



# Newsline

since 2006



# Annual 2013

A quick glance at our achievements

## We are getting there...

Against the milieu of economic tempest and an increasingly complex regulatory environment, the National Bank of Pakistan continued to grow and distinguish itself as a superior Bank in 2013. The Bank remained one of the sturdiest and safest banks in Pakistan, thanks to the strength of our balance sheet and conservative risk appetite. Deposits as compared to last year increased by Rs. 131 billion or 15% whereas advances increased by Rs. 71 billion including high yielding advance salary, gold and agriculture loans. Our retail businesses continued to drive growth and the Bank is well capitalised with capital and reserves of Rs. 145.850 billion and capital adequacy ratio of over 15%. Our success is reinforced by our distinctive leadership position in the market in providing a comfortable experience in financial services. Our unique footprint and customer service even at the far-flung areas have enabled us to grow and take market share year in and year out.

Mobile and online banking channels presented us with new opportunities to lead. Our accomplishments are made possible by NBP's incredible team of more than 16,000 people. Our focus on creating a unique and inclusive employee culture helps us attract, retain and engage the best. The strength of our employment brand was recognized again in 2013, with NBP being named one of World's Top 1000 Banks.

Elevating our customers and employees means focusing on the things that matter to them and their communities. On a global basis, NBP invested in community causes such as education, health and created opportunities for young people.

We have immensely worked on positive image building of the Bank and have always welcomed constructive criticism and media glare at our activities. But as communicated earlier to our employees Corporate Communication & Brand Management Division (CC&BM Division) is responsible for ensuring that all milestone, achievements and developments in the Bank are regularly updated through Press release for general awareness. Therefore, in order to safeguard our Bank's image from negative publicity it is advised that employees either from field or from any controlling office including Head Office are not allowed to give interviews make media appearance or provide any information/news/press releases or views in his official capacity to the print/electronic media; without the prior written approval obtained from the President through proper channel.

Looking ahead, we will continue to face a prolonged period of slow economic growth, low interest rates and growing regulatory demands - uncertainty remains a concern.

To succeed we must aggressively deal with the challenges ahead. This means finding new revenue sources, building a competitive advantage in improving productivity, and proactively getting ahead of regulatory demands by building them into our best-run bank culture.

In doing all this, we must not lose track of what has allowed us to outperform and become an employer of choice: our focus on our customers and the employees who serve them and a determination to preserve our unique, inclusive culture. As past results have validated, what is good for our customers is also good for our shareholders. And our customers are served well when we focus on supporting and celebrating our amazing employees who make it all happen.

I am confident that the resilience of our business model, combined with the capacity of our management team and the dedication of our employees, will not only see NBP through these challenging times, but help us sustain our leadership position in the future.

### Patron

**Asif Hassan**  
President (Acting)

### Editor-in-Chief

**Zubair Ahmed**  
SEVP/Group Chief  
Logistic Support, Security &  
Engineering Group

### Editor

**Asra Adnan**  
Corporate Communication Division



Concept Layout:  
**NBP Newsline**  
Creative Department

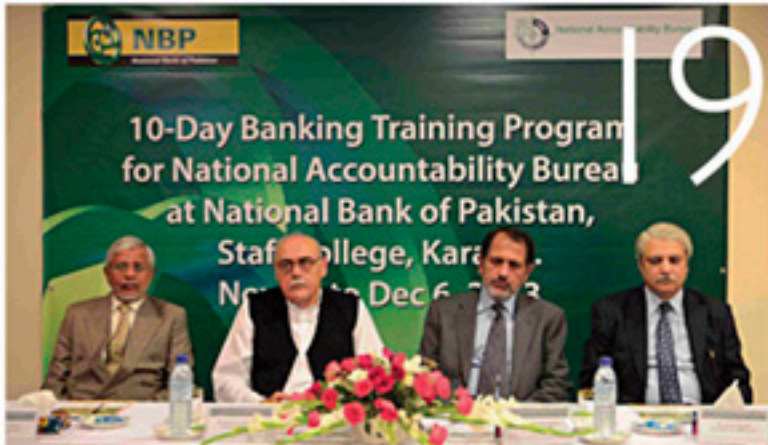
#### Don't miss a single issue!

To subscribe your personal copy of  
**NBP Newsline/Management Brief**  
(only if you are entitled to)  
you may contact us at 021-99062326  
Ext: 2326

Kindly notify us if there is any  
change of address.

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

# Contents



**10-Day Banking Training Program for National Accountability Bureau at National Bank of Pakistan, Staff College, Karachi, Nov to Dec 6, 2013**

## Features

- 4 **Cover Story – A Glimpse at 2013**  
A detailed report on NBP's significant achievements in 2013
- 12 **Representatives of NBP**  
NBP Newslite pays homage to cashiers nominated by Regional Heads for their competency, dedication and for building a positive image of the Bank
- 17 **Our Very Own Security Screensaver**  
For the first time in the history of NBP, Information Security Division developed a screensaver
- 18 **Risk in Finance**  
The Risk Department arranged a seminar on Country Risk Management
- 19 **Banking Training Program for NAB Official**  
NBP organized a two-week banking training program for NAB officials



## Happenings

- 20 **20 NBP Mela in Sialkot**  
Khalid Bin Shaheen, SEVP/Group Chief, distributed prizes to the lucky winners
- 22 **22 Branch Opening**  
NBP opened a branch at Wahga Border Lahore
- 23 **23 The 5<sup>th</sup> NBP Cup Ranking Snooker Championship**  
Asjad Iqbal defeated Muhammad Asif



## Regulars

- 25 **Sports**  
An integral part of NBP's way of life
- 26 **Our World**  
Tidbits from our side of the world

**NBP Newslite** is published bimonthly to keep our employees and others updated about the latest activities of the **National Bank of Pakistan**

For your suggestions and feedback call us

021-99062326

e-mail: [editornbp@hotmail.com](mailto:editornbp@hotmail.com)

Contributions to **NBP Newslite**, may be sent to 6th floor, NJI Building, Head Office, I.I Chundrigar Road, Karachi.

### Disclaimer

The contents of this newsletter may not be reprinted without permission.

# A Glimpse at 2013

The year is over, and it has been fairly a good year! 2013 was another year of change and challenge in the financial industry as the piece of governing jigsaw begin to fall into place. **National Bank** on the other hand witnessed a great number of changes in the management and otherwise.

Today NBP enjoys an exceptional reputation that results from the dedication and hard work of our employees and our incomparable products and services. In a rapidly changing financial industry, with far more players and competition than ever before, consumers are entitled to expect benchmark service and protection from whichever business they deal in the banking industry. Like any major full-service bank, we understand that faster, easier banking can affect the way you run your business and your life. However, NBP dares to be different. We're highly experienced, motivated and dedicated to personalized service. Our success is based on doing things better than our competitors.

At NBP our goal is to provide our customers with the high quality Banking Products and Services they expect from an industry leader. We have always taken pride in our cutting-edge product lines and dedicate substantial resources to developing new and better ways to enhance individual and corporate banking experience.

NBP was conferred the 'Max Factor,' award for maximum distribution growth in home remittances. This award proves NBP's commitment to the home remittances business, in pursuit of the national cause. Home

remittances play a key role in building Pakistan's foreign exchange reserves, improving quality of life through poverty alleviation which ultimately strengthens the economy of the country. JCR VIS credit rating agency maintained banks AAA/A1+ standalone rating In June 2013. This rating draws strength from the standalone financial profile of the bank, leading market share in deposits, adequate liquidity and capitalization levels. During the year the Bank received accolades from "The Banker" magazine terming NBP as the top bank of Pakistan in its 'Top 1000 World Banks' ranking for 2013. The Bank also received "Retail Banking Awards 2013" and "Domestic Retail Bank of the Year – Pakistan" from "Asia Banking & Finance" magazine during the year. NBP is an internationally acclaimed and awarded institution, apart from the domestic awards; the Bank has earned number of international awards. The Bank outperformed all the banks in Pakistan by winning Best Emerging Markets Bank 2011 instituted by Global Finance Magazine which is considered as one of the most prestigious awards in banking industry. **National Bank of Pakistan** desires to offer branchless banking to its accountholders as presently, the country is witnessing the beginning



of new retail banking revolution whereby a large segment of the population, previously unbanked, has started entering into a new realm of financial services, named 'branchless banking'.



**C**hairman & President NBP, received "Gold Medal on Corporate Social Responsibility" during the 36<sup>th</sup> FPCCI Export Trophy Awards held at Governor Sindh House. This award is a top slot award and is given on the basis of overall NBP contributions and donations for charitable, social, educational and public welfare purposes. NBP contributes in health, education, community development, disaster relief, women emancipation, infrastructure

development, environment, water purification and sanitation, special children, sports and culture. This award is the highest in the jurisdiction Corporate Social Responsibility of the Federation of Pakistan Chambers of Commerce and Industry.

Applauding the services and contributions of different sectors of Pakistan economy, FPCCI organized 1<sup>st</sup> Achievement Award Ceremony in Karachi. The event was graced by people from all walks of life including federal and provincial ministers, top bureaucrats, foreign diplomats, members of Federation of Pakistan Chambers of Commerce & Industry and other social elite. The event was chaired by Dr. Abdul Qadeer Khan. During a ceremony Mr. Khan awarded 1<sup>st</sup> Achievement Award "Gold Medal on Banking and Financial Services." This award is a top slot award and is given on the basis of overall NBP Banking and Financial Services.

National Bank of Pakistan has been ranked once again by The Banker as the top bank of Pakistan in its "Top 1000 World Banks" ranking for 2013. "Top 1000 World Banks" evaluates the largest bank holding companies on the basis of Tier 1 capital, aiming to track banks at their highest capital regulated consolidation level. This ranking has been setting the industry benchmark since 1970 by providing comprehensive intelligence about the health and wealth of the banking sector. The Banker is the premier resource for the world's investment, retail and commercial banking sectors. It is the key source of data and analysis for the industry, providing global financial intelligence since 1926.

CFA Association of Pakistan has declared NBP the winner for the "Transaction of the Year-2012" for Sell-Side Advisory for the sale of shares of Agritech Limited by Azgard Nine Limited (ANL). The CFA Association of Pakistan's panel of independent judges, based their decision on the innovativeness of structure, suitability to customer's requirements, transaction size, width of distribution and the transaction's impact on Pakistan's financial markets and determined NBP as a winner. As a result of the transaction, ANL Group liabilities to the banking system reduced from over PKR 45 billion to approximately PKR 13 billion.

Investment banking at NBP has also been a significant component of the Bank's portfolio of products and services offered to its client base. This area specializes in loan syndications, infrastructure and project finance as well as structuring capital markets transaction in the debt and equity arena - issuance and/ or listing of shares and Term Finance Certificates, as well as capital-related advisory services for corporate customers.

NBP also won awards from CFA Association Pakistan in 2011 for Corporate Finance House (Fixed Income) of the year and



2013  
 January  
 February  
 March  
 April  
 May  
 June  
 July  
 August  
 September  
 October  
 November  
 December



Rank	Name	Assets	Liabilities	Equity	Capital	Profit	Loss
1	State Bank of India	2,100,000	1,800,000	300,000	1,500,000	100,000	
2	ICICI Bank	1,800,000	1,500,000	300,000	1,200,000	80,000	
3	HDFC Bank	1,500,000	1,200,000	300,000	900,000	60,000	
4	Axis Bank	1,200,000	900,000	300,000	600,000	40,000	
5	Bank of Baroda	1,000,000	800,000	200,000	400,000	20,000	
6	Bank of Maharashtra	900,000	700,000	200,000	300,000	15,000	
7	Bank of Punjab	800,000	600,000	200,000	200,000	10,000	
8	Bank of Commerce	700,000	500,000	200,000	150,000	8,000	
9	Bank of Rajasthan	600,000	400,000	200,000	100,000	5,000	
10	Bank of India	500,000	300,000	200,000	50,000	2,000	

in. NBP strongly believes that no success in material terms is worthwhile unless it serves the interest of the nation. Its primary purpose of a business is to improve the quality of life of the people. It takes into account every single person in its sphere of development and ensures that its socio-economic initiatives touch the lives of all stakeholders in a positive way. Therefore, in and around the operational areas of NBP, whether it is a functioning facility or a project in the implementation stage, the emphasis is on all-round growth. This encompasses initiatives in income generation, education, healthcare, water, electricity and all other basic services. NBP's policy encompasses initiatives to conserve, sustain and renew the environment, to encourage sustainable socio-economic development of the community and to improve the quality of life of the people living in the areas in which it operates. In all their programs, the organisation seek to engage the ultimate beneficiaries of an initiative right from the conceptualization and planning stage to the implementation, the Bank playing the role of a catalyst eliciting positive change.

Transaction of the Year for its advisory for the private placement and IPO of Engro Foods Limited on the Karachi Stock Exchange. NBP for the last 63 years has been committed to the social upliftment and development of the society. It has been working towards improving the quality of life of the communities it operates

## NBP's other significant initiatives in 2013 are as follows;



### 'Proficient Banker'

In pursuance of the vision of our President for long-term development of Human Resource as outlined in President, Training & Management Development Division, embarked upon a strategy to materialize the vision into a reality. A deeper contemplation to this effect paved the way to understanding of increasing the scope of trainings & bringing all the segments of employees in training fold & designing programs which will cover major aspects of training required for certain positions. In line with this strategy, a mandatory five-day program of "Proficient Banker" for all officers of the field (OG-III to OG-I), working at the Branches & Regional offices, was designed.

The objectives of this program were outlined at outset by Moizuddin Khan, EVP/Divisional Head, T&ODG. The program aims to equip officers with essential knowledge and skills for effectively handling branch affairs and improve customer satisfaction. Give them information on NBP retail products. Provide tools for effectively handling branch portfolio management; inter branch reconciliation, branch returns, financial statement analysis, credit management, cash management etc. At the same time improve teamwork, communication skills and problem solving techniques and train them on basics of IT skills.

Participants were officers from all regional offices a good blend of experience i.e. senior/seasoned officers having experience of more than 20 years. Participants share their experiences, knowledge and expertise with each other which will eventually be beneficial for their career growth and personal development.

After attending this program there will be an appreciation of Bank's services and operations, based on SPM and in-built internal controls. They will develop an understanding of Bank's Assets and Liabilities Products. They would gauge an insight for CRM and Customer Service at NBP. An understanding of work flow of various General Banking Operations and an ability to perform efficiently in various capacities in General Banking. Give them an overview of Credit Management and IT Skills. An awareness of concept of Teamwork, Motivation, Problem Solving Skills & Communication Skills.



### Its the 67<sup>th</sup> BRANCH...

Kauntrila Branch, Gujar Khan, was inaugurated by Raja Javed Ashraf, District Gujar Khan Head and other senior executives of NBP also graced the occasion.



## NBP Fire Safety Training

NBP held a two-day workshop for its employees on 'Fire Safety and Emergency Exit.' The session was attended by senior executives and through demonstration basic fire prevention measures were discussed. They were briefed on the importance of fire doors, appropriate use of firefighting equipment and emergency exits. This practice was conducted to ensure that employees know what they have to do to safeguard themselves and others on the premises.



## Internship Program 2013

Today's young bankers are the leaders of the next generation of bankers and to stay ahead one should sketch out a plan and learn the art of survival techniques from the very start of one's career. A platform where the banking experience for the young bankers is laid for a steady and stable career growth in the future. NBP being a leader in the banking industry structured a Winter/Summer Internship Program 2013 for all those young budding bankers who are looking for a support for an excellent start. NBP welcomed driven, progressive and self-directed individuals to apply for internship assignments requiring further research and assistance. The Internship Program is a project-oriented learning opportunity for graduate candidates which offer widely-varied assignments year to year depending on business needs. It's the ideal introduction to a career with NBP. An opportunity to realize your true potential and polish your skills needed for this ever changing banking industry.



## NBP and A. F. Ferguson & Co. (PwC) Sign Contract

NBP hired consultancy services of A.F Ferguson & Co. (PwC) for the BPR & COSO Implement Project in the Bank in line with SBP guideline and best market practices. The project is aimed at incorporating the operating model into NBP's business processes and core systems and achieve operational effectiveness and efficiency. Implementation of the project will provide a platform for achievement of the Bank's strategic objectives through a phased process of institutional capacity building.

## Remarkable Results!

Agriculture Business Division had shown outstanding results in 2013. The Division has not only achieved the target set by the SBP but also exceeded the targets set by the BoDs.

The portfolio was increased from Rs. 35 Billion to Rs. 46 Billion with curtailing NPL at 5.86%, which is less than half of the industry average of 13%. The Division was able to achieve its target due to the dynamic leadership of Shaheryar Qaisrani, Divisional Head, Agriculture and his team.

# Joining Hands

NBP Fullerton Asset Management Limited (NAFA), a subsidiary of National Bank of Pakistan, joined hands with Summit Bank Limited to introduce a co-branded ATM Card for NAFA investors. The NAFA-Summit Bank ATM Card launching ceremony took place in Karachi where Hussain Lawai, President/ CEO of Summit Bank Limited and Dr Amjad Waheed, CEO of NAFA, signed the co-branded ATM Card agreement. This ATM card will enable NAFA investors to withdraw cash against instant redemption of their investment in NAFA Funds, round the clock at over 6,000 iLink/MNET ATMs across the country. NAFA is managing 12 open-end mutual funds with a total asset base of over Rs. 50 billion. NAFA is rated 'AM2', which denotes very high investment management standards by Pacra and is amongst the four top rated asset management companies in Pakistan. Sharing his vision for Pakistan's mutual fund industry, Dr Amjad Waheed said, 'this initiative is part of NAFA's continuous effort to offer innovative investment solutions that add value and convenience to the experience of mutual fund investors in Pakistan.' Summit Bank is a fast growing commercial bank, presently having a vast network of over 180 branches in Pakistan. Summit Bank's President/CEO, Husain Lawai, said, 'Summit Bank believes in customer satisfaction and is committed to provide innovative solutions to fulfill the financial needs, not only of its own customers but also of the community at large.'



## 14<sup>th</sup> Branch in a row

NBP Exchange Company Limited, a fully owned subsidiary of National Bank of Pakistan opened its 14<sup>th</sup> branch at Cavalry Ground Lahore to facilitate its customers especially of the home remittances. Khalid Bin Shaheen, SEVP/Group Chief/Chairman NBP Exchange Company Limited, inaugurated the branch along with other executives.



## ATHMUQAM and ARJA branches

Muzaffarabad Region has added a new online Branch in its already established branch network stretched in hilly mountainous landscape of Neelum Valley. After the successful inauguration of Athmuqam Branch in Neelum Valley, Regional Office, Muzaffarabad added another feather in its cap by opening NBP Arja Branch. This is in line with Bank's strategy to provide superlative services to its customers.

## NBP launched 'Aitemaad'

With the growing popularity of Islamic Banking, NBP has successfully launched its brand 'Aitemaad' to offer the best products and services in the true spirit of Islamic finance. NBP in its efforts to build a comprehensive and dynamic Islamic Banking business; is taking advantage of its unique position it enjoys globally. NBP has intensified the preparation for phenomenal growth with the best Shariah compliant financial products in the coming years.







## Customers to enjoy Branchless Banking services through UBank

The strategic alliance between UBank and National Bank of Pakistan will offer tremendous benefits to the clients. The agreement signed between the two giants is aimed at offering 'branchless banking', being part of financial inclusion program which will change the way people perform banking transaction.



## Inauguration of help desk at Tahweel Al Rajhi (Saudi Arabia)

NBP inaugurated helpdesk at Tahweel Al Rajhi - Al-Khobar Centre, Eastern Region, Saudi Arabia for Home Remittance Customers. Mr. Khalid Bin Shaheen, SEVP/Group Chief, NBP and Chairman NBP Exchange Company Limited inaugurated the helpdesk along with senior official of Al-Rajhi Bank and Tahweel Al-Rajhi.

## NBP participates to Facilitate PIA

NBP major participation in Shariah Compliant Financing Facility for Pakistan International Airlines Corporation (PIA) has executed facility documentation for a \$130 million Shariah compliant financing facility. National Bank of Pakistan has a major participation in above mentioned deal with \$60 Million. The Bank is well capitalized with capital and reserves of Rs. 45.850 billion and capital adequacy ratio of over 15%. Citibank N.A., National Bank of Pakistan and WARBA Bank K.S.C. acted as Mandated Lead Arrangers for the transaction. The transaction participants also include Bank Alfalah Limited, Bank Limited and Alubaf Arab International Bank. Citi is also acting as the Security Trustee and the Account Bank for this transaction. This innovative Islamic transaction is secured by PIA's ticket sales generated in the Kingdom of Saudi Arabia and accumulated through IATA's Billing and Settlement Plan. The three-year facility will be used for PIA's general corporate purposes and reflects investor confidence in the airline and its strategic importance to Pakistan. The airline is also restructuring other operational aspects of the business to improve its operational and financial position. This facility has re-introduced PIA to the international financial markets, and has further strengthened our relationship with financial institutions in the region.

Pakistan International Airlines Corporation being able to successfully close the second commercially syndicated foreign currency financing within two years. The transaction is important for the aviation sector as it broadens the airline's corporate credit to regional Islamic financiers despite challenging market conditions." PIA is the national flag carrier of Pakistan and covers over 30 international destinations across three continents. The airline also flies to over 20 domestic destinations.



## T&ODD shifted

Training and Organisation Development Group shifted from PECHS to FTC. The training hub which has been renovated under the supervision of Logistic & Engineering Division provides high quality office space, classrooms and IT Labs. The layout and the design of the office reflect a forward-looking ambience where learning and setting are in seamless accord.

2013  
 2012  
 January  
 February  
 March  
 April  
 May  
 June  
 July  
 August  
 September  
 October  
 November  
 December  
 2011  
 2010  
 2009  
 2008  
 2007  
 2006  
 2005  
 2004  
 2003  
 2002  
 2001



## Best Consumer Award

NBP was awarded the 'Best Consumer Award' for its remarkable services to the national and international markets at the 8th Consumer Choice Awards held in Karachi. Consumer Choice Awards happens to be the most distinctive corporate event wherein awards are conferred to manufacturers and services providers solely on the basis of consumers' choice preferences.

## NBP Exchange Company Limited Opened its 15<sup>th</sup> Branch In Bahawalpur

NBP Exchange Company Limited, a subsidiary of National Bank of Pakistan formally opened its 15<sup>th</sup> branch in Bahawalpur to facilitate the residents of the area for exchange of foreign currencies and collection of home remittances for its valued customers, in line with the national objective.



## Wheelchairs Distributed to Special Persons of Multan & Rajanpur

NBP provided wheelchairs to special persons of Multan and Rajanpur. A large number of disabled persons including flood affected children are the beneficiaries. NBP provided support equipments to special persons and mobile them to make their lives easy.

## NBP Support Sub-e-Nau Disability Reduction Program

National Bank extended its financial support to Sub-e-Nau, who provides disability reduction and rehabilitation facilities to the victims of earthquake and other natural calamities. They have been rendering medical services for past few years in the northern areas of Pakistan in collaboration with Canadian doctors who carry out operations.



## Vocational Training to Destitute Women, Quetta

To make Balochistan women self-reliant, a Vocational Training program was sponsored by the Bank. Poor and needy women were selected and attended the course at Quetta. On completion, every participant was given sewing machines so that they can start their own small business and contribute to their family.

# THE NATION'S BANK RECEIVES GLOBAL APPRECIATIONS



GLOBAL FINANCE

ProjectFinance

EUROMONEY

THE ASIAN BANKER  
STRATEGIC BUSINESS INTELLIGENCE FOR ASIA'S FINANCIAL SERVICES COMMUNITY

UAN : 021-111-627-627 [www.nbp.com.pk](http://www.nbp.com.pk)



**NBP**

National Bank of Pakistan

The Nation's Bank



Employees

# Representatives

**Cashier** position is the most distinctive one, as they mainly spend the day interacting and dealing with customers from all walks of life. The position demands cashiers to be highly responsible individuals with a number of positive qualities to bring to the bank. They are the first people that a customer sees at the bank and are also the people most likely to detect and stop fraudulent transactions in order to prevent losses at the bank. The position is extremely demanding and requires cashiers to be friendly and interact with the customers, providing them with information about customers' accounts and bank services.

NBP Newsline pays homage to cashiers nominated by Regional Heads for their competency, dedication and for efforts made in building a positive image of the Bank.

Bank cashiers are the first point of contact for anyone coming into the bank, they help customers with their cash queries, a job which requires them to be on their feet and eventually direct the branch to meet its targets. They will also be required to perform basic bank transactions such as cashing cheques, checking statements, processing payments, making money transfers, updating account details, etc.

The bank cashier fulfills a specific role which is to serve the bank's customers with their daily money requirements. This includes taking in credit slips,

**Umar Draz Tammi**, *Head cashier, NBP Main Branch, Chiniot*

Umar Draz has received Cash Award for his outstanding performance from Tahir Shahzab Anjum, Regional Head, Jhang Region. Umar has got three consecutive A-rating for his performance. He is currently Incharge of Cash Department at NBP Main Branch Chiniot.

While **Muhammad Manzoor**, Main Branch and **Muhammad Amin**, *OG-II/Cash Incharge, D.C T.T Singhare* are other two cashiers who have been identified as competent cashiers as they have been maintaining zero compliant level and always providing excellent customer services with a smiling face in every situation.

**Arshad Mahmood**, *Cahier, Chauntra Branch*

Is another example of devotion towards his work. He has been performing Cashier Duties at number of branches like Namak Mandi Branch, Peshawar Road Branch, Tench Bhatta Branch, 502 Workshop Branch, Tench Bhatta Branch, Tench Bhatta Branch, EME College Branch, Tench Bhatta Branch, Rawalpindi.



# of NBP

cashing cheques (all of which has to be added up and balanced at the end of the day). Cashiers are there to help people with enquires, complaints and requests. Needless to say, they need to be quick, efficient and accurate – while dealing with people. Although banks nowadays encourage customers to go online and use credit, debit and ATM cards. But even then there is a continues need for customer facing cashiers to provide the human touch—and it's unlikely ever to change.

**Sajid Masood Ahsan, OG-I, Peshawar Road Branch, Rawalpindi**

He has a long experience of working as a cashier, he has been placed at S/Town Branch, Rawalpindi Cantt. Branch, Cantt. Board Building Branch, Rawalpindi, Head Cashier, PAF Chaklala Branch, Rawalpindi, Head Cashier, GHQ Branch, Rawalpindi, Head Cashier, Shalimar Plaza Branch, Rawalpindi, HC/OG-III, GHQ Branch, Rawalpindi, OG-III, Rawalpindi Cantt. Branch, OG-III, Shalimar Plaza Branch, Rawalpindi, OG-III/OG-II, Peshawar Road Branch, Rawalpindi, OG-II, Cash Duties, Shalimar Plaza Branch, Rawalpindi, OG-II/OG-I, Peshawar Road Branch, Rawalpindi, OG-I, Cash duties.

**Mirza Saleem Iqbal, Lalkurti Branch, Rawalpindi Cantt**

He worked at Cantt/Ghora Gali/Other Branches, Lalkurti Branch Branch, Rawalpindi Cantt Branch, Lalkurti Branch, Rawalpindi Cantt Branch, PAF Chaklala Branch, GHQ Branch Rawalpindi, Kallar Syedan Branch, Medical College Branch, AOC Morgah Branch.

## Here are few outstanding cashiers

nominated by the Regional Heads on the basis of their performance and dedication



**Mustafa Ahmed, OG-III (Contt), Jiwani Branch,**

Gwadar, is responsible and conscientious worker. He has made his mark in the Bank through sheer hard work and commitment towards his assignment. He is focused and aims to achieve higher position in this extremely competitive environment.

**Muhammad Ali OG-I, College Road Branch Sargodha**

He has been an exceptional cashier in his own right. His interpersonal skills has worked wonders for him in his cash dealings. He believes in quality service and is determined to improve the services in the coming years.

**Gul Muhammad, OG-III, Cashier, City Branch Sargodha,**

He worked 5 years in Category-I, II, III branches. He is experienced in Cash handling/Cash Management/Better Counter Service.

He takes pride in his work and his interpersonal skills has improved

**Nasir Abbas OG-II/Chief Cashier, NBP, Main Branch, Islamabad**

Nasir Abbas, Officer Grade-II/Chief Cashier, NBP, Main Branch

Islamabad joined NBP in clerical cadre as a messenger in 1987. On the basis of his hard work, level of responsibility and dedication towards his job he was promoted to clerical cadre and designated as Cashier and Senior Cashier from 1993 to 1998. The designation as Cashier changed his nature of assignment from attending internal customers to external ones; however, he always responded to the call and took care of his customers by his efficient and courteous counter service. The confidence and maturity level of the official got further boost up with his promotion to the OG-III in 2004. Nasir Abbas got his last promotion as OG-II in 2009. Presently he is working as Chief Manager of Main Branch Islamabad. He is responsible for cash management/cash feeding within 23 branches of the Region and have liaison with State Bank of Pakistan. During his incumbency as Chief Cashier, Main Branch Islamabad the cash management improved. His career progression and personal attributes like punctuality, efficiency and responsibility are a source of motivation for his team. The officer has been receiving Annual Achievement Awards for last three years 2010, 2011 and 2012.

**Zafar Iqbal, OG II/Cash Incharge, NBP, Main Branch, Mirpur, AK**

Zafar Iqbal is eager to work and is extremely focused. Having 18 years of association with NBP as cashier in different branches, Zafar Iqbal is the most talented cashier of the Region. He is well

citizens in their transactions and provide extra services to disabled customers and assist the branch to improve income by facilitating the customers. Prior to this, she was posted at M.C Branch Hyderabad, where she dealt with Army License, Govt. Challans and pension retired employees of government organizations to customer's satisfaction. She is always ready to accept challenges and do work with perfection. During the course of a day she faces every type of customers but deal with them in a courteous manner. Motivate the customers towards NBP Services and the products like Gold Financing, Advance Salary, NIDA, Premium Amdani, NBP Saver, etc. She has been encouraging customers to do business with NBP and utilize online service.

**Pervaiz Ahmed Jatoi, Officer Grade-II, NBP, Fatima Jinnah Road Branch Hyderabad**

He has been appreciated for his work on providing service to the customers in case someone comes after business hours. He got appreciation from customers while transferring pension from Hyderabad to Karachi. He received Appreciation letter in 2002 on Best Customer Service from GM-HR. He got Appreciation letter in annual closing 2010 for achieving Deposit, Advances &



known for his professional capabilities and traits of prudence, acumen, humbleness, cheerfulness, discipline and friendly relationship with customers and colleagues. He remains calm while dealing with a large number of customers, especially during pension disbursement days. He is a punctual employee who always reaches well before bank timings. During his entire career of banking service no fraud has been detected in his branches and SBP penalties and audit inspection irregularities have been reduced to minimum. He always guides and shares his techniques with young cashiers and even other branch cashiers seek guidance from him. His professional expertise and tireless services have time and again been applauded by management. He has received four Spot awards in different years and a Cash Award in 2012 with 'A' rating in APA 2012.

**Hira Abro, Fatima Jinnah Road Branch Hyderabad**

She is performing the duty of Utility Bills collection and providing best services to customers. She enjoys facilitating senior

Profit for the branch. He is always ready to face challenges during salary days and deals with customers in polite manner. Make substantial efforts for customer service excellence. He has been motivating customers towards NBP Products & services. He has been performing duties as per SBP Policy and frequently helped illiterate customers and improved income of the branch by providing best customer service and made efforts for Recovery of gold loans, providing service according to turn around time.

**Muhammad Ibrahim Shar, Cash Officer Grade III, NBP, CFC Centre, Mirpurkhas**

NBP, CFC Centre Mirpurkhas was the first Centre which was launched in interior Sindh in year 2008. He is working as Cash Officer, OG-III at NBP, Customer Facilitation Centre Mirpurkhas in 2008. He is very cooperative with the customers and provides them best service. He is facing almost 1000 customers on daily basis. When he was transferred from CFC Centre to Khipro

Branch, customers missed his service and after three months he was again transferred to centre for facilitating the customers of that area on demand. He is paying pension to more than 4000 pensioners and receiving more than 6000 Utility Bill every month. He has joined the National Bank of Pakistan in 2003 and worked very hard at different branches i.e Digri, Main Branch Mirpurkhas, Municipal Committee Branch Mirpurkhas, reportedly played vital role for the improvement / betterment of Bank`s business. He also introduced several new customers of Deposit as well as Gold financing, etc. He has achieved Annual Performance Award in 2006 and also promoted as OG-III in 2008, on the basis of performance.

**Pervez Ahmed** (Officer Grade – I), University Campus Branch, Peshawar

He has been dealing with the customers from all walks of life as he worked in every discipline of Cash Department i.e. Cash Payments, Cash Receipts, Government Receipts & Payments, Utility Bills Payments, Pension Payments and Cash Chest/ Sub-Chest. He is a dynamic person and deals with his customers with a smiling face. Branch customers always rated his services as "Excellent". Pervez Ahmed is a diligent Cash Officer who always

& Payments, Utility Bills Payments, Pension Payments. He is friendly and pleasant when he meets customers. He has always been rated as 'Excellent' by branch customers. Tufail Muhammad is conscientious worker and is very dedicated towards his assignments. In his cash dealings he has always been accurate and no discrepancy has ever been detected.

**Moeen Akhtar**, Officer Grade – III, Air Headquarters Branch Peshawar

He has spent 10 years of his service in NBP. He has always been a go-getter and never even once shy away from work and responsibilities. He never falter from his duty. He has been rated as a dedicated cashier, who is always helpful and alert when needed by the customers.

**Khalid Khan**, Chest Incharge, Main Branch, Abbottabad

He joined National Bank in 1975 as an Assistant Cashier. His first posting was at Saddar Road Branch Peshawar. In 1977 he was posted at Regional Office Abbottabad. He worked at different branches of Regional Office Abbottabad ( Haripur Branch, City Branch, Berote Branch, Battagram Branch, Mansehra Main



shows attention to accuracy and precision in all cash transaction throughout the day. He is capable of working on multiple assignments at a time and can work under pressure.

**Ishfaq Ahmed**, Officer Grade – III, Hayatabad Branch Peshawar

During his three years service, he has been upfront in all the matters of cash. He has a welcoming attitude towards customers and he is a cooperative co-worker. Branch customers have always rated his services as satisfactory, which is a great achievement for him. Ishfaq Ahmed is a responsible Cash Officer who always shows attention to even minute details. He has been working on number of assignments even under pressure.

**Tufail Muhammad**, (Officer Grade – II), Warsak Road Branch Peshawar

During his 18 years experience he has been working with all sorts of customers. He worked in every discipline of Cash Department i.e. Cash Payments, Cash Receipts, Govt. Receipts

Branch, Havelian Branch, etc. Currently he is posted at Main Branch Abbottabad as a Chest Incharge. Assisted in supplying cash to other banks. He was promoted as Senior Cashier in 1980, promoted to OG-III in 1991, OG-II in 1999, OG-I in 2005, AVP in 2011. He received awards in 2004, 2008, 2010, 2011 for his excellent work.

**Syed Jaffer Shah**, OG-I-( Senior Head Cashier)

He graduated from the University of Peshawar. He joined National Bank in 1986 as Assistant Cashier. His first posting was at Regional Office Abbottabad. He worked at different branches of Regional Office Abbottabad (Main Branch Haripur, City Branch Abbottabad, Battagram Branch, Mansehra Main Branch, Havelian Branch, etc. He was promoted to the post of Senior Cashier in 1990. Then promoted to OG-III in 2002, OG-II in 2006 and promoted to OG-I in 2009. He took Achievement Awards in 2005, 2010, for his excellent work. Currently posted on Receipts, Payments, Transfer, and Deposits assignment.

**Muhammad Idrees Abro, Officer Grade – II, Main Branch Larkana**

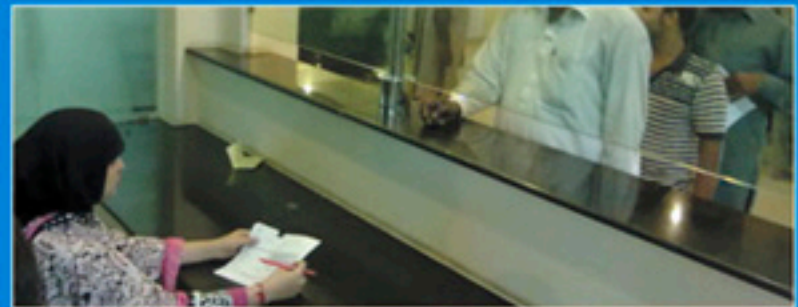
He joined in 1995 as Cashier. He is the winner of One Cash Award, his first promotion was in 2002 as OG-III, 2<sup>nd</sup> Promotion in 2008 as OG-II. He enjoys his work as he is a social person and likes interacting with customers on daily basis. Bank cashiers are the first point of contact for anyone coming into the bank, that is why he is very customer-focused and into sales-based job. This job is for those who don't mind to deal with public.

**Muhammad Naveed, OG-III (Cashier)**

He joined National Bank in 2003 as Cashier and his first posting was at Regional Office Abbottabad. He worked at different branches of Regional Office Abbottabad (Main Branch Haripur, City Branch Abbottabad, Battagram Branch, Mansehra Main Branch, Havelian Branch, etc. He was promoted to OG-III in 2003. He was awarded Achievement Awards after one year of his job in 2004 & 2010 for his excellent work. Currently he is posted on Government Section, Payments, Pension payments, Front Desk office.

third promotion was in 2009 as OG-I, Main Branch Larkana. Abbasi is a competent Bank Cashier with a friendly personality and plenty of customer service experience, including the ability to communicate to customers clearly and politely. He is organized and willing to accept responsibility in meeting deadlines promptly. He works autonomously and meet deadlines throughout the day (cheque runs, etc) and have a proven ability to sell Bank's products and meet weekly targets that are set by managers. A trustworthy teller with over 18 years' experience in a fast-paced financial environment. A team player with exceptional customer service skills, strong numeracy skills and a positive attitude. He has comprehensive knowledge of banking products and services to facilitate the consistent achievement of teller referral targets.

A dependable professional who provides outstanding customer service, efficiently processes a high volume of error-free transactions and consistently meets scorecard goals. An organized and fast worker with solid computer skills and a sound knowledge of cash management principles. He is recognized as a hardworking and adaptable team member who contributes to a positive work environment.



**Attiq-ur-Rehman Soomro, Officer Grade – II, Bank Square Branch Larkana**

He joined as a Cashier and was awarded two Cash Awards, his first promotion was in 2005 as OG-III, 2<sup>nd</sup> Promotion in 2009 as OG-II. He is a self motivated professional with an excellent track record in a high volume bank cashier position. A strong commitment to quality customer service coupled with first-rate communication skills builds significant customer loyalty. He has the ability to handle a diverse customer base, resolve problems and process transactions quickly and accurately which ensures increased productivity and efficiency. He is a reliable and trustworthy individual with an in-depth knowledge of banking products and services.

**Ashraf Ali Abbasi, Officer Grade – I, Main Branch Larkana**

He joined as Cashier, received four Cash Awards, his first promotion was in 2002 as OG-III, second in 2006 as OG-II and

**Sees Raj, OG-I/Cashier, Main Branch, Saidu Sharif, Swat** Sees is another remarkable employee who has been a through gentleman, coming from a minority community of the area. He has been appreciated by his heads at every branch and he definitely deserves a place in the list. ♦





# Our Very Own Information Security Screensaver

For the first time in the history of NBP, Information Security Division developed a screensaver to communicate the informative messages related to information security and prudent behavior to a larger audience.

NBP being the leading commercial bank has always leverage the use of information Technology in its product and services. Considering the huge human capital, prudent behavior is the key to success in all the technology driven organizations. Prudent behavior means due care and due diligence in handling and protecting the information assets by all the employees of the Bank. Information Security Office (ISO), ITD has taken up the responsibility to provide awareness to all the employees of the Bank about the prudent behavior and different measures for protections of the information assets. In this regard, ISO has initiated a series of e-shots containing informative messages. These e-shots are disseminated via the means of email service throughout the Bank.

Moving a step further an idea was floated by Information Security Office to develop a screensaver of our own to communicate the informative messages related to information security and prudent behavior to a larger audience. The significance of screensaver for having repetitive messages made it one of the most effective and efficient method of communication through which the desired message becomes engraved on the mind of the user. This is considered to be the part of continuous learning process of the user.

This idea was materialized with the contribution and joint efforts of different wings of IT Division including Information Security Office, System Development Wing and Infrastructure Wing. This screen saver is solely in house developed and is being deployed by leveraging the active directory to all the PCs connected to the Bank's network. This is the first time in the history of the Bank that this kind of informative screensaver has been developed in-house. ♦

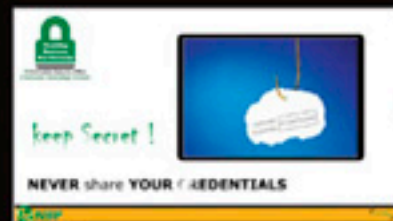
## The screen shots of this screensaver



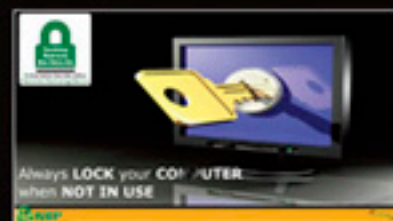
**Screen No. 1:**  
This screen emphasis on the usage of complex password and in this view discusses about the guidelines for creating a complex password.



**Screen No. 2:**  
This screen shot warns users about the Phishing and Social Engineering attacks that can be carried out by leveraging Emails.



**Screen No. 3:**  
This screen reminds users to not to share their credentials i.e. user id and password with any one. This information should be kept secret at all times.



**Screen No. 4:**  
This screen remind users to always lock their screen when leaving their PC unattended. This measure mitigate the risk of unauthorized use in the absence of the user.



**Screen No. 5:**  
This screen advices users to not to write down their password anywhere as it may get in the hands of an unauthorized users who may use them to gain access.



# Risk in Finance

Given the rising importance of country risk within the risk management discipline and its growing impact on business strategies, the Risk Department of NBP led by **Tahira Raza** arranged a seminar on Country Risk Management.

The seminar was organised for senior management of the International Division to help them formulate and execute business strategies in the overseas markets in which they operate. For NBP with its presence in 18 markets through branches and subsidiaries, this is a key area of focus. The seminar was arranged by Hikmah Consulting Pvt. Limited, a leading local consultancy specializing in risk management for financial institutions. It was led and conducted by Zubyr Soomro, CEO of Hikmah along with other risk specialists.

The program started with a global overview highlighting current market trends and hot-spots. It went on to explain what country management can expect from crisis and what the key tools for assessing and managing crises are. Examples of crisis management and country risk situations were used to illustrate the concepts. There was an active participation from the seminar participants who could see the relevance and timeliness of such program. ♦





## NBP organised Banking Training Program for NAB officials



Mr. Wajid Khan Durrani, Director General, NBP, Sindh graced the occasion as the Chief Guest and he was accompanied by Additional Director (Staff), Director FCIW, Director Investigation Wing II and Director Awareness & Prevention.

The two week training program was successfully planned, customised by both NBP and NAB officials. The major contents of training interlay included: Banking in historical perspective, Negotiable Instrument Act - Instruments types and features, Clearing, Crossing and Endorsements, SBP's Functions and Regulatory Powers, Trading of GOP Securities in Money Market of Pakistan, Settlement Systems of Financial Markets, CDC, NCCPL, NCSS, RTGS, Web Based NIFT Clearing, Branchless Banking Channels, I-Link, Internet Banking, Mobile Banking, Risk

Concepts, Government Business Management-EPARS, CAP-III, E-payment of Taxes, Direct Debit, Govt Payment System, Fraud Forgeries - paper based and IS based, Willful Loan Default Cases, AML / KYC /CDD/ EDD - live cases, STRs, CTRs Reporting to FMU and SBP and International HR Practices.

At the closing of the ceremony, certificates and mementos were distributed to the participants and senior officials of NBP. Also present at the occasion were Mr. Zubair Haider Shaikh, SEVP/Group Chief, Islamic Banking Group, NBP, Mr. Qamar Hussain, EVP/Head HRM&AG, NBP and Mahmood Akhtar Nadeem, VP/Director, Staff College Karachi, NBP and Syed Ibne Hassan, VP/Divisional Head, Corporate Communication Division, NBP. ♦

**A** two week banking training program was organised at the Training Centre, NBP, on the request of DG, NAB, Sindh to President NBP for their newly inducted Investigation officers. The participants were high ranked officials of NAB that included Additional Directors, Deputy Directors, Assistant Directors and Junior Investigation Officers. NBP extended its full support in organising such a significant training program for the premier investigating agency of Pakistan.

On December 6<sup>th</sup>, 2013, a Certificate Distribution Ceremony was arranged after a successful session for NAB Officials in which



### LEP & EDP

T&OD Division under the platform of JNMDC have successfully conducted series of exclusive training programs for Bank's executives during the year 2013. These trainings consisted of topics on soft-skills/operational skills in executive development areas for one week & two week duration under the title 'Leadership Excellence' and 'Executive Development.'

These training programs comprised of seven batches each of both LEP & EDP. JNMDC has trained more than 258 executives, mostly General Managers and key Executives of different Regions and selected Executives from Head Office in these programs.

The main idea behind these training programs is to train and equip NBP executives with Modern Managerial Skills/Management/Soft skills and to have liaison with the Head Office Executives which is of paramount importance in order to enable them to meet the challenges of competition and stay abreast with the latest trends of the Banking Industry.



### NBP Remittance Mela in Sialkot

NBP distributed prizes among its customers in NBP - Western Union marketing campaign. Khalid Bin Shaheen, SEVP/Group Chief & Chairman, NBP Exchange Co. is seen with Senior Officials and the lucky winners who collected home remittance payments from the NBP branches sent from Saudi Arabia to Sialkot.



### Top of Form

Monthly Manager's Meeting was conducted areawise and Muhammad Zaman Khan, SVP/Regional Head welcomed all new RMT Members who have recently joined as General Manager & Regional Compliance Officer in Hyderabad Region. Hyderabad Region RMT Members included Syed Wahid Ali, VP/General Manager, HR (Previously he was Incharge SAM Department, NBP, RO Hyderabad, Dr. Jalil Ahmed Tariq, VP/General Manager Credit (Recently Transferred from HO KYC to Hyderabad Region), Hassan Ali Memon, VP/GM-Operations (Previously he was VP/GM-HR at NBP, RO Hyderabad), Rafiq Ahmed Bhurgri, VP/GM-Business (Previously he was RCO AT Hyderabad Region and a member of RMT.) Kaleemullah Shaikh, SVP/Regional Compliance Office (recently transferred from Operation Group, HO KYC to Hyderabad Region. Regional Head & new RMT held first monthly meeting with Branch Managers of Hyderabad Region. Hyderabad is a big region and it consists of 82 Branches.

## Summer Internship

Internees who have completed Six Weeks Summer Internship Program 2013 at different branches of National Bank of Pakistan. Hyderabad Region were given Internship Certificates as well as stipend of Rs.5000 by Muhammad Zaman Khan, SVP/Regional Head and Syed Wahid Ali, VP/General Manager HR.



### Mobile Training

Mobile Training was organized by NBP, Staff College Karachi at Regional Office, Hyderabad. Training on SBP Prudential Regulations 'SME Financing and Credit Policy Manual (CPM). Imran Soomro, Assistant Vice President, Staff College Karachi was the Course Facilitator.



### NBP Remittance Mela in Gujranwala

NBP distributed prizes in Gujranwala among its customers as part of the remittance promotional activities in the city. A marketing campaign in collaboration with Western Union was conducted to reward customers. Senior Executives distributed valuable prizes amongst the lucky winners who collected home remittance payments from the NBP branches sent from Saudi Arabia.

NBP is working hard to extend its outreach to customers both inside and outside the country to facilitate overseas remitters and their loved ones at home. The prizes were distributed to customers collecting home remittance payment from NBP branches. The prizes consisted of Umrah Ticket and Android PC Tablet.



### NBP meets Bank Al-Jazira Officials

Recently Mr. Khalid Bin Shaheen SEVP/Group Chief-NBP visited Bank AlJazira in Riyadh and had a meeting with senior officials of the counterpart. Remittance Arrangement with Bank Al Jazira is signed and Remittances Services will be launched shortly.



### A visit

Kausar Iqbal Malik, SEVP & Group Chief, visited upcoming Islamic Banking Branch in Blue Area Islamabad. While appreciating the general outlook and ambience of the branch, he reiterated the need for strong and effective marketing of Islamic Banking and offered his cooperation to the Branch Manager, Muhammad Shahid, AVP in this regard.

### Another Visit

Kausar Iqbal Malik, SEVP/Group Chief, NBP, Head Office, Karachi visited NBP, Regional Office, Jhelum to inspect the Branches of the Region and to monitor the arrangements made for distribution/supply of applications forms under PMYBLS to the public by NBP Branches of Jhelum Region. The branches that he visited were NBP, Civil Lines Branch, Jhelum, NBP, Chak Khasa Branch, Jhelum, NBP, Main Branch, Chakwal and NBP, Main Branch Talagang, Distt. Chakwal. The SEVP alongwith Regional Management Team inspected all the arrangements viz establishment of separate counter, supply of forms, brochures, display of banners, computer systems, Printers & connectivity arrangements. The executive observed distributions of forms to the public in a very peaceful and conducive environment at all the branches of Jhelum. The executive alongwith Regional Head & GM Business inspected the Main Branch Chakwal & Main Branch Talagang Distt. Chakwal.

Vintage & Classic Car Club (VCCCP) is a premier club for vintage & classic car enthusiasts in Pakistan by providing a common platform to share the passion of discovering, restoring, maintaining and driving vintage & classic cars. VCCCP was founded in 1987 to create awareness of the importance of preserving vintage and classic cars which were part of our country's heritage. The club today has over 300 cars registered from all across Pakistan and over 3000 members Pakistan and worldwide.

The drive started on 20<sup>th</sup> November from Karachi and ended in Peshawar on 30<sup>th</sup>



December. Over 20 classic cars belonging to VCCCP members from Lahore and Islamabad joined the VCCCP drive from Lahore. During these cross country drives across Pakistan, the club hosted car shows in all major cities. This year VCCCP organized a classic car show at Tricon Village in Lahore on 24<sup>th</sup> November, a car show in Islamabad on Monday 26<sup>th</sup> at Serena Hotel in Islamabad, a car show at Peshawar Club on 30<sup>th</sup> November and on December 1, 2013 again in Islamabad at F9 Park.

NBP has sponsored and supported this rally,



### NBP OPENED A BRANCH AT WAHGA BORDER LAHORE TO FACILITATE BILATERAL TRADE

National Bank of Pakistan has opened a branch at Wahga Border Lahore to facilitate bilateral trade. The new branch is a reflection of the Bank's strong business growth and commitment to facilitate tax payers and business community to expedite the trading process to avoid any delay in transmitting funds. The branch was inaugurated by newly elected President LCCI Lahore Sohail Lashari and Junaid Akram Collector Customs (Preventive) Lahore along with Sohail Shaukat MNA and Tariq Jamali, Senior Executive Vice President (SEVP), Shahid Iqbal Dar, Regional Head Central Lahore and other Bank officials. The President Lahore Chamber of Commerce & Industry paid his special thanks to the management of NBP to readdress the long awaited demand of the businessmen through the platform of LCCI for establishment of full branch instead of collection booth here. The collector custom said "It is a great pleasure to open this branch as NBP is playing pivotal role in Pakistan economy for its services to the nation. Sohail Shaukat MNA said "We are proud of the achievements of NBP particularly impressed with this initiative to open this branch at the hub of this Pak-India Border which would facilitate the business community and trade related activities.

Speaking on the occasion, Junaid Akram said the branch opening is a major achievement and NBP would play a vital role in accelerating trade between the two countries.

Muhammad Tariq Jamali, SEVP/Group Chief, Commercial and Retail Banking said that NBP has widely penetrated branches across Pakistan and the branch at Wahga border will give services to its customer and general public and will help in boosting bilateral trade between Pakistan and India. Also speaking at the opening ceremony, Shahid Iqbal Dar, the Regional Head NBP Central Region Lahore, said, This is the period to capitalize on the extraordinary growth dynamics in the country. By establishing of a branch at Wahga Border Lahore we fully intend to consistently deliver quality services by providing more facilities to access the world class services.

### NBP INDUSTRIAL AREA BRANCH ISLAMABAD

NBP Industrial Area Branch is located at Prime location of Industrial area of Islamabad. Branch has been opened to cater the Banking/financial needs of Industrialist and traders of area in particular and public in general.

Sultan Mahmood, Officer Grade-I, joined NBP in 1996 was posted at said branch as Manager in year 2013. His willpower to excel has made him more focused and target oriented. Even with limited resources; he managed to achieve goals that Management had assigned to him. The Management applauded his contributions and awarded "Performance Award for the year 2012" for his services. He received an award in recognition of his untiring efforts. The Business profile of Industrial Area branch is improving day by day from the previous years.



He has struggled hard to procure the business from clients located around the vicinity of the branch and in spite of tough competition.

The Branch's performance is highest in the history of branch; the Deposits of Branch touch the peak of Rs. 6.422.578 (m). The NBP Advance Salary figure of Rs 102.109 (m) as on 31<sup>st</sup> Oct 2013 is also highest since the inception of Branch. He has also worked with full dedication and zeal and made the branch the best earning unit of the Bank.

### Comparative Resistance of some Conventional and Transgenic Cotton Genotypes against Bollworm Complex



#### Conventional and Transgenic Cotton Resistance

Comparative resistance of some conventional and transgenic cotton genotypes against bollworm complex



Muhammad Farhan Zahid, OG-II/MTO/AFO, Ghallah Mandi Branch, Rahim Yar Khan, MSc (Hons) from University of Agriculture, Faisalabad published his research work internationally in the form of a book. The study was conducted to determine the comparative resistance of ten genotypes of conventional and transgenic cotton, this was studied under field conditions. The results revealed that infestation of spotted bollworm was high on squares, flowers and bolls of FH-207. The infestation of pink bollworm was high on CIM-2015 followed by PKR-101, CIM-554, FH-207 and CRSM-07. The infestation on squares and flowers of CIM-554 was significantly high followed by PKR-101, CRSM-07, CIM-2015 and FH-207. Overall infestation of bollworm complex was found to be high in CIM-554, CIM-2015 and FH-207 as compared to other transgenic and conventional cotton genotypes. However, BT-05, SITARA-08 and FH-133/14 emerged as comparatively resistant varieties.

- Paperback: 84 pages
- Publisher: LAP LAMBERT Academic Publishing (June 4, 2012)
- Language: English
- ISBN-10: 3844326197
- ISBN-13: 978-3844326192
- Product Dimensions: 0.2 x 5.9 x 8.9 inches



# The 5<sup>th</sup> NBP Cup Ranking Snooker Championship

**Defending champion Asjad Iqbal defeated Muhammad Asif 8-7 in a thrilling final of the 5th NBP Cup Ranking Snooker Championship. Commissioner Karachi, Shoaib Ahmed Siddiqui, chief guest, presented the winning trophy and cash prize of Rs.60, 000 to Asjad and Asif got the runner-up trophy and cash award of Rs. 35, 000. Qamar Hussain, EVP/HRM&AG and Iqbal Qasim, Head of CSR (NBP), Alamgir Shaikh, Pakistan Billiards and Snooker Federation (PBSF) President and other officials were also present on the occasion.**

Asjad survived some anxious moments, missed few chances, enjoyed some luck and overcame a cramp to wrap-up the deciding frame 67-40 to score an incredible victory. The match of fluctuating fortunes, lasted over six hours. It was a great tussle between two best cueists of Pakistan before it went in favour of Asjad. Highly talented Asjad, who had represented Pakistan with Asif in the World Championship in Sofia, Bulgaria last December, made a superb start by racing to 3-0 lead which included breaks of 57, 66 and 51. Asif, the reigning IBSF world champion, after some struggle regained cue control. He won the fourth and constructed breaks of 54 and 65 to reduce his deficit to 2-3. Asjad increased his lead to 4-2 by grabbing the sixth frame 66-57 after a close contest. Despite a break of 58, Asif took the next frame to make it 3-4. A neatly chalked outbreak of 78 helped Asif to make it 4-4 at the break.

A break proved helpful for Asif as he came back to win the 9th frame 60-68



to take 5-4 lead for the first time despite Asjad 52 points break. Afterwards Asif was taking lead and Asjad was levelling it. After Asif won 13th frame 36-57 to secure 7-6 lead, Asjad was facing a daunting task to retain his crown. However, Asjad showed tactical potting and safety play to make it 7-all to set-up an exciting finish. Playing under pressure, both Asif and Asjad played some bad shots. Asif took an early lead to gain some psychological edge. Later a few fouls and crucial missing cost Asif dearly and a small break helped Asjad to change his fortunes and retain his title. ♦

## Final result:

Asjad Iqbal (Punjab) beat Muhammad Asif (Punjab) 8-7 (66-10, 82-35, 66-65, 49-72, 0-123, 66-57, 58-82, 14-92, 60-68, 83-40, 50-63, 75-48, 36-57, 64-25 and 67-40.

# CORPORATE SOCIAL RESPONSIBILITY

## Donation to Fatimid Foundation, Quetta

Fatimid Foundation has started Kidney Centre at Quetta to provide medical assistance to the patients residing at nearby towns and small cities. Foundation is catering to 73 % blood disorder patients from all over Pakistan. It also provides free of cost treatment to Thalassemia and Hemophilia patients.



### Donation of Wheel Chair to Special Person

To uplift the self-esteem of disabled persons, NBP donated Wheel Chairs to most deserving disabled persons at a seminar organized by Disable Welfare Association Karachi.



### Donation to Jinnah Foundation School (Primary & Secondary)

The Jinnah Foundation is a registered charitable trust dedicated to the memory of Quaid-e-Azam Muhammad Ali Jinnah. The trust renders services in the field of education and health to the poor, needy and deserving faction of society. The Bank has donated fees for 20 under privileged children for one year.



### NBP Support Make-a-Wish Foundation

Make-a-Wish Foundation international is the biggest wish granting organization in the world. In Pakistan it is rendering remarkable services and granted thousands of wishes of terminally ill children in Karachi, Hyderabad, Lahore and all over Pakistan.



### White Canes & Wheel Chairs Provided

NBP in collaboration with Pakistan Disabled Foundation arranged disability program for special persons, a large number of special people, women and children participated. Bank donated wheel chairs & white canes to needy special persons.



### Donation to Behbud Association of Pakistan, Rawalpindi

The Behbud Association of Pakistan stands out as an exemplary institution for the welfare of the underprivileged. The institution help them make self-reliant and productive members of our society. NBP support the cause and contributed financially.



### Medical Camp at District Jaffarabad, Balochistan

NBP- MALC organized free medical camp at Usta Muhammad & Dera Allahyar Distt, Jaffarabad. About 600-700 patients were examined by dedicated doctors and provided free medicines to them.





### NBP 5th Ranking Snooker Championship

The fifth NBP Snooker Championship 2013 was held at NBP Sports Complex Clifton Karachi. Around 36 players from all over the country participated. Muhammad Asif (World Amateur Champion) and Asjad Iqbal of NBP played final, both players played extremely well, Final was won by Asjad Iqbal by 8-7 frames.



### NBP 4th Disabled T-20 Pentangular Cricket Tournament-2013

Subhan Ahmed, Chief Operating Officer, PCB, also the Chief Guest at the occasion presented the Winner Trophy and Cash Prize to the Captain of Sindh Disabled Cricket Team, Rao Javed, at Gaddafi Stadium Lahore.



### All Balochistan NBP Wushu Kung Fu Championship

Balochistan Wushu Kung Fu Association organized Kung Fu Championship at Quetta. Around 350 contestants from all over the district participated in six different categories. NBP patronized the game and sponsored the Championship.



### NBP 6th Summer Boxing Coaching At Karachi

Under the supervision of Ex-International Boxer of Lyari, Summer Boxing Coaching Camp at boxing Stadium Lyari was conducted by The Sindh Boxing Association. The young and up-coming boxers provided all technical assistant and oppourtunity to enhance their skill. NBP provided financial support to complete the endeavour.



### NBP Won Sona Cup Hockey Tournament

NBP has beaten WAPDA in the finals of Sona Cup Hockey Tournament and was declared a winner. The local crowd got the chance to watch international and national hockey star in action after a long time and they enjoyed excellent field hockey displayed by participants.



### Minority Badminton Tournament

Winner and Runners up of Mennen Soares Memorial Minority Badminton Tournament with Palwashah, NBP Badminton Player & National Badminton Champion.



Obituary  
**SAGHIR AHMAD**  
 SVP/Director  
 NBP Staff  
 College Lahore



**Saghir Ahmed** Director, Staff College Lahore

Saghir Ahmed left us on 1st November 2013 after a massive heart attack which he couldn't survive. He was associated with training for more than a decade. He adherently believed that training and development plays an imperative role in the modern workplace ability to cope with change. He was MBA/MA Administrative Science and M.A. (Economics), and imparted training since 2004. Ahmed gained experience of field when he was posted to different branches in Lahore. He had attended a number of training programmes and won prizes from UBL and Bank of Oman in DAIBP part-II paper. He had also received 2nd prize in NBP Hamad-o-Na'at Competition. Saghir Ahmad was a true example of hard work and dedication as he started his career as Grade III officer and was heading Staff College Lahore during his last days.

A conglomeration of executives/officers and other staff of NBP Regional Headquarters Lahore was held on November 26, 2013 in the premises of Staff College Lahore for Quran Khawani and offering of Fatiha for the departed soul. The Regional Management Teams of Lahore East and Central, Data Center, Islamic Banking Division, Logistic & Engineering Department, Compliance, Protocol and Internal Control Wing were present there to pray for the deceased.



A Mehfil-e-Quran Khwani was arranged at Staff College Islamabad on sad demise of Saghir Ahmed. Muhammad Afzal, SVP/Ex-Director, NBP Staff College, Islamabad also participated.



**Minister Inspects**

**Marvi Memon**, Chief Coordinator for Prime Minister Youth Business Loan Program, inspected the issuance of Youth Loan forms at one of the branches of National Bank of Pakistan.



**A Shining Star**

**Muhammad Talha-ur-Rehman Khan** s/o Farhat Hameed Khan, Manager/OG-I, NBP Mianwali City Branch, has been making his parents proud of his performance at Cadet College Petaro.



**Birthday Celebration!**

**Hassan Ali Memon**, Vice President, recently became father of a baby daughter.

**Handing over**



Android Tablet was given to Mushtaq Khan (Customer Western Union) as a result of 1st Balloting Lucky Draw conducted by NBP-Western Union at Fatima Jinnah Road Branch Hyderabad.

Mushtaq (customer Western Union) received gift from Ahmed Ali Khoso, AVP/Operations Manager, NBP, Fatima Jinnah Road Branch Hyderabad.



### Monitoring

Mohsin Furqan, EVP/Divisional Head, Operations Group, Head Office, Karachi, visited Hyderabad Region's branches with Regional Head, GM-Business and GM-Credit for monitoring the issuance process of loan application forms of Prime Minister Small Business Loan Scheme.



### Kiya Baat hai!

Alli Shamroz Khan s/o Alli Asghar Khan Officer/PSO, got Gold Medal & cash award in O-Level Final Exam.



### Keep going...!

**Syed Anas Hashmi** S/o Syed Qamar Hashmi, OG-I, NBP Wapda Colony Branch Hyderabad achieved marvelous results in matriculation examination 2013. He has been declared an Outstanding Student for the year 2012-2013 by Saint Bonaventure's High School Qasimabad Hyderabad. He has been conferred with "A-1 Achiever's Award" and received certificate of "International Kangaroo Mathematics Contest 2013."



### Wedding

Daughter of Christopher Dilima, Manager CSR Division, recently got married at a private ceremony.



### New Born

Bahad Baloch, OG-I/Incharge Operations Wing, Regional office Gwadar is blessed with a baby boy **Zamil Baloch**.

### Hafiz-e-Quran

**Juwairiyah Zaib**, daughter of Aurang Zaib Tanolli, OG-I/PSO to Group Chief, Logistic Support, Security & Engineering Group, Head Office, has become Hafiz-e-Quran at a young age. Congratulations to the family.



### Professional Conquest

**Rehmat Ullah**, OG-III/Incharge Credit, NBP, Regional Office Gwadar has successfully completed prescribed courses of the Institute of Cost and Management of Pakistan (ICMAP) and hence has become a Cost and Management Accountant (CMA). ICMAP has 5000 qualified members around the globe and Rehmat by completing a professional accountancy certificate has become an asset for NBP.



### Academic Achievements

#### Rafea Yasin

d/o Muhammad Yasin Bazmi, GM HR Sahiwal. She had secured 971 / 1100 marks in FSc pre-medical Exam and 995/1100 in MCAT. She had bright chances to get a seat in some reputable medical college in Pakistan.

#### Fatima

d/o Muhammad Saleem Dandi, AVP/Financial Central Division achieved 2nd position in Pakistan SSC in Humanities Group through AKU-EB from Habib Girls Higher Secondary School.

#### Khaola Tahreem

**Qaiser**, d/o S.M Hamid Qaiser, Manager Operations, Clifton Branch Karachi, secured 91% in O'Level Examination from Army Public School, Karachi.



**Babar Ghous** of CCW, CIBG, HO Karachi has successfully completed the Open Water Diving course under PADI Instructions and qualified for credential in the shape of license to dive in open waters throughout the world.

