CRBG Ms Sultana Naheed, and NMH North, Mr. Aaqib Malik, along with local management of PAC and NBP. At the ceremony, Regional Head Rawalpindi briefed the participants about customers' contributions towards economy, safety and security of the country in the form of JF17 thunder project. She paid tribute to Chairman PAC Kamra and his team. Later on, Chairman PAC Kamra informed that new building was the need of the hour in a rapidly changing competitive corporate



culture to win the customers. Thus providing them with better ambience and conducive working conditions. He also praised the services of NBP Kamra and Main Branch Rawalpindi for completion of their intricate business needs. President NBP Mr. Arif Usmani while thanking the Chairman PAC Kamra also assured NBP support in all business ventures. A special visit of President NBP was also arranged to various units/factories of PAC Kamra. ♦



NBP Celebrates Freedom



The **72nd Independence Day of Pakistan** marked with a flag hoisting ceremony at the NBP Head Office on **August 14, 2019** with great fervor and enthusiasm. The event showcased patriotic zeal, wherein founding fathers and martyrs of the nation were remembered who had given sacrifices to secure an independent Islamic country for Muslims.

Mr. Syed Jamal Baquar, SEVP/Group Chief, CBG, raised the National flag to the mesmerizing tone of the national anthem.



Freedom is a huge blessing. Pakistan today is a progressive and prosperous country among the comity of nations and thus transforming Pakistan under the visions of its founding leaders Quaid-e-Azam Muhammad Ali Jinnah and Allama Muhammad Iqbal.

The NBP Flag hoisting ceremony showed solidarity to the Kashmiri citizens by extending full assurance to the Kashmiris, struggling for freedom from the Indian subjugation, of its political, moral and diplomatic support.

Mr Baquar urged the NBPians to remember sacrifices of the sons of the soil who sacrificed their lives while protecting ideological and geographical boundaries of our motherland. NBP stands by Kashmiri brethren and Pakistan will continue to support to their just struggle for self-determination. Pakistani nation is today fully united and determined to meet all challenges and continue its march towards progress and development. Mr. Baquar recalled the sacrifices given by our forefathers for the creation of Pakistan and urged adherence to Quaid-e-Azam's message of Unity, Faith and Discipline for a stronger nation. ♦





FROM FARM TO FORK @ NBP – DREAMING WITH EYES OPEN

It's impossible to talk about the reasons for Pakistan's economic problems without discussing the poor state of Pakistan's agriculture. According to the Global Hunger Index, Pakistan ranks as a country with serious hunger level. We have worked ourselves very hard to get to this point by failing to recognize issues and solving them over the past 70+ years. Now let's look at some of the causes:

PROBLEMS AND CHALLENGES

Pakistan is endowed with one of the best topographies in the world, four seasons, fertile soils, and extensive irrigation systems, yet it carries the inglorious distinction of lowest crop yields in the world, food and fiber crops alike. Pakistan has the 4th largest livestock population in the world yet its lactation yield is less than half of the regional and peer countries and less than 1/3 of the best in the world. Pakistan is beset with a severe water crisis. To tell the truth, this crisis is nothing more than the tap that we have left running and are crying for water with buckets to collect more. Let's see what it means. Out of approx. 170,000 billion m³ of water used annually in Pakistan, 96% is used directly in agriculture; 2% for domestic household and another 2% for industrial consumption. Pakistan is one of the

most inefficient growers when it comes to crop production (kg) per m³ of water used. For cereal crops the ratio is 0.13 kg m³ of water in Pakistan against 1.56 kg m³ in USA, 0.82 kg m³ in China and 0.39 kg m³ in India. Wheat and rice together account for 70% of all food crops and nearly 55% of all land sown in in Pakistan annually. Keeping our production and yields constant, if only we are able to match the water usage efficiency levels of our eastern neighbor, we will be able to release at least 40% - 50% of excessive water used and the looming water crisis will disappear. The fact is, we are looking for solutions in the wrong direction. We only have to mend our ways in agriculture and that is right under our nose and is something absolutely doable. The other big challenges that Pakistan face in our farm fields include: 1. Lack of Modern Agriculture technology 2. Poor Financial

Position of Farmer 3. Substandard inputs 4. Lack of produce holding ability due to unavailability of standardized warehouses and silos 5. Limited Cultivable Area 6. Waterlogging and salinity 7. Slow Growth of Allied Product 8. Low per Hectare Yield (mainly due to 2 and 3 above) 9. Inadequate Infrastructure 10. Uneconomic Land holdings

REMEDIES AND ROLE OF BANKS

As you can see, most of these issues exist because of lack of knowledge and money and can be resolved if banks begin to deliver agriculture sector its due share in their credit portfolios. For instance, items listed at 1, 3, 4 and 8 can be directly attributed to lack of financial capability of farmers which is a direct consequence of banks' apathy towards them. Let's see how much Pakistan's agriculture needs in terms of money every year and how much is it given to them by the financial services industry. It is very difficult to estimate the exact actual financial requirements of farmers per year but we'll try to extrapolate the magic number by using a bit of common sense. Let's first find out how many acres of land is cultivated in Pakistan every year. The Economic Survey of Pakistan reveals that in 2018-19, approx. 23.8 million hectares of land was sown. 1 hectare equals 2.47 acres, hence a total of 58.8 million acres of land was cultivated during last fiscal year. If we use a ball park estimate of PKR 50,000 per acre as money needed for supply of farm inputs of one crop and take an average of two crops per year, the estimated annual credit requirement of farming sector for supply of only inputs is worked out at PKR 2.4 Trillion approx. per year. Let me repeat, this PKR 2.4 Trillion covers only crop production cost and doesn't include livestock which, by the way accounts for nearly 60% of agriculture's share in GDP. It also does not cover cost of agricultural machinery and implements, efficient irrigation equipment and storage and warehousing cost. So, to factor these costs, let's jack up this financial requirement by 1.5x to 2x. It reaches a massive PKR 3.8 – 5.0 Trillion of money that needs to be pumped into the farms to make them go, every year. Currently, farmers muster this money somehow and that is why this big piece of land goes under the till and provides us the food on our tables and fiber for our clothes. According to SBP, all banks collectively lent approx. 1,200 Billion in 2018-19. This only partially covers the requirements and leaves a huge financial gap of PKR 2.4 Trillion unfilled. Banks' lending merely covers only half of money farming sector needs to foot the input bills. Then who fills this gap and funds the farmers. The notorious middleman who fleeces farmers by providing credit, mostly in kind, at an exorbitant rate. Even 50% financial sector lending is from microfinance institutions who charge 2x to 2.5x of markup charged by banks on agri loans. Talking of financial inclusion, this too is heart breaking as out of approximately 9.2 million farmers merely 33% are in the financial services net (60% of these in strangulating grip of MFIs and MFBs).

TOTAL CULTIVATED LAND (HECTARES)	23,800,000
CULTIVATED LAND IN ACRES	58,810,990
ESTD. CREDIT NEEDED FOR CULTIVATING ONE ACRE OF LAND	PKR 50,000
TOTAL CREDIT REQUIRED	PKR 2,352,439,600,000
TOTAL CREDIT DISBURSED 2018-19	PKR 1,250,000,000,000
CREDIT GAP	PKR 1,102,000,000,000
TOTAL NUMBER OF REGISTERED FARMERS IN PAKISTAN (ESTD)	9,200,000
TOTAL NUMBER OF BANK AGRICULTURE BORROWERS	3,500,000
FARMERS OUTSIDE BANKING NET	5,700,000

On the table, banks acknowledge the importance of this vital sector and pledge to support farmers but their balance sheets defy their words. In a combined loan book of over PKR 6,000 Billion the share of financing to Agri sector amounted to less than PKR 350 Billion, less than 6%. NATIONAL

BANK OF PAKISTAN - LEADING THE WAY

It is not that NBP is doing all right, but it can draw comfort from the fact that it is better than the most, or at least, it is not as insensitive. It provides the beacon of hope and is poised to lead the way. Out of more than 50 financial institutions operating in agri sector, NBP holds a 7% share of all farmers served and more than 75% of all farmers in the books of commercial banks. NBP, with 210,000 farmer customers, is way ahead of HBL (40,000), ABL (8,000), and UBL and MCB (4,000 each). Interestingly, when it comes to volumes, NBP is leading with 32% share and HBL is close second with 30% share. This is an irrefutable evidence of the fact that while HBL and others are skimming the top end, NBP is catering to the needs of the Godforsaken small peasants. And this small suddenly becomes big when we look at the depleted workforce of 100+ field officers with which this all was achieved. Each field officer accounts for 1,500 relationships. Being a public sector bank, NBP has its hands tied when it comes to acquiring new

technologies, hiring professionals or negotiating partnerships. HBL has a field force of 550 with work span of less than 75 relationships. NBP is the largest bank when it comes to providing lateral support to peer financial institutions in building their muscle for outreaching farmers. There are approx. 35 MFIs operating in agriculture sector. Out of these NBP has extended credit lines to 16 MFIs and MFBs. Several more are currently on the table and in process. NBP is also the largest player in Dairy and Livestock sector financing with approx. 8,000+ loans amounting to PKR 10 Billion approx.

THE WAY FORWARD - CREATING FARM TO FORK VALUE CHAINS

Over the last 2-3 years Agri Team had fiddled with several projects like Hydroponics, Aquaponics, Precision farming, efficient irrigation systems' financing and value chain financing. But structure and capacity limitations proved to be the show stopper and kept the pace extremely slow. With the advent of 2019, the fortunes of Agri Business Division have begun to shine. The attention right from the top is making remote dreams look attainable. A lot has changed since May, 2019. A dedicated committee of the Board has been made to steer, guide and oversee progress of



executive initiatives in agriculture, livestock, SMEs and small infrastructure projects. Consequently, this has cascaded down to the organization structure of the commercial and retail banking at NBP where Agri Business and SME Divisions have grown in importance and scope to encompass not only agriculture, livestock and commodities but also SMEs, Housing and Infrastructure. This is the beginning of an end to a perpetual impasse that gripped unglamorous Agri and SME business in NBP's executive corridors and has ushered in an era of excitement and creativity. Within a short span of less than two months NBP has signed up with Pakistan Agricultural Coalition (PAC) which is a powerhouse when it comes to bringing in creativity and pragmatism in agri fields. NBP is a full scale partner in all projects of PAC here forward. NBP is also creating a blue print of identifying distinct value chains in each of the sub sectors of Agriculture and Livestock such as Wheat, Rice, Cotton and Sugar cane value chains, Oilseeds value chains, dairy, meat and poultry value chains, tobacco value chain, etc. The table below highlights some distinct value chains that exist in our agri sector.

CROPS	DAIRY	LIVESTOCK/ FEEDLOT	BROILER
INPUT SUPPLIER	FORAGE PRODUCER	FORAGE PRODUCER	LAYER FARM
FARMER	FEEDMILL	FEEDMILL	HATCHERY
MIDDLEMAN	MILK PRODUCER	LIVESTOCK	BROILER FARM
GRAIN PROCESSOR	MILK PROCESSOR	SLAUGHTER HOUSE	SLAUGHTER HOUSE
FOOD MANUFACTURER	FOOD MANUFACTURER	MEAT PROCESSOR	MEAT PROCESSOR
RETAIL DISTRIBUTION	RETAIL DISTRIBUTION	RETAIL DISTRIBUTION	RETAIL DISTRIBUTION
FINAL CONSUMER	FINAL CONSUMER	FINAL CONSUMER	FINAL CONSUMER

NBP intends to build capacity by modernizing processes at each stage of these value chains and let the farmer at the bottom of value chain pyramid reap the advantage of this value addition. Digitization of farm operations through precision farming, e-commerce, e-logistics, and commodity exchanges are all part of this strategy.

CONCLUSION

There is no quick fix to the myriad of problems Pakistan faces today. But if we focus on what we can do best and is also valued and needed by the world and zero in there with a strong will, commitment and resources, we can be out of this hell in next 4-5 years. NBP is getting ready to lead the way and is ready to forge partnerships with all stakeholders that mean good for the farmer in the field. ♦

Current Account Super League



The Commercial and Retail Banking Group (CRBG), NBP has always had a resolute and keen vision in mind. A key part of this vision is its hope to continue to serve the nation in a greater capacity through innovation and adaptability in line with the latest challenges. The Group recognizes that smooth collaboration of team members at all levels will always be a crucial requirement for any goal it pursues. Contrary to assumption, to ensure synergy, some competition is always a good catalyst and using this notion, CRBG proposed a unique initiative. The initiative, known as the 'Current Account Super League', was launched from 1st July 2018 and lasted till the end of December 2018. This was a Deposit Mobilization Scheme where regional business teams and branch managers had to achieve a sustainable growth in their CA (current account) portfolios.





The scheme had three main objectives which were to achieve a significant increase in the bank's current account portfolio size, procure New To Bank accounts and reduce the number of dormant / inoperative accounts. The regional business teams and branch managers successfully achieving these three objectives would be rewarded at the end of the scheme with exciting prizes ranging from electronic gadgets to Umrah packages. It was hoped that these rewards would fuel motivation and increase competition for participants to achieve their goals with increased grit and determination.

The scheme was designed to ensure a level playing field between all participants, considering the different regions' capabilities and their specific operating environments. Regions were divided into 3 color blocks based on their respective June 2018 CA targets: Yellow, Green and Blue. At the regional level, the competition was in the form of a league spanning a period of 6 months, where 1st, 2nd and 3rd positions in each color block were announced on a monthly basis depending upon the percentage achieved in excess of the respective monthly CA target assigned to regions. The Points Table exhibiting the total points earned by each region since the start of the league was shared at the end of each month. At the end of the competition, the region with the highest points was declared as the Winner in each color block. At the branch level, branch managers, operation managers and account opening officers exhibiting highest increase in CA Average balance, highest reduction in dormant / in-operative accounts and highest procurement of NTB current accounts during 2018 were announced as winners.



The scheme proved to be a great success. The year closed with a total CA position of Rs 653.454 Billion which exceeded the BOD target by 18%. It had been a rollercoaster ride in the Yellow Color Block where there was a tie between Muzaffarabad and Mianwali (9 points each) even after entire the 6 months period and the ultimate winner was decided in a 'Super Over' based on their December performance. Lahore Central had a tough time becoming the champion in the Green Color Block and was sitting on just 4 points at end of October with Lahore East & Faisalabad catching up closely with 3 points each. However, by grabbing 3 points in both November & December, Lahore Central ensured its path to glory and ended up with 10 points. Karachi South proved to be 'Power House' of the competition and put up a 'Clean Sweep' performance and winning the monthly competition during 6 consecutive months.



The League concluded with an award ceremony in Nathia Gali where winners were invited to an exquisite hotel for a single day event. Winners received praise and words of encouragement from several CRBG's executives in attendance.



After the astounding results witnessed at the end of Season One, we have planned to go ahead with the second edition of the 'Current Account Super League' with some minor changes to account for some of the glitches identified during the course of the preceding competition. We believe that in the current scenario where the interest rates have peaked out, the bank needs to motivate its field staff more than ever to procure current accounts in order to increase deposit volume while keeping a check on cost of funds.

Like last year, the league has already commenced from 1st July 2019 and will continue up till December 31, 2019. CRBG is optimistic that the second round of the league will prove to be even more successful than the first. ♦



Organizing Committee

Aitemad Islamic Banking Update



AWARD CEREMONY
FOR WINNERS OF BIO METRIC VERIFICATION COMPETITION OF
NBP AITEMAAD ACCOUNT HOLDERS



1st Position
Sindh Region
Mr. Syed Akhtar Ali Shah, Regional Head



2nd Position
Punjab South Region.
Mr. Rehman Nazir, Regional Head

NBP AIBG Liability Products & Bancatakaful Training Session



Liability Products & Banca Training session was conducted at Staff College Peshawar. The session was conducted in the presence of Mrs. Saima Rahim Regional Head (KP), Mrs. Nazneen Zaka (Director Staff College), Ms. Sadaf Bano, Product Manager Bancatakaful & Marketing Manager, Mr. Tariq Mehmood, RBDM, Mr. Kamran EFU Bancatakaful Regional Head North. Session was also attended by Branch Managers & BSCs of EFU takaful.

NBP AIBG Position Holders in NIBAF Course



Mr. Muhammad Yasir

OG-1, NBP Aitemad Islamic Banking University Road Branch Peshawar (0825)

'I joined NBP in 2011 as MTO (Batch XIV). In this prestigious organization I got Opportunity to improve my academic and professional qualification and I completed MS (Banking & Finance) in a distant learning program of COMSATS Institute of Information Technology, Islamabad in 2015. Now I am enrolled in PHD Program at Sarhad University of Science and Technolo. In 2018 I moved to Aitemaad Islamic Banking Group where I found a very professional team of management who supported each and every staff to Improve skills and learning. Recently I was nominated for one of the best and toughest Comprehensive program of NIBAF i.e. Islamic Banking Certification Course (IBCC) by Madam Saima Rabim Regional Head, NBP AIBG KPK. ALHAMDULLILAH with the help of Allah (SW). **I secured 3rd position** which is real honor for me as a ISLAMIC BANKER.'



Mr. Muhammad Asif

Branch Manager, NBP Aitemaad Islamic Banking, Industrial Estate, Multan

'It is a matter of prestige while representing NBP, I secured Top position in Islamic Banking Certificate Course (IBCC-45) conducted by National Institute of Banking & Finance (NIBAF) Islamabad from 1-23 April, 2019. I am a Gold Medalist in MBA from Institute of Management Sciences (IMS) Babauddin Zakariya University (BZU), Multan. I also **secured 3rd Position** in BCS (Honors) from Department of Computer Science, BZU Multan and earned distinction in JAIBP from Institute of Bankers Pakistan (IBP).'



National Bank of Pakistan Aitemaad Islamic Banking Group signed the 'Bancatakaful' agreement with Jubilee Life Insurance Window Takaful Operations which is the largest life insurance company in the private sector of Pakistan. The agreement was signed in a ceremony held at NBP's Head Office to commemorate the partnership in the wake of the expanding market for Bancatakaful products.

The agreement signing ceremony was graced by Mr. Arif Usmani, President and CEO of National Bank of Pakistan, Mr. Javed Ahmed, MD & CEO of Jubilee Life Insurance, Mr. Fouad Farrukh SEVP/Group Chief, NBP – AIBG, Mr. Shan Rabbani, Group Head – Retail operations, actuarial and Investments, Jubilee Life Insurance and Syed Rizwan Aziez, Head of Bancassurance, Jubilee Life Insurance along with senior officials from both organizations.

President NBP Mr. Arif Usmani emphasized the importance of Takaful (Shariah Compliant alternate to insurance) in the growth of the Islamic finance industry. He said that NBP has a long-running business relationship with Jubilee Life Insurance, and through this partnership it combines the expertise of one of the leading insurance companies with NBP's extensive branch network, offering branch customers with convenient solutions to their takaful needs.

Mr. Fouad Farrukh said that NBP Aitemaad Islamic banking group and Jubilee Life Insurance Window Takaful Operations had joined hands by entering into the 'Bancatakaful' agreement for selling takaful products of Jubilee Life Insurance WTO through NBP's Aitemaad Islamic banking branch network on a referral model. He said the agreement will introduce a cross sales culture

The alliance will cater towards savings and protection needs of NBP Aitemaad clients. He added that NBP believes in creating value and convenience for their customers and providing innovative financial solutions.

throughout the organization. The alliance will cater towards savings and protection needs of NBP Aitemaad clients. He added that NBP believes in creating value and convenience for their customers and providing innovative financial solutions.

Mr. Javed Ahmed, MD & CEO, Jubilee Life Insurance, also spoke on the occasion, saying 'Bancatakaful' was the commencement of a new chapter in the Shariah compliant market and a

means of strategically penetrating through the industry which has witnessed prodigious growth in Pakistan, "We are confident that, along with NBP Aitemaad, our top quality services will create room for business longevity through the newly established platform of trust.

National Bank of Pakistan is the largest state-owned financial institution of Pakistan which launched Islamic banking in 2006. To market Islamic products and services, NBP plans to capitalize on its strong brand recognition. It relaunched Islamic banking in 2013 under the brand name "Aitemaad". Aitemaad provides high-quality and cost-effective Islamic banking product and services to the nation.

NBP - Aitemaad Islamic banking has observed phenomenal growth in its Islamic Banking branch network. The branch network increased from eight branches in 2012 to 190 branches in 2019. It has a strong presence in more than 85 cities including many areas where no other banks exist.

Jubilee Insurance is a global brand of Aga Khan Fund for Economic Development (AKFED) that offers diverse insurance solutions (life, health and general) in the Asian and East African markets. Jubilee Life is the largest private insurance company in Pakistan in the Life & Health insurance and in Window Takaful Operations. Jubilee Life offers uniquely designed range of life and health insurance plans, catering to various customer segments and needs. These include retirement, child education, marriage, saving & protection, wealth accumulation, life insurance plans for women, rural insurance plans and life and health insurance solutions for the less privileged of our country. ♦

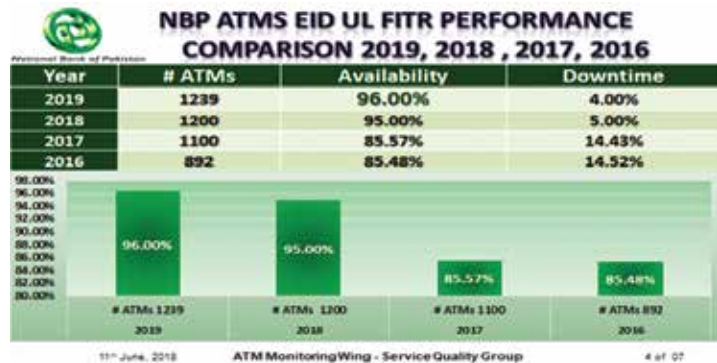
Marvellous ATM Performance



During this year, the ratio of customer complaints was very less because NBP maintained a healthy uptime of our ATMs which has been appreciated by the regulator for the first time in ATM history of the bank. For the first time in 22 years of NBP's ATM history, we touched ATM uptime of around 98.30% during these days.

This is result of team efforts of all stakeholders, with ATM Monitoring Wing SQG performing the role of the focal office & CRBG Team leading the field functionaries for resolution of issues on timely basis. The support from ITG was also appreciative but infrastructural challenges are yet to be addressed by ITG (provision of stable connectivity). Regions are also required to have uninterrupted and stable power arrangements at ATM sites.

Following is a brief summary of ATM Performance during Ramadan & Eid Ul Fitur Holidays:



The above performance clearly indicates a healthy growth in transaction volume and improvement of ATM services. The mammoth growth in transactions during Eid Holidays is a proof of increasing customer trust on NBP's ATM Network.

CONGRATULATIONS, to following best Performing Regions in particular and entire team in general, who played a vital role in keeping overall NBP ATM uptime to 96% during Eid Holidays. Hope, these regions will maintain their status in a continuous manner. For remaining, it is suggested to kindly take necessary measures to improve their performance on a war footing basis with a Target of 98%+ uptime for this year (2019).

Tremendous challenges were faced due to heavy rain such as resource mobilization due to water standing on the roads, frequent network outages due to bad weather, heavy rains causing damages to ATMs and related equipment.

Despite of these challenges, NBP Managed to touch the uptime of 98.06% that is really appreciable and because of extra ordinary team work of all the relevant stakeholders. Average uptime during Eid ul Azha holidays was around 94.51%.

During these Eid ul Azha Holidays, the ratio of customer complaints was very less (only 3 complaints received from SBP), because we maintained a healthy uptime of our ATMs which has been appreciated by the regulator/SBP as well.

Furthermore, during these Eid ul Azha Holidays, ATM Monitoring Wing, SQG realizing its role as eyes and ears of management, acted as a focal point for support and coordination between internal stakeholders, regulator and vendors. It needs to be noted that ATM Monitoring team SQG, remained available at Head Office for support to country wide network of ATMs during entire Eid ul Azha Holidays even when the Head Office and its surrounding areas were submerged due to heavy rains. Furthermore, the status of ATMs was being updated to senior management and SBP on 24/7 basis.

We received incredible support from CRBG/AIBG, ITG & LSG Teams during this period, their response is really appreciable. The role of our field functionaries and their controlling Executives (NMHs & RMTs) was equally important in achieving this target. ♦



Banjosa Lake, is an artificial lake, Rawalakot in Poonch District of Azad Kashmir
Photo Credit: Syed Iftikhar Hussain Shah, Vice President, NBP Regional Office Lahore East.



Saifulmalook Lake is a jaw dropping and out of this world place due to its scenic beauty.
Photo Credit: Muhammad Fahad Khan, Asst. Vice President, Branch Manager, NBP M. A. Jinnah Road Branch, Karachi



Sapal Bandai Saidu Sharif Swat KPK Pakistan
Photo Credit: Sulaiman Arif, NBP Main Branch Saidu Sbarif Swat

EXPLORING PAKISTAN

Under the present government, tourism is gaining momentum and summer is the time when most of us take off to cooler and scenic places to refresh and rejuvenate ourselves. NBP Newsline in its endeavor to promote our country's splendor invited all NBPians to share pictures of breathtaking sights of their holiday and showcase the unexplored and magnificent areas of Pakistan.



Kundal Shahi Bridge
 We stayed at village Sharda, Kail & Arang Kail.
Photo Credit: Farhat Javed Malik, AVP/Branch Manager, NBP, Outside Khiali Gate Branch, Gujranwala



Ushu valley is renowned tourist attraction in Kalam Swat, which is full of natural beauty and streams of fresh glacial waters.
Photo Credit: Majid Hussain, AVP/ Head Clearing, NBP, Regional Office Larkana



Jamgarh Fort, Cholistan (Cholistan Desert Fort)
Photo Credit: Ahmad Ferhaj Aslam, OG-1/ Senior Auditor, NBP Audit & Inspection Office (C), Lahore.



Sajikot Waterfall

It's a hidden waterfall never miss a chance to visit this beautiful waterfall of Abbottabad.

Photo Credit: Sumeera, OG-II, HR Policies Wing, HR Development Division, National Bank of Pakistan, Head Office, Karachi



Khunjerab Pass is a high mountain pass in the Karakoram Mountains in a strategic position on the northern border of Pakistan (Region of Gilgit–Baltistan's Hunza and Nagar Districts) and on the southwest border of China (the Xinjiang region)

Photo Credit: Wahab Sharif, Officer Operations, NBP Regional Office Mirpur AK



Camping Site at Fairy Meadows

Camping site at Fairy meadows with an elevation of more than 10,000 feet above sea level. This place has one of the beautiful views one can ever witness. Right in front of this Mesa, spectacular Nanga Parbat (**The Killer Mountain**) is present. Left and right is surrounded by the snow-covered ranges which enhances its beauty further.

Jeep Trek to Fairy Meadows

Jeep trek from Rakiot to Tato village is world's second deadliest Jeep Trek. This trek provides you an adventurous trip one can ever think of with an exceptional landscape in its surroundings. Jeep takes tourist to maximum elevation of 8500 feet above sea level and from that point tourist trek to fairy meadow to witness its unbeatable magnificence.



Attabad Lake, Hunza

Attabad Lake is one of the beautiful lakes of Pakistan located in the Gojal valley of Hunza. This Lake was formed due to massive landslide at Attabad Village in Gilgit-Baltistan, 9 miles upstream (east) of Karimabad that occurred on January 4, 2010. Its eye-catching color attracts many tourists from across the world every year. Mountains surrounding this Lake also play important role in lifting its breath-taking beauty.



Sunset at Sandspit Beach

From North to South Pakistan is filled with remarkable Scenery. This Sunset is captured at Sandspit, Karachi Beach.



Princess of Hope, Baluchistan

Baluchistan is comprised of unique geological structures and landscape which is only located in few parts of the world. This Statue is not a manmade but it is formed by the geological phenomenon called weathering and erosion. Princess of hope (statue) is one of the famous attractions of Hingol National Park, Baluchistan located near Kund Malir Beach. The Landscape surrounding to Princess of Hope is also resembled to Grand Canyon of America, so it would not be wrong if we called it "Pseudo Grand Canyon" in Baluchistan.

Karimabad, Hunza

A view from one of the Hotels in Karimabad, Hunza.

Photo Credit: Akhyar Bin Nisar, Product Manager PSDBG Group, Head Office, Karachi.





Took this picture from the top of **Margalla Hill Trail**, viewing the Monal and La Montana Resturant.
Photo Credit: Ghulam Mustafa Khan, Trainee Officer OG-II, IT Audit Coordination & Compliance Wing, NBP HO



Gorakh Hill Station Sindh Cool Area in hot Sindh.
Photo Credit: Ali Raza Shah, B.S & O.M (OG-I), Khanpur Mabar



Toli Pir is a hilltop area situated in Tehsil Rawalakot in the Poonch District of Azad Kashmir.
Photo Credit: Rehanuddin, NBP/Main Branch, Karachi



Hunza is located at a distance of 100 kilometers from Gilgit in the north of Pakistan in the Gilgit Baltistan province. its capital is Karimabad. Hunza is one of Pakistan's most popular tourist destinations. Hunza valley is the centerpiece of the Karakorum highway.



An avid traveler who have explored some hidden gems of Pakistan during last couple of years, He loves capturing scenic beauty of Pakistan.

Photo Credit: Waqar Ahmed Shaikh OG - I / Regional Coordinator, NBP, Operations Wing,



"Tormik Valley" Tormik Valley is one of the most beautiful places of Roundu Baltistan, which is located 70 Kms away from Skardu city.

Photo Credit: M. Taqi Hyder, TO/OG-II, NBP Main Branch, Gilgit



Shimshal village is located in Gojal Tehsil of Hunza District, in the Gilgit-Baltistan region of Pakistan. The village lies at an altitude of 3,100 m above sea level and It is in the valley of the Shimshal River. Shimshal is a border village that connects the Gilgit-Baltistan area of Pakistan with China by the zip line of Pamir Mountains.

Shimshal Pass is a beautiful plateau which is 4,735 m above sea level and 1500 m above the Shimshal village. It can be reached after two days hike and climbing from Shimshal village. The Shimshal pass is home to beautiful Shimshal Lake and beautiful Pamir mountains.



Arang Kel is a village in the Neelam valley of Azad Kashmir. It is located on the hilltop above Kel at an altitude of 8,379 feet. The village is accessible by a 2-kilometer hike from Kel. It can also be accessed by a kilometer-long chairlift. To reach Kel, people usually enter into the Neelam valley from Muzafarabad.

Photo Credit: Farhad Majeed, Branch Operations, Manager, Murree Brewery Branch(0551) Rawalpindi



To nurture team work, performance and corporate culture. Adeel and his friends planned a break away from monotonous urban routine and scorching heat, so ended up Rafting in the clear, freezing waters of River Kunhar, Naran, KPK. There too we as a team proved that

We can achieve anything we put our body and mind to!!!
Photo Credit: Adeel Ali Mir, Area Manager, NBP-Aitemaad (Area-D) Islamic Banking Branch, 69-B, Main Boulevard, Gulberg Labore. (2132)

Islamabad and London, Leading digital money transfer service WorldRemit and National bank of Pakistan have launched safe, fast and low-cost international transfers to 1,500+ National Bank Pakistan (NBP) cash pickup locations and designated branches of Pakistan Post Office.

The Pakistani diaspora living in over 50 countries, including the USA, UK, Canada and Australia, can now send money to NBP cash pickup locations using their smartphone. WorldRemit is also offering its customers zero fees for transfers (terms and conditions apply) to Pakistan.*

WorldRemit is a global leader in online money transfers. WorldRemit saves customers time and money as they do not have to pay expensive fees at a money transfer agent to send money home. Over 90% of the company's transfers are authorized within 10 minutes.

National Bank Pakistan, a leading Government owned bank in Pakistan, is committed to extending access to financial services to all income groups. National Bank of Pakistan is also the front line for SBP's National Financial Inclusion strategy promoting financial inclusion to the unbanked. The bank recently launched special credit schemes for SME businesses across various industries, and is offering Qarz-e-Hasna loans to students.

Pakistan has the sixth largest diaspora population in the world, with approximately 7.6 million Pakistanis living abroad. According to the World Bank, Pakistan received over \$20 billion in remittances in 2018, representing almost 7% of the country's GDP.

Mr. Arif Usmani, President National Bank of Pakistan, comments: "Remittances play a vital role in the economy of Pakistan. It is the single largest source of foreign exchange for the country. The



National Bank of Pakistan partners with WorldRemit for digital money transfers to Pakistan

Using the WorldRemit app or website, Pakistanis living in over 50 countries can now send money directly from their smartphones to 1,500+ new cash pickup locations in Pakistan

current government is specially focused on home remittances as well as on issues being faced by overseas Pakistanis. In line with the Government's vision, we at National Bank of Pakistan are also playing a role in facilitating the overseas Pakistani's across the globe in contributing towards the development of the country. We take the remittance business as our national duty."

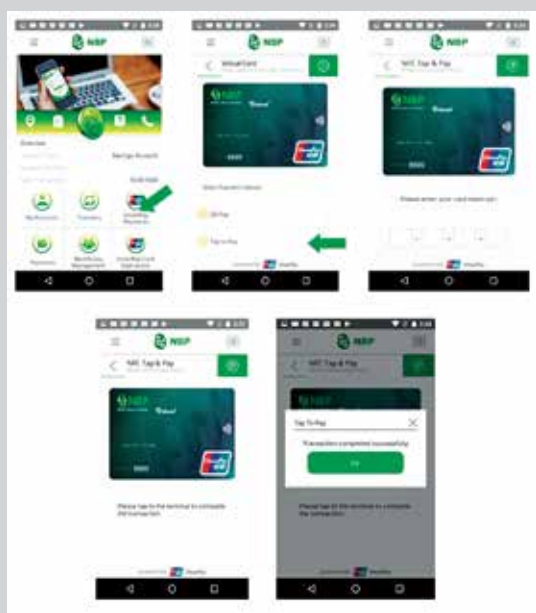
"National Bank of Pakistan has the most penetrative branch network in Pakistan and with the recent collaboration with Pakistan Post Offices, we will soon have the Largest Network for Remittance Payments in Pakistan. National Bank of Pakistan also holds the trust of millions of customers and has the largest customer base (account holders) among all the Pakistani Banks.

The collaboration between NBP and WorldRemit will not only be beneficial for both the institutions but will help us to facilitate the Pakistanis living abroad in sending their remittances to their loved ones in Pakistan more conveniently; and will also help improving our country's economy by earning the much needed foreign exchange in line with the vision of the government and Prime Minister of Pakistan."

Hamza Islam, Country Director for Pakistan at WorldRemit, comments: "National Bank Pakistan is a natural partner for WorldRemit, as we both look to extend access to remittances through formal and safe channels.

"WorldRemit is constantly looking for new ways to make it convenient for Pakistanis living at home and abroad to send and receive money. With this new partnership, we are delighted to extend our footprint across Pakistan, so that Pakistanis can receive money conveniently at over 8,200 cash pickup locations and into 14.5 million mobile wallets." ♦

NBP on a Hi-tech Pedestal



Business Technology Transformation, IT Group, has announce successful deployment of NBP Mobile App Phase II on Live Production environment that will enable Mobile App users to enjoy following new features & transactions:

Existing features of NBP Mobile Application are as follows:

- Balance Enquiry
- Account Statement
- Inter Branch Funds Transfer (IBT)
- Inter Bank Funds Transfer (IBFT)
- Utility/Mobile Bill Payment
- Airtime top ups

New Features which will be added on NBP Mobile Application are as follows:

- Biometric / Face login
- Pay2Cnic With Jazz cash
- UPI HCE Virtual Card issuance

- HCE Virtual Card view
- QR and NFC local and international merchant payments
- NBP Investment with Taurus

Security

- New Billers
- SECP
- DAEWOO
- CDCIAS
- ABL-AMC
- HABALL
- GoPB-PIBT
- DPWORLD
- THK
- KPAY
- ILOAD
- MCB AH
- AKD Investment
- AL Meezan Investment
- CDC
- PGC
- Qubee Distributor
- UFONE SUPERCARD
- KE new connection
- PRA



LSG Conducts Emergency Fire Drill

Many emergency situations are not disasters and can be resolved without a disaster declaration. If these situations continue for an extended period of time, or if they occur during critical hours, they can be raised to the level of a disaster. Critical events that may be disasters during business hours may not be considered a disaster at other times. If the emergency is catastrophic or major, a disaster is declared and the BCP Plan is activated. During any one of the three levels of alert any of the following events could qualify as a disaster: • Destruction of the NBP's operations and/or the NBP Office as a whole • Inaccessibility to the NBP's office for an extended period of time • Loss of the network communication capabilities in the NBP office for 12 or more hours • Loss of fundamental business application • Destruction of all hardware equipment's required to operate fundamental business applications when backup alternatives are not available In the event of a major disaster at NBP office(s), priority shall be placed on information assets security.

The purpose is to provide an effective, predefined framework and process to enable NBP to respond to emergencies. It should be noted that safety of Human life should always remain the number one priority. Procedures given below should be adopted keeping in mind the Human life safety principal at all times. ♦

After a considerable period lapse, the fire drill rehearsal was carried out at NBP Head Office on the instructions of President NBP and also as part of Business Continuity Plan (BCP). The evacuation drill was followed by Fire Drill Order (Demo). Before the actual rehearsal, two training sessions of floor wardens were carried out to impart requisite training and coordination for the conduct of Beep rehearsals.



The role of social media in our lives today

Social media is the most commonly used channel by people to express views and comments regarding several life aspects including personal, work-related, religious, and political views. However, due care must be exercised while posting comments on social media keeping in view one's social and professional standing and the need to avoid cyber-crimes and/or disciplinary action that may arise due to abusive language, threatening comments, or character assassination. As far as the privacy of a user is concerned, it is a common misconception that by enabling privacy settings in social media accounts, a user may ensure that his/her posted data is free from harm related to confidentiality and privacy breaches. Some recent data breaches of social media accounts at companies like Google and Facebook have revealed that even technology giants are prone to security vulnerabilities using high-tech servers and infrastructure. Therefore, it is of great importance that users must be aware of the fact that anything posted on social media can be compromised by attackers, hence breaching the confidentiality and privacy of user's data. Moreover, any office related information that is meant to be confidential or simply internal for office use, must not be shared on social media to protect its confidentiality and privacy.

Recently revealed issues of WhatsApp

WhatsApp has over one billion users in about 180 countries all over the world. It allows the users to make calls, share videos and send text messages. However, hackers and fraudsters have devised new strategies to send viruses and compromise users' privacy by sending WhatsApp scam messages. Scammers are preying on ignorant WhatsApp users to spread rumors and scams to make money. The fraudsters are sharp in that they can make the message look authentic. There have been scams like WhatsApp gold, claiming that you can get the exclusive gold version of WhatsApp that was reserved only for celebrities! Then there are such scam messages claiming your subscription has expired and needs to be renewed etc. Forwarding such messages and/or clicking the links is very dangerous as it gives hackers opportunity to steal your data and track movements and activities on the internet. The fraudsters are also able to collect personal data, install tracking cookies, and install advertising browser extensions on mobile devices.

Stay alert! Watch out for the different tricks these scammers are using. Also download apps from App Store and Google Play Store only. You may need to have spam protection and antivirus applications installed on your device. You may conclude that the message is a scam if it has any of the following features:

- If the message claims that if you do as it says, you can avoid account suspension and other types of electronic punishment.
- If the sender is reassuring you that he/she is affiliated with WhatsApp.
- The message is telling you to forward it to other users.

● The message promises you a reward from WhatsApp or other companies.

WhatsApp has recently patched a severe vulnerability that was being exploited by attackers to remotely install surveillance malware on smartphones by simply calling the targeted phone numbers over WhatsApp audio call, even when the call is not answered. The malware, called Pegasus spyware, was reportedly developed by the Israeli company "NSO Group". The Pegasus spyware allows attackers to access an incredible amount of data from victims' smartphones remotely, including text messages, emails, WhatsApp messages, contact details, call records, location, microphone, and camera without the victims' knowledge. WhatsApp is encouraging users to update to the latest version of the app after discovering this vulnerability. According to



the owner company Facebook, all versions prior to the below mentioned are infected with this vulnerability.

- WhatsApp for Android prior to v2.19.134
- WhatsApp Business for Android prior to v2.19.44
- WhatsApp for iOS prior to v2.19.51
- WhatsApp Business for iOS prior to v2.19.51
- WhatsApp for Windows Phone prior to v2.18.348
- WhatsApp for Tizen prior to v2.18.15

Confidentiality and privacy on the internet and social media

- Never share passwords with anyone. Always use complex passwords to avoid guessing/cracking attacks.
- Do not disclose any information, especially sensitive information related to bank accounts, passwords and other details via emails and associated links (to avoid suspected phishing attacks).
- Do not click unnecessary links on websites. Many malicious websites lure the victims by providing free software downloads which are the malware.
- Do not browse the websites which are not secure i.e. without 'https://' based URL (it may be checked by looking at the address bar in browser). The URL with only 'http://' address is not secure.
- Do not install unnecessary browser plugins/extensions/add-ons. Keep them to the minimum level required for business purpose.
- Consider what information you post on social

media websites and apps, as this information is the basis of frauds and helps hackers to access your accounts through the forgotten password approach. Mother's maiden name, favorite book, favorite hobby etc. are all common security questions.

- Neither discuss official matters in public nor post them on social media.
- Always keep the antimalware/antivirus updated and scan the computer/mobile device on regular intervals for malware detection.

Social media etiquettes

- All employees of NBP should comply with the bank's code of conduct, policies and guidelines that govern access to systems and use of corporate information.
- Employees must maintain the privacy and confidentiality of the information and data that they obtain, including storage and disposal.
- Employees are not allowed to share their official computers and other electronic devices with co-workers or outsiders due to confidentiality, security and integrity of data.
- Employees are not allowed to create any social media pages, websites or e-mail groups using NBP's name or logo without having appropriate permission from the competent authority of NBP.
- Blogging by employees for personal gains using NBP's provided information systems and during office timings are not allowed.
- Employees shall not engage in any blogging or social media postings that disclose confidential information about NBP and may harm or tarnish the image, reputation and/or goodwill of the NBP or any of its employees.

● Employees are prohibited from making any discriminatory, disparaging, defamatory or harassing comments when blogging or otherwise engaging in any conduct prohibited by NBP.

- Employees must not disclose any copyrighted material, organization trademarks, logos or any other intellectual property of NBP as part of social media or blogging activity.

The following activities are prohibited and may be subject to the disciplinary action:

- Sending or posting discriminatory, harassing, or threatening messages or images on the Internet.
- Perpetrating any form of fraud, and/or software, film or music piracy.
- Engaging in any activity that is illegal under regulatory, local, state, federal or international law.
- Making fraudulent offers of products, items, or services.

Information Security Division shares awareness advisories and alerts to guide the employees what could be damaging for their job and the organization's information security when they access information systems of the bank, as well as post comments over social media websites and applications. In this regard, Acceptable Use of Information Assets Guidelines is available on NBP Intranet Portal at <http://10.1.0.28/isd>

Think before you post on social media! ♦

Corporate Social Responsibility



NBP Donation to Rizq Foundation

Rizq Foundation is civil society organization which aims to provide high quality education to poor and neglected children living in slum or underprivileged rural and urban areas of Sindh. They are planning to open four school at District Thatta Sindh. NBP also donated resources to build three classrooms in a school at Ibrahim Hydri so fishermen children can also acquire quality education.

SPORTS Program -2019



Pakistan thrashed India to claim World Snooker title

Pakistan won against India in the Team Event IBSF World Snooker Championship at Doha, Qatar. Asjad Iqbal of NBP and Mohd Bilal of State Bank defeated the arch-rivals 3-1 after beating them in the Asian championship and won the World Snooker Championship, Doha, Qatar. It is a great achievement for the country and NBP.



Mari Petroleum Hockey Team Visited NBP Sports Complex

Mari Petroleum Hockey Team under the training of Pakistan Hockey Legend Manzoor ul Hassan visited the NBP Sports Complex and was delighted to see such a state of the art Sports Club.



National Hockey Championship Title

Domestic Hockey's premier event 65th Air Marshal(Late) M. Nur Khan Departmental National Hockey Championship was held at Abdul Sattar Edhi Hockey Stadium, Karachi. NBP also participated in the tournament.



11th NBP Snooker Ranking Championship-2019

Pakistan Billiard & Snooker Association in collaboration with National Bank of Pakistan organised 11th Snooker Championship at NBP Sports Club, Clifton, Karachi. About 35 participants from all over the country took part. Mr. Khurram Hussain, Divisional Head (SMD), Mr. Iqbal Wahid, Divisional Head, CSR Division, were also present.



18th Governor State Bank Cup

The Sports Committee of "Karachi Bankers' Club" announced Inter Banks' Cricket "18th State Bank Governor's Cup Tournament 2019-20". NBP Head Office team under the supervision of Mr. Nomanullah Pak-ODI & qualified coach also participated. Around 90 players were selected. There are, Zeeshan Siddique(Captain), Farhan Rafique (Vice Captain), Farrukh Shahid, Hur Abbas, Naeem Hanif, M. Ahsan, Umair-ul-Haq, Adil Anjum, Ahmed Ali, Waseem Iqbal, Sumair Saleem, Imarn Shah, Osama Ali & Shahid Mushtaq (Manager).



The Winning Streak

Mehmoed Akhtar Nadeem, EVP, Treasury Management, Operations Group, received a letter of appreciation from Finance Department, State Bank of Pakistan, in recognition of his hard work and excellent performance in connection with the two recent projects namely, Pakistan Banao Certificate and Asset Declaration Ordinance, 2019. The letter states 'I wish to place on record my appreciation for your contribution in these projects of national importance. Despite being on a tight leash due to time constraints, he maintained poise and remained motivated to deliver the required output. Your hard work paid dividend in terms of timely issuance of securities and eCPRs under respective projects, enabling government to raise necessary funding in foreign currency. I hope that you would maintain your track and keep up the good performance.'



Keep it up!

Laila Tooba, GBO/OG-III, Sabzi Mandi Branch (IBG), Bahawalpur, when posted as Credit Incharge, she reduced NPLs without auctions in branch. During this period she completed her MS Program. Then joined Islamic Banking and now she is working as Account Opening officer and in addition to this she is working on an assignment as a Compliance Officer, Region Bahawalpur.

Identification of Forged Signatures Training

SBP in collaboration with IBP (Institute of Bankers Pakistan) arranged one day training program on "How to identify Forged Signatures" at NBP, Regional Office Jhang. Renowned Senior Handwriting & Fingerprint Expert, Mr. Shaukat Ali Malik shared with the participants his diversified experience in FIA, IB, SBP and various other state institutions. Officials from different banks in Jhang participated in the training session and at the end of the day found themselves equipped with techniques to identify Forged Signatures, endorsements and signs of forgery.



An Official Blogger

Raheel Shafqat, Project Coordinator, PMO, ITG, has created his own blog website: <https://www.explorecivilizations.com>. His blog is all about exploring and discussing the aspects of human civilizations as he keeps contributing articles on History, Geography, Culture and Traveling experiences. He enjoys exploring online and offline maps and atlases; history books, articles, videos and movies. He believes that one cannot enjoy exploring history and culture of any particular region without exploring related geography.



A Proud Father

Taha Hussain Hazir, son of Kashif Hussain Kashif, Head Cash Management & ATM Monitoring, won Gold medal (Catg. English) a competition held through HRCA (HR Consultant Association) across Pakistan. HRCA is a HR Consultant Association which conducts international Mega Events in USA, Malaysia and Pakistan.

Umrah Mubarak!

Syed Wajid Ali, OG-II, PA/Section Head, LMDD, HRMG, performed Umrah with his mother. May Allah Subhanahu Wa'ala accept their worship and shower His blessings on them. Ameen.



Kudos!

Mr. Mehmoed ul Hassan Khan Bilgrami, (AVP), posted at CMG-Corporate Wing, has successfully cleared the IBP Superior Qualification - AIBP. Well Done!



Thumbs Up!

Dilbar Hassan Ch, Vice-President/Chief Manager, Corporate Banking Group, Faisalabad, secured first position in 30th batch of CHRP (Certified Human Resource Professional) from PIQC, Lahore. Congrats!



High Scorer

Faiza Eman, daughter of Azhar Ali Khan, OG I /Manager Ahmedal Branch, Matric from Federal Board, Islamabad, GRADE - A+. Congratulations to both father and daughter.

معزز کارکنان،

آپ سب کو جشن آزادی مبارک!



آزادی کا اصل جوہر یہ ہے کہ قوم خود انحصاری حاصل کر لے۔ یہ ہماری انفرادی اور اجتماعی ذمہ داری ہے کہ آنے والے سالوں میں پاکستان کو ایک مضبوط، خوشحال اور ترقی پذیر ملک بنانے کے لیے اپنا کردار ادا کریں۔

نیشنل بینک آف پاکستان کو ہر سطح پر موثر، باصلاحیت اور شفاف نتائج کے ساتھ کارپوریٹ سیکٹر میں مثالی کردار ادا کرنا چاہیے۔ ہمیں فراڈ اور کرپشن کو بالکل برداشت نہیں کرنا چاہیے۔ کاروبار کی اخلاقی قدروں پر عمل درآمد خود انحصاری کا بہت اہم جز ہے اور اس بات کی اشد ضرورت ہے کہ پروفیشنل اور ذاتی کرپشن کا خاتمہ کیا جائے جو اس وقت ایک لعنت بن چکی ہے۔ ذمہ دار شہری کے طور پر ہمیں یہ سمجھنے کی ضرورت ہے کہ کرپشن سماجی اور معاشی ترقی میں رکاوٹ ہے، معیشت کے ظہور میں تاخیر کا باعث بنتی ہے اور جمہوریت کو پھینے نہیں دیتی جس کی بنیاد اچھی حکومتوں اور سب کے لیے یکساں قانون پر مبنی ہے۔ دنیا میں انہی قوموں نے ترقی کی ہے جنہوں نے اقربا پروری چھوڑ کر صلاحیت کی بنیاد پر کام کو اپنایا۔ جمہوریت کا اصل جوہر میرٹ پر عمل درآمد ہے۔

بے شک ہمارے پیارے نبی ﷺ سے بڑھ کہ کوئی سچا اور ایماندار نہیں ہو سکتا۔ ہمیں ان کی مثال پر اپنی روزمرہ کی زندگی میں اپنے اسٹیک ہولڈرز سے معاملات طے کرتے وقت عمل کرنا چاہیے۔

ترقی کے لیے مضبوط اداروں کی بنیاد پر استوار معاشی نظام بہت اہم ہے کوئی بھی قوم ایک صحت مند اور قابل اعتماد مالیاتی نظام کے بغیر ترقی کی امید نہیں لگا سکتی اور نیشنل بینک آف پاکستان میں ہمارا کردار اس اعتماد کو بنانے میں بہت اہم ہے۔

نیشنل بینک آف پاکستان کی بنیادی اقدار ایمانداری، مل جل کر کام کرنا، شفافیت، جوابدہی، بہترین صلاحیت اور سخت محنت ہیں۔ آئیے عہد کریں کہ ہم ان اقدار کو اپنائیں گے اور نیشنل بینک آف پاکستان کو نئی بلندیوں کی طرف لے کر جائیں گے۔

پاکستان زندہ باد!

نیک خواہشات کے ساتھ،

عارف عثمانی

صدر



نیوز لائن

مئی / جون ۲۰۱۹



نیشنل بینک آف پاکستان نے

۲۷ ویں
یوم آزادی

منائی اور کشمیریوں کیساتھ
یوم یکجہتی کا اظہار کیا۔

