

NATIONAL BANK OF PAKISTAN'S NEWSLETTER



**NBP**

# Newsline

since 2006

Nov/Dec 2017



**NBP**  
celebrates  
Independence  
Day / **70<sup>th</sup>**

## ... Editor's note

Issue # 53



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**NBP Newsline**  
Creative Department

*Dear Readers,*

I am delighted to announce the launch of the digital publication of our 53rd issue of NBP Newsline. Our in-house newsletter has come a long way; it has completed 11 years and is still in the process of expansion and improvement.

Now keeping in pace with the advance development of digital technology all around the world it is time for our publication to be digital too. It will naturally be the most effective tool of communication to reach our vast readership.

Firstly, I would like to thank our President who has a vision to suggest this change by giving his time and expertise in making this process a success. I am also grateful to other senior team members who have guided me in all details large or small for this newsletter to take its present shape. Their professional attention to detail and patience has made this vision a reality.

I hope the readers will also contribute for the betterment of this newsletter by their feedback.

Editor  
**Asra Adnan**

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

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

To subscribe your personal copy of **NBP Newsline** (only if you are entitled to) you may contact us at: **021-99217915**

Kindly notify us if there is any change of address.

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

**NBP Newsline** is published bi-monthly to keep our employees and others updated about the latest activities of the **National Bank of Pakistan**

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Contributions to NBP Newsline, may be sent to Mezzanine floor, Chapal Plaza, Hasrat Mohani Road, Karachi.

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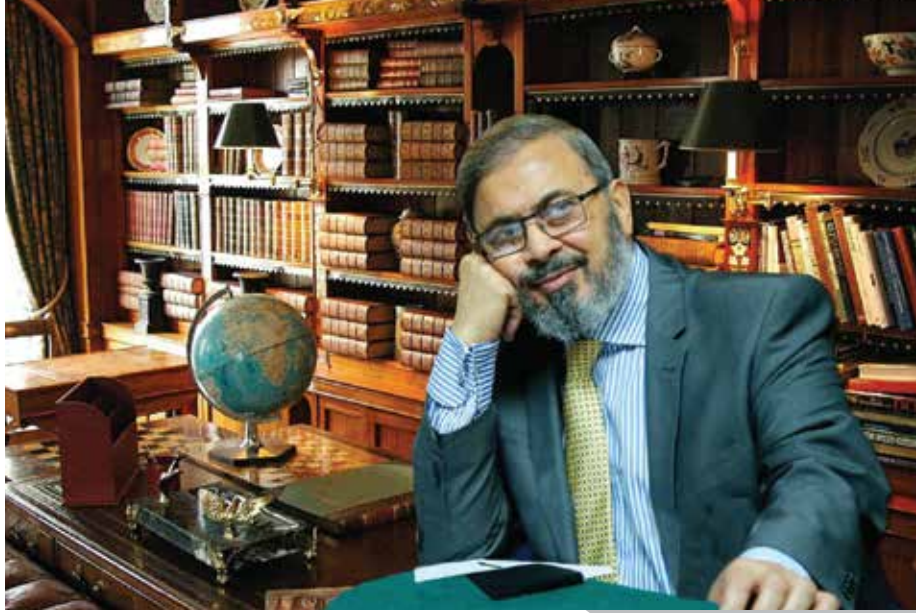
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## President's Message



## NBP Newslines goes Digital!

NBP is a large organization and its senior management wishes to address the colleagues at all levels and talk to them directly. It gives NBP Newslines a special status to achieve this objective. It is an excellent way to communicate with NBP staff and create a bond between employees and the management. NBP Newslines helps disseminate information, enhance optimism and highlight Bank's growth.

There are two major developments in this edition of NBP Newslines. First, it is being published in digital form, and second, it is now bilingual (English and Urdu). These changes reflect the vision of NBP's management towards technology and inclusion.

Henceforth, NBP Newslines will be accessible via email and intranet to all NBP employees nation-wide. Since the newsletter will be delivered in an electronic form, the employees will now be able to access it from anywhere and at any time. This will keep you updated with the latest news and developments of the Bank. And being well informed will assist you to build a stronger and positive image of the Bank among our customers.

A digital version will be interactive and will encourage the employees to contribute any articles. This will give a valuable feedback to the Editor to improve further insight and effectiveness of NBP Newslines.

I wish all the best to NBP Newslines and its team.

*Saeed Ahmad*



# NBP celebrates Independence Day



In commemoration of Pakistan 70th Independence Day, a flag hoisting ceremony was held at National Bank of Pakistan, Head Office. The flag was hoisted by Mr. Saeed Ahmad President along with executives and employees where they also prayed for the progress, peace and prosperity of the country and its citizens.

On this auspicious occasion, NBP also launched its 360 degree marketing campaign covering print, electronic and social media with the tagline of "Colors Of Prosperity" to further celebrate this opportune time of the year. Moreover, the NBP Building was also illuminated for last few days on the event of Independence Day.

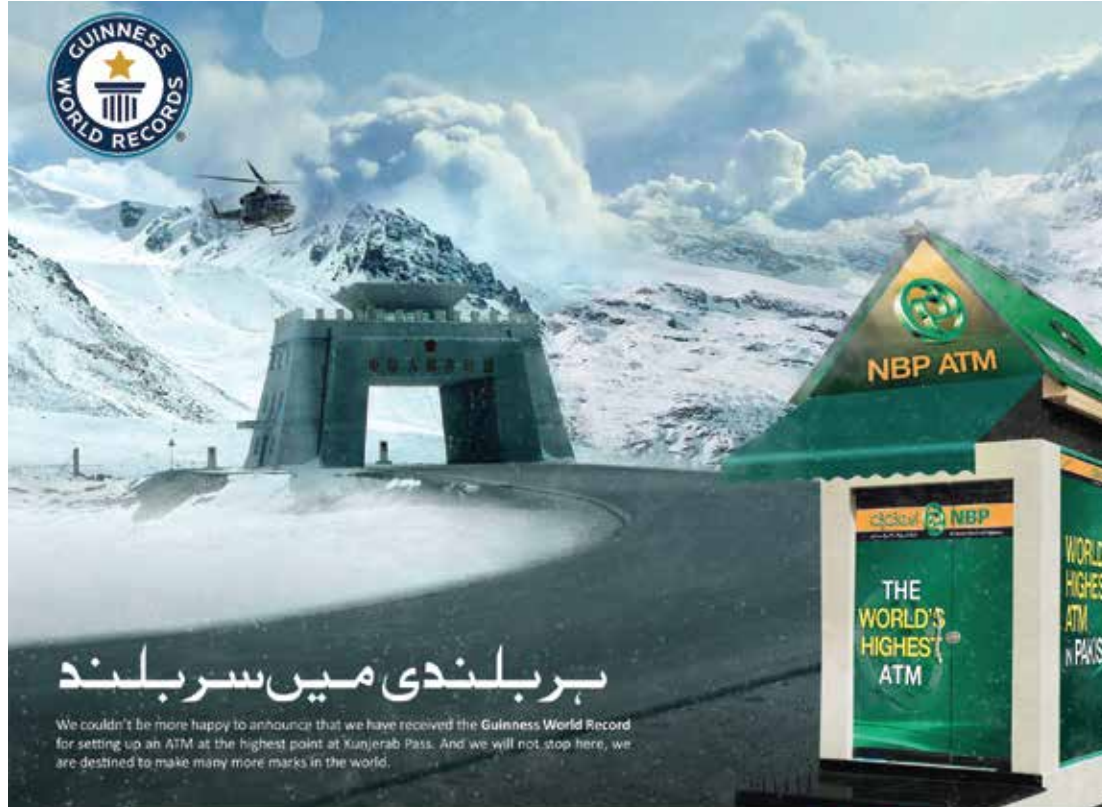
Speaking at the occasion, Mr. Saeed Ahmad, President and CEO, NBP paid tribute to Quaid-e-Azam, Allama Iqbal and other national heroes who struggled for the independence and creation of Pakistan. He reminded "The foundation of this great nation is based on three supreme principles given to us by the father of the nation, namely Unity, Faith and Discipline. Which ever religion,

sect or province we belong to and whatever profession we pursue, we should put our country first because Pakistan is our real identity". He said that the Quaid deeply felt a desire was for a country where the poor and marginalised sections of society are not exploited and are provided with the same opportunities as the powerful and wealthy, and where minorities stand shoulder to shoulder with the majority groups. He emphasised that the founding fathers believed there should be no discrimination and all Pakistani brethren - Muslim as well as those of other faiths - must be treated equally in the eyes of the law and by society, and this is enshrined in the constitution.

**"He cited the examples of Prophet Muhammad (PBUH) and Hazrat Umar that contained the essence of equality and fairness to all members of society"**

The president further saluted and thanked the countrymen and NBP Employees to make him and the Bank proud. ♦

## GLIMPSES



# NBP SETS GUINNESS WORLD RECORD

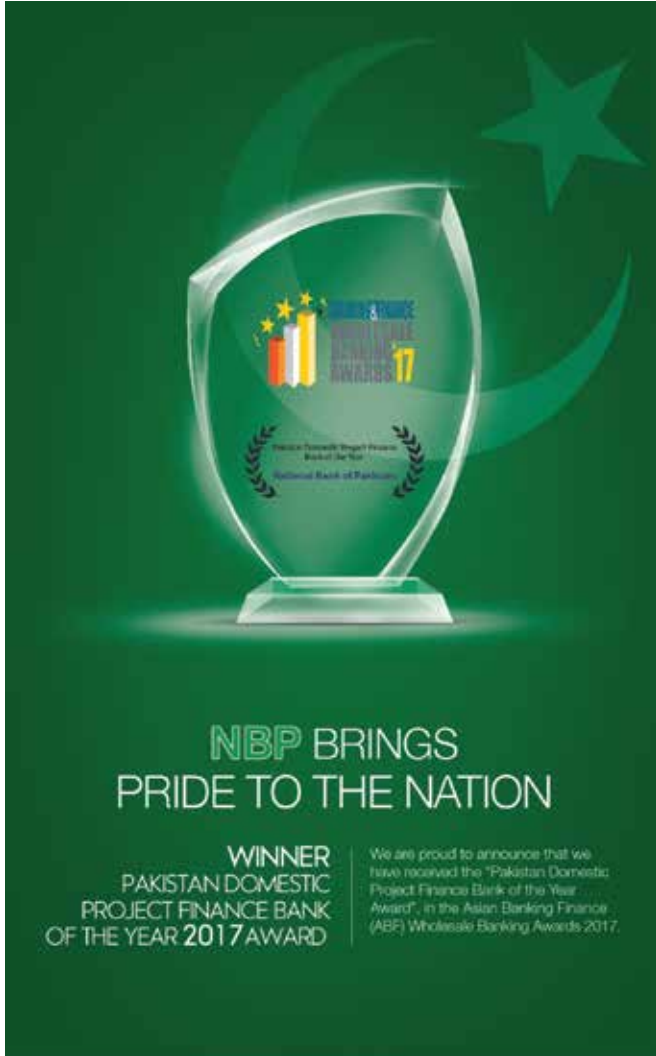
**T**he ATM has been installed at a height of 15,396 feet above sea level, making it the world's highest-altitude ATM. The award is in recognition with the bank's efforts in bringing superior technology, products and services to their customers in all areas of Pakistan, including the northern, rural and suburb sectors.

NBP believes in serving the nation across distances where no other bank can reach. This title reaffirms the strength and uniqueness of the technologies that have made NBP as the undisputed leader in ATMs around the country. Speaking at the occasion, Mr. Saeed Ahmad, President, NBP, said, "We are very proud to have won this well recognized international title for installing the world's highest altitude ATM. At NBP, we strive to make everyday life easier for our customers by listening to them, keeping their best interests in mind, and making every consumer interaction with businesses an exceptional experience. With that, I would like to thank my team for their commitment in making our vision a reality and NBP as one of the foremost provider of financial banking services in the country."

This is the second time NBP has been awarded a position in Guinness World Record, the first time was in July 2009 for planting over 532,887 mangrove saplings in a day at Keti Bandar. ♦



**The National Bank of Pakistan has recently set a new "Guinness World Record" by installing the world's highest ATM at the Pak-China border, Khunjerab Pass.**



## 9M Results : After-tax Profit up 9.6% YoY

Operating income of the Bank for nine months period amounted to Rs. 61.3 billion (Sep '16 : Rs. 60.2 billion), while net interest / mark-up income for the nine months period amounted to Rs. 38.3 billion being 2.4% lower than Rs. 39.3 billion of Sep '16, the non-interest / mark-up income recorded a 10.0% growth and amounted to Rs. 23.0 billion (Sep '16 : Rs. 20.9 billion). After-tax profit for the nine months was 9.6% up YoY and amounted to Rs. 14.7 billion (Sep '16: Rs. 13.4 billion), translating into earnings per share of Rs 6.91 as against Rs. 6.31 for the similar period prior year.

During the period under review, the Bank also achieved a significant growth in its Balance Sheet size that has now increased to Rs. 2.22 trillion being 12.6% up against December 2016 and 21.57% up against the



corresponding nine months period of 2016. Bank's deposits amounted to Rs. 1,684.8 billion, i.e. 1.7% up against that of December 2016 and 18.9% up against the corresponding nine months period. Accordingly, growth is also achieved in advances which amounted to Rs. 797.4 billion being 2% up compared to that of December 2016 and 8.2 % up compared to that of Sep '16.

NBP is continuously expanding its market outreach through adding to its product range, restructuring its business model, and adopting the modern-day delivery strategies. Provision of services through Alternate Delivery Channels and Customer Service Quality are now among top priorities of the Bank.

# Pakistan

## economy at a glance

**A quick-reference report on the current state of our country's economy, compiled by Research Division, CMG**

**GROWTH AND INVESTMENT** GDP growth has reached 5.28% in 2016-17, the highest in 10 years. Per Capita Income (PCI) stands at \$1629 in FY17.



### INFLATION

Average CPI inflation rate in FY17 = 4.2%

Increasing oil and commodity prices remain a concern, as they are expected to further move in upward direction, affecting domestic inflation. Keeping in view the delicate balance between macroeconomic risks and ongoing growth momentum, the policy rate is kept unchanged at 5.75%.

### EXTERNAL SECTOR

Pakistan's exports have been facing headwinds for the past two years mostly due to weak global demand and lower commodity prices. The rise in overall import payments was mainly driven by higher purchases of fuel and capital equipment.

Trade deficit US\$ 26.9 billion (July–June, FY17)  
39% ↑ as compared to Jul–June, FY16

Current account deficit US\$ 12.1 billion (Jul–June, FY17)  
149% ↑ as compared to FY16 (4% of GDP)

Exports US\$ 21.7 billion in (July–June, FY17)  
six-year low: 1.3% ↑ as compared to FY16, YoY

Imports US\$ 48.6 billion in (July–June, FY17)  
17.7% ↑ as compared to FY16, YoY

Remittances US\$ 19.3 billion in (July–June, FY17)  
3.1% ↓ as compared to FY16, YoY

Foreign direct investment US\$ 2.4 billion in FY17 (July–June)  
4.6% ↑ as compared to FY16

FX reserves (end-September 2017) US\$ 19.7 billion  
16.3% ↓ as compared to end-September 2016 (US\$ 23.6 billion)

### FISCAL OPERATIONS

(Rs in Billion)	FY15	FY16	FY17
Total revenue	3,931	4,447	4,937
Total expenditure	5,388	5,796	6,801
Fiscal deficit	1,457	1,349	1,864
Fiscal deficit as % of GDP	5.3	4.9	5.8
Tax revenue as % of GDP	11	13.3	12.5
GDP (mp)	27,443	29,103	31,862

### PUBLIC DEBT

Pakistan gross public debt reached Rs 21.4 trillion as of end-June 2017.

	(Rs in Billion)		
	Jun-15	Jun-16	Jun-17
Gross public debt (1+2+3)	17,380.2	19,676.7	21,408.7
1. Government domestic debt	12,192.5	13,625.9	14,849.2
2. Government external debt	4770.0	5417.6	5918.7
3. Debt from the IMF	417.6	633.1	640.8
4. External liabilities	377.6	377.1	373.8
Total debt of the Government – FRDLA definition	15,986.0	17,823.2	19,635.4
Total external debt and liabilities	6633.7	7746.6	8703.5

### As percent of GDP:

	FY15	FY16	FY17
Gross public debt	63.3	67.6	67.2
Total debt of the Government – FRDLA definition	58.3	61.2	61.6
Total external debt & liabilities	24.2	26.6	27.3

### BANKING SECTOR

Impressive performance in the last couple of years, primarily due to impressive growth in advances to private sector. The asset quality of the banks continues to improve as infection ratio has further moved down from 11.4% in CY15 to 10.1% in CY16.

### Key variables (Billion Rupees)

	CY14	CY15	CY16
Total assets	12,106.3	14,143.2	15,831.1
Investments (net)	5309.6	6880.8	7509.2
Advances (net)	4447.3	4815.8	5498.9
Deposits	9229.8	10,389.3	11,797.9
NPLs	604.7	605.4	604.7
NPLs (net)	122	91.1	90.4
NPLs to Total Loans (infection ratio)	12.3	11.4	10.1
Net NPLs to Capital	10.1	7.7	7.3
Capital Adequacy Ratio (CAR) *	17.1	17.3	16.2



## Docudrama launched Anti Hundi/Hawala Campaign 'Hundi Ko Lagao Kundi'



**This docudrama is targeted towards the Pakistani diaspora, especially those residing in UAE, Saudi Arabia and other GCC countries. NBP will play this drama at workers camp in target countries and also utilize social media for this. This will help in educating the masses about the advantages of sending remittances through legal banking channels. For this, NBP provides their services through "Foree Remittances".**

National Bank of Pakistan has launched a docudrama "Hundi ko lagao kundi" to create awareness against illegal money transfer. This Docudrama is the part of NBP's recent campaign to inform expatriates about the benefits of money transfer via banking system and the negative impacts of hundi / Hawala system.

This campaign was formally launched in a ceremony in Karachi. Deputy Governor State Bank of Pakistan (SBP) Jameel Ahmed was the Guest of Honor. The event was presided over by President & CEO NBP, Saeed Ahmad. Senior officials of SBP and NBP were also present at the event.

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Jameel Ahmad said that workers' remittances are a life line for our external account balance. With immense pressure on sustaining and improving our foreign currency reserves, in the back drop of struggling exports, home remittances has the potential to fill in the critical gap. NBP has experienced a growth in its Home Remittance's market share despite a reduction in home remittances by 3.08% in FY2017 said S. H. Irtiza Kazmi, Group Head -Global Home Remittances at NBP. This turnaround has been made possible by the keen interest that the NBP management has shown in improving the overall business for the bank. Continuous efforts have been made by NBP to provide superior services to its remittance customers through its extensive online branch network of 1,400+, branches and 1,000-ATMs, new alliances with international money sending businesses (MSBs) and through focused marketing of its products both in the local as well as international markets. Home remittances has been one of the major factors sustaining the economy over the past several years. Special focus by the Ministry of Finance and the State Bank of Pakistan (SBP) through Pakistan Remittance Initiative (PRI) has helped increase the remittances to Pakistan

through legal channels from USD11.20 billion in 2011 to USD 19.30 billion in 2017.

Remittances volume from Australia to NBP increased by 150%+ during June 2017 alone. This was the result of one of several marketing campaigns that NBP launched during Apr-Jun quarter. One of the marketing campaigns with a leading MSB in GCC (including KSA and UAE) resulted in volume growth of 16% month-on-month. Yet another marketing campaign with a leading bank in KSA showed volume increase of 17%. Several similar campaigns are also planned to be launched in the second half of 2017.

NBP is also working closely with the Ministry of Overseas Employment and HR development and Pakistani embassies/consulates across the globe to educate the existing and future expatriates regarding NBP's remittance services. NBP has taken a lead in promoting legal channels to send remittances to Pakistan and discouraging Hundi/Hawala which are the key factors hampering the growth of formal remittance business in

Pakistan through legal/banking channels.

Introduction of Force Remittance Account, an account designed especially for the remittance customers by National Bank is another step towards promoting financial inclusion. It is the most convenient way to receive remittances by beneficiaries in Pakistan getting free SMS alerts. The Force Remittance Account launched in 2014, has seen a stable growth in the deposit base for the bank while providing banking services to the unbanked population. With SBP's vision to increase the ATM penetration. NBP Force Remittance Account holders have the facility to withdraw cash from any linked ATM across Pakistan.

It is NBP's vision to provide unmatched services to its remittance customers through digital platform integration. NBP is also moving towards creating digital disruption in the existing remittance market by introducing technologically advanced products to its customers. This will eliminate the need to visit a branch to collect remittances or even to visit an ATM hence offering a one window solution for various banking needs. ♦





## World Bank & NBP Strategizes to Boost the Housing Finance sector in Pakistan

A World Bank delegation called on the President/CEO National Bank of Pakistan, Mr. Saeed Ahmad. The World Bank team was led by Ms. Korotoumou Ouattara (Senior Financial Sector Economist), Mr. Adrey Milyutin (Senior Housing Finance Specialist), Ms. Nouma Dione (Financial Sector Specialist) and Mr. Olivier Hassler (Housing Finance Adviser). The delegation also included representatives of PMRC (Pakistan Mortgage Refinance Company) including Mr. N. Kokularupan, MD & CEO, Dr.

Muhammad Saleem Chief Operating Officer and Syed Ali Adnan, Head of Treasury.

The meeting was to discuss overall growth of the Housing Finance Market in Pakistan, its issues, challenges and possible solutions. The World Bank team apprised that in coordination with key stake holders they were proposing to assist Pakistan for development of this market and were preparing a Housing Finance Project. This Project will provide: (i) support to expand conventional mortgage lending; (ii) support to increase lower-income housing finance; and (iii) capacity building and technical assistance for housing policy. In addition, PMRC was also talking to banks for providing support for on-lending.

Ms. Korotoumou Ouattara from World Bank explained the importance of the changes that the Housing Finance project aims at triggering, starting with fixed rate lending and increased lending to households particularly low-income segment. She also stressed on the importance of this sector and its overall contribution towards country's economic development.

The President NBP assured the World Bank team as well as PMRC management of his fullest cooperation in working with them for overcoming the challenges and providing all possible support for development of housing finance in Pakistan. PMRC along with World Bank is planning to sign a MOU in the near future with National Bank of Pakistan along with other commercial banks to implement the above mentioned strategies in Pakistan's financial sector. ♦

## PUNJAB GOVERNMENT & NBP FACILITATING THE FARMERS VIA E-CREDIT



Dr. Aisha Ghaus Pasha, Finance Minister of Punjab and Mr. Muhammad Naeem Akhtar Khan Bhabha, Agriculture Minister Government of Punjab had a meeting with Mr. Saeed Ahmad, the President of National Bank of Pakistan to discuss the close cooperation between Government of Punjab and NBP in e-credit scheme for agriculture.

Under the e-credit scheme, small agri farmers are being provided financing for which mark up is being borne by the Punjab Government. NBP has committed to lend up to PKR 30 million under the scheme of the Government of Punjab. Ms. Ayesha Ghous appreciated Mr. Saeed Ahmad's vision and association with the development of the scheme while he was Deputy Governor of SBP. National Bank will continue its commitment to finance the agri sector. NBP is one of the leading bank associated with this sector with more than 800 branches dealing with agri lending. ♦



## ANNUAL BUSINESS CONFERENCE 2017

This event was graced by Dr. Ishrat Hussain – the eminent economist and Banker, Dr. Amjad Saqib – the leading social entrepreneur and founder of Akhuwat foundation, Mr. Saeed Ahmad, President National Bank of Pakistan, Mr. Zafar Osmani, leading trainer/CEO Accelerate Pvt. Ltd and NBP senior management along with Regional Management

Team also attended the event. There were two hundred participants from all over Pakistan.

The conference commenced with a speech of Dr. Ishrat Hussain who discussed the modern trends in banking industry and how National Bank of Pakistan has the potential to compete in the market, being the largest public sector bank of Pakistan. His

speech was followed by Dr. Amjad Saqib who emphasized the importance of lending credit to poor people by facilitating them to contribute to society and economy of the country. In the evening, an award ceremony was held in which top performing regional offices and individuals were rewarded. ♦



## ‘Miracle in the Desert’

**NBP Head Office Team led by the President Mr. Saeed Ahmed visited Thar on a day long site visit on October 19, 2017 for witnessing the progress of mining and power projects being implemented by Sindh Engro Coal Mining Company (SECMC) and Engro Powergen Thar Private Limited (EPTL) in Thar Block II. Engro Thar Project consists of 3.8 million tons Coal Mine at Block-II of Thar (SECMC) and a Power Project (EPTL) based on the said Thar coal of total 660MW (2 Power Plants of 330MW each). The sponsor company from Engro Group is Engro Powergen Limited in both the mining and power projects.**

Upon arrival, the NBP team was welcomed by the representatives of the project companies and the site visit commenced with Presentation by SECMC and EPTL teams on the project progress to date. Q&A Session was held in which the NBP Team actively participated and project company representatives duly satisfied the visiting NBP Team. The Project Progress presentation demonstrated the following key areas which warrant special mention:

Support by Government of Pakistan on Thar Coal Projects

- Inclusion of Thar Coal Projects in CPEC
- Full support of Ministry of Water and Power (MoWP) for the early completion of Project and as coordinating ministry for Thar Coal.
- Construction of transmission line infrastructure through NTDC.
- Ensuring support through relevant authorities such as NEPRA and FBR.
- Targeted COD of Mining Project in June 2019 v contractual commitment of Oct 2019 with current project cost outlook at USD 735 million vs earlier envisaged USD 845 million (i.e. saving of USD 110 million) and 50% progress achieved to date.
- Targeted COD of Power Project also in June 2019 v contractual commitment of Oct 2019 and is running ahead of schedule with 50% progress achieved to date.



In addition, it was apprised that there is a tremendous amount of CSR work being undertaken by Engro in the Thar area in Health, Education, Skill Development & Livelihood Support, Infrastructure Development, Social Preservation and Disaster Management which was greatly appreciated by the NBP Team. SECMC and EPTL expressed their interest and requested NBP to work with them on their multiple CSR initiatives in Thar to which NBP Team expressed their complete support for future.

Post presentation, the Engro Team took NBP Team for mining and power project site visits. Site Visit revolved around the following:

- Visit of mining site
- Visit of power project site
- Visit of Thar Model House by SECMC which will be provided to 170 families who will be dislocated due to mining and power projects construction
- Tree Saplings were planted by the NBP Team at already demarked areas with name boards of NBP Executives in the Ansari Green Park in Thar Coalfield Area Block-II. This plantation drive is part of SECMC/EPTL's resolve to carry out massive tree plantation for greener and clean environment on sustainable basis in the area of Thar.

It is noteworthy that NBP Hyderabad Region demonstrated active presence on the visit of the NBP Head Office (HO) Team to Thar and warmly welcomed the visiting HO team led by President/CEO NBP. Team from NBP Hyderabad Region was led by Mr. Rafique Ahmed Bhurgri SVP/Regional Head Regional Office (R.O.) Hyderabad and included Mr.

Parkash Bhutrani VP/RBDM R.O. Hyderabad, Pir Ishtiaque Jan Sarhandi VP/Area Business Manager Umerkot Cluster Branch, Mr. Muneesh, Manager NBP Mithi Branch, Mr. Gordhan, Manager NBP Diplo Branch and Mr. Nanad Lal, Manager, NBP Islamkot Branch. Souvenirs from Thar were shared by the NBP Regional Team with the HO Team as a token of remembrance and expression of gratitude for visiting Thar.

Witnessing the overall efforts on site it is clearly demonstrated that project companies along-with all stakeholders are committed to making the "Dream of Thar" a reality very soon. National Bank of Pakistan is equally committed to this landmark project and will continue to support the project and its expansion initiatives for future. NBP hopes that these landmark projects achieve successful culmination as smoothly as they have reached until now.

These are surely iconic projects for Pakistan and National Bank of Pakistan is proud to have participated in it. This reflects NBP's continued resolve and unwavering commitment to the energy sector. It is our firm belief that these projects of national and strategic importance will bring prosperity to the people of Pakistan and in particular to the people of Thar.

NBP Head Office Team further comprised of Madam Sultana Naheed, SEVP/Group Chief Credit Management Group (CMG), Syed Jamal Baquar, SEVP/Group Chief Corporate Banking Group (CBG), Mr. Hidayat Ali Shar SVP/Divisional Head CMG, Ms. Rima Athar, SVP/Regional Corporate Head CBC-Khi (CBG) and Ms. Mehvish Hyder Unit Head-CBC-Khi (CBG). ♦



### NBP AITEMAAD AND EFU HEMAYA INK MOU TO SELL TAKAFUL PRODUCTS

A signing ceremony was held between NBP Aitemaad Islamic Banking and EFU Hemaya at NBP Head Office. The ceremony branded 'Building Partnership' was held in the presence of Mr. Saeed Ahmad, President, National Bank of Pakistan, and Mr. Taher G. Sachak, MD/CEO of EFU Life Insurance along with other senior officials from both organizations. Through this arrangement EFU Hemaya representatives will sell takaful products to NBP Customers through NBP Branches nationwide. Takaful is the Shariah compliant alternate to conventional insurance, where members contribute their money into a pooling system which guarantees all contributors against individual losses and damage. ♦



### NBP vows to play a strong role in serving the banking needs in Quetta

"It was a long time when I visited Quetta but am now committed to pay more regular and special visits to Quetta. Keeping in view the need for digitization of financial services, our plan is to introduce a system in the upcoming months to allow to pay their utility bills and challans for other services through mobile app. Moreover, we aim to link an ATM network to the system to provide our customers with more safety and comfort," said Saeed Ahmad, President, National Bank of Pakistan on his visit to the bank's regional office and branches in Quetta and while participating in town hall meetings.

While addressing a gathering of local businessmen at Quetta Chamber of Commerce, he said, 'NBP's role in the development of Balochistan, Saeed Ahmed assured the members that the problems of the banking sector are his topmost priority and

will be catered to at the earliest.

The meeting showcased that additional promotion of the Prime Minister Youth Business loan scheme will allow Baluchistan's youth to tackle challenges at an individual, community and national level. The introduction of SME's, Islamic Banking and other financial products was encouraged along with the provision of interest-free loans for the farmers to curb the issue of increasing unemployment in the province.

On this occasion, Saeed Ahmed also announced that the NBP booth at Taftan would soon be transformed into a full-fledged branch. With reference to the CPEC, President assured the members of his full support to local traders. The members of the Chamber concluded the meeting by presenting an honorary shield to the President and thanked him for his visit. ♦

## CAPITALIZING ON BUSINESS OPPORTUNITIES IN GWADAR



Gwadar is gradually emerging to play an important role in the economic future of the country and holds a vital position in the region. Therefore, keeping this in mind the President Mr. Saeed Ahmad visited the Gwadar region to assess prospects for NBP; to play an active role for participation in business opportunities and, to strategically focus on business development activities in the light of China Pakistan Economic Corridor. He met leading businessmen and addressed the members of the Chamber of Commerce, Gwadar.

He also had a Town Hall meeting in which all the branch managers in the region and other senior local executives took part. The President emphasized that the NBP employees in the Gwadar region must work on the eradication of hurdles in the way of the provision of loans to fishermen, agriculture and others. He also added that the exports of the country can be increased hence increasing foreign reserves if fishing facilities are upgraded and financing is provided to the fishing community, date farms and other sectors. ♦



### NBP signs MOU with Punjab Excise & Taxation Department to collect Property Tax Digitally

National Bank of Pakistan in collaboration with Punjab Excise & Taxation Department (E&T), is going to start the automation of collection process for Property Tax across Punjab. This collaboration is a step towards the vision of Punjab Government for complete E-governance of Excise & Taxation Department.

A MOU was signed for these services between National Bank of Pakistan and the Excise & Taxation Department. Mr. Mr. Mudassir H. Khan, SEVP /Group Chief PS&DBG, National Bank of Pakistan and Dr. Ahmed Bilal, Secretary, Excise & Taxation Department signed the MOU at Avari Hotel, Lahore. Mian Mujtaba Shuja-ur- Rehman, Minister Excise & Taxation Punjab, chaired the ceremony, other senior officials of Excise & Taxation Department and NBP Senior Management Team were also present on the occasion. The property tax collection was done through NBP branches manually but the implementation of this new system would make the process much easier for the customers, will provide Real Time Validation & will improve the process of reconciliation at E&T Department. NBP earlier also rendered its services to E&T Department for implementation of Dealer Vehicle Registration System (DVRS). ♦



## President NBP exchange Eidul Adha Greetings with employees



Mr. Saeed Ahmad, President, National Bank of Pakistan initiated a new tradition of exchanging Eid greetings with all the employees of the Bank. A walk in one hour session was organized to give an opportunity to all the employees to socialize and meet and greet the President on this happy occasion.

President's gesture was highly appreciated by all the employees. For some who are retiring shortly from Bank services after decades, it was an emotional moment. According to others, in their long history of employment with NBP they did not get any opportunity to interact with any other Presidents of National Bank so closely. They appreciated President's approach to interact at grass root level in a humble and sincere manner.

The meeting witnessed a rare mix of employees of all designations; from peons to Group Chiefs waiting for their turn to hug and shake hands with the President.

Mr. Saeed Ahmad believes that organizations have a responsibility to make sure that people who work for the organization are treated fairly and with respect.

All employees felt very comfortable in exchanging their greetings and good wishes. The President was in a very joyful mood, he shared jokes, stories and enquired about cuisines on the occasion of Eid-ul-Adha with the staff.

This tradition is a first in the history of NBP where a President had tea with the staff from all ranks and treated them like family. It has set an example of a tradition of sharing happiness and brotherhood among NBP employees.

This is in continuance of the trend set at Independence Day celebrations where he spear headed efforts to make it a memorable occasion. ♦



**Karachi**

# Female Empowerment

In line with its vision of promoting equality, National bank of Pakistan conducted awareness sessions in Karachi, Lahore and Islamabad on issues regarding discrimination, gender disparity and harassment at work.

The programme was attended by a large number of women officers and executives from various branches of the bank across Pakistan.

Saeed Ahmad, NBP President encouraged and promoted the incorporation of a healthy and competitive corporate culture for women working at the NBP. While inaugurating the training session, Saeed Ahmed highlighted the significance of gender equality, trust and professionalism along with integrity in order to create an ideal working environment.

Speaking on the occasion, Saeed Ahmed remarked that no nation can ever be worthy of its existence if its women are repressed. Knowing one's rights and obligations is our prime responsibility, especially in an office environment, where women work side by side with men at all levels. Hence, the understanding of personal and professional limits is a must. At the NBP, women are respected for their professional contributions and the bank has no tolerance for discrimination, gender disparity harassment and intimidation.

Female workers must handle any incompatible situation wisely and inform their supervisors about any undesirable behaviour by a male colleague to the management.

In all of his town hall meetings, the president has conveyed a message to all officers and senior management members to create an enabling environment for female staff so that they can make advancements in their career.

He said that for young mothers with small children who are not able to arrange child care during office hours, there should be nurseries at work place. The President also advised the director of Training to arrange awareness session of male staff to make them aware that any indecent behaviour towards female colleague will be dealt severely. Enhancing this understanding will lead the NBP to create an ideal working environment in the organisation which would be a remarkable achievement, he added. ♦



**Islamabad**



**Lahore**



## Training Session on Core Banking Application

On the initiative of Learning & Management Development Division, a two day's training session on Core Banking Application for Regional Management Teams and Regional Compliance & Control Heads was arranged at Staff College Lahore. The middle Management of five regional Offices Multan, Lahore, Bahawalpur, Gujranwala & Sialkot along with regional compliance and Control Heads attended this training. All the participants actively took part in the training and praised L&MDD for this initiative and they emphasized that the training program should be made a regular practice and suggested that middle management may also be called upon for different training program in order to sharpen their skills and boost their professional knowledge. At the end of training program Mr. Tariq Zafar Iqbal, SVP, Regional Head, Lahore, concluded the session and the participation certificates were distributed among the participants. ♦



Training and defense exercise programs are important at many levels, and can ensure that the employees have skills, resources and proper training in place to respond to any emergency or disaster at workplace. Learning and Management Development Division extended its support for facilitating the training session on "Emergency Management" at Staff College Lahore. Mr. Farooq Ahmed, Emergency officer and his training team conducted a professional demonstration for NBP and all the participants present at the session appreciated the professional competencies of Rescue 1122.

The purpose of the training program was to educate the bank employees to respond bravely in case of industrial and domestic emergencies. Around 35 participants attended the training program. ♦



## Self-Grooming Training

In today's competitive and modern business world it is highly essential to adhere with professional appearance and grooming at workplace. Keeping this in mind, Learning & Management Development Division organised a few effective training programmes in order to strengthen our presentation and productivity level. Therefore, Commercial Retail Banking Group in collaboration with Learning & Management Development Division, HRM Group had planned training programs for field staff on "Service Culture" at all staff colleges, including Karachi, Lahore, Islamabad and Peshawar. A five day specialized training program "Enhancing professional competencies" going beyond the commitment at work was organized by all staff colleges. The main focus of this specialized training is to assist and develop those employees, who are underperforming and encountering some manageable issues at work. This program aims at improving knowledge, skills and attitude of selected employees to enhance their performance.

NBP Staff College Karachi also organized a five day training program on "Business Communication Skills". The main objective was to optimize routine correspondence and effectiveness of our field staff to communicate effectively at work. All participants were enthusiastic during the training and vowed to increase their productivity and commitment level towards work. ♦

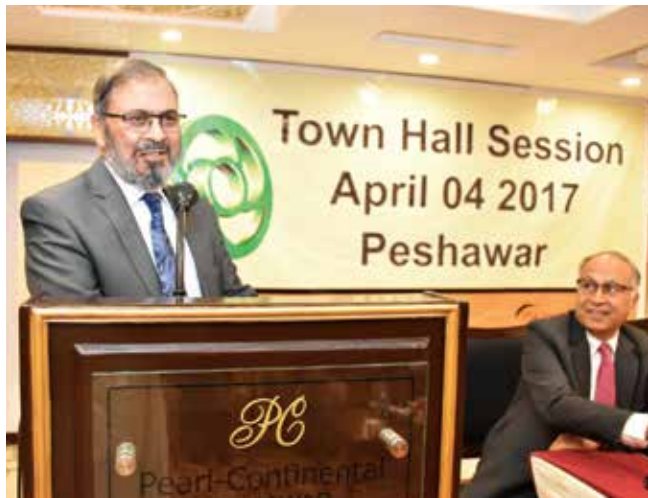


## UNDP & NBP INK MOU FOR PMYBL SCHEME TO EMPOWER PAKISTAN'S YOUTH

The young Pakistanis aged 21–45 who have participated in vocational and business training provided by the United Nations Development Programme (UNDP) will receive access to affordable credit to develop small businesses from National Bank of Pakistan (NBP). The facility will be provided as part of the Prime Ministers Youth Business Loan Scheme (PMYBL).

A Memorandum of Understanding (MOU) was signed between UNDP and NBP to increase awareness and access to finance to youth under PMYBL Scheme. The signing ceremony took place at the office of UNDP in Islamabad. MOU was signed by Neil Buhne, United Nations Resident Coordinator Humanitarian Coordinator for UNDP, and Mr. Saeed Ahmad, President & CEO on behalf of National Bank of Pakistan.

Under this two-year partnership, past and present participants in UNDP training programmes will be invited to information sessions conducted by NBP and offer them support to apply to the Prime Minister Youth Business Loan Scheme to increase their chance of benefitting from the facility. Successful applicants will be eligible for loans starting from PKR 100,000 up to PKR2,000,000, under favourable terms, to help them establish or grow their businesses. Information sessions will be held in Peshawar, DI Khan and Bannu in Khyber Pakhtunkhwa, Quetta in Balochistan, and Karachi in Sindh. ♦



## Building Relationships for Organisational Growth

At NBP, employee well-being is highly valued, and we understand the correlation between employee happiness and customer satisfaction, which translates in to overall organizational success. For this purpose, NBP shall be launching a host of employee welfare initiatives during this year.” Saeed Ahmad President NBP stated during the town hall meetings in Bahawalpur, Gawadar, Quetta, Lahore, Islamabad and Peshawar. He visited all these places to participate in town hall meetings in a bid to boost employee morale. The theme of his speech was based upon the importance of building relationships with employees for organizational growth. “Moreover, the ongoing restructuring is being carried out to empower our field staff, enable relationship building between line managers and subordinates, and strengthen customer service. These endeavors will inculcate a reward culture throughout the organization, which inevitably will propel NBP to a leadership position within the industry.” ♦





# Corporate Social Responsibility



## 2nd NBP T-20 Cricket Tournament-2017

Strategic Marketing Division hosted 2nd NBP Inter Groups/Divisions T-20 Cricket Tournament-2017 at NBP Sports Complex on the weekends. Taking into account the popularity of last year's Tournament, this year 18 teams confirmed their participation, in-clusion of additional four teams compare to last year. The tournament started on 7th April-2017 and concluded on 20th May 2017. Strategic Marketing Division beat International Banking Group in the finals and won the tournament for the second time consecutively. Strategic Marketing Division has taken this initiative to involve NBP employees into healthy sporting activities, equally supported by all the Groups/Division of our Bank. This healthy activity has not only built positive image of our Bank but also developed sense of social bonding with each other.



## NBP Sponsors Business Recorder Events for CSR & Sports Projects

National Bank regularly conducts and organize CSR & Sports activities across Pakistan for the upliftment of our suppressed communities. However, in order to create awareness in corporate sector, civil societies and general people; NBP regularly sponsors the newspaper to promote these events by printing in Business Recorder, a prominent newspaper of Pakistan for image building of our Bank.



## Female Ward in Marie Adelaide Leprosy Centre named after NBP

NBP Female Ward has been operational at Marie Adelaide Leprosy Centre (MALC) for more than a decade. The facility provides free medical treatment for leprosy patients who mainly come from villages to Karachi. Now with the availability of this ward, the miseries of poor women will eventually diminish..



## NBP Extends the Gift of Sight to Under Privileged Children

National Bank provided donation to Pakistan Association of the Blinds that

works for the welfare and rehabilitation of the poor blind children of our country. With the donation they have recently built school for the deaf and blind children and also started Braille classes in their centre in Karachi. Apart from academics, they regularly organize Naatiya competition for the blind children in interior Sindh.

## NBP provided Computers for under privileged children to Bunyad Foundation, Lahore

Bunyad Foundation runs schools in Theatre Village, Badian Road, a neglected area of Lahore where students do not have accessibility to all the basic necessities required for acquiring education.

The school set up has primary and secondary sections where quality education is being imparted to children. National Bank in order to encourage the management provided computers to the schools as they were in dire need of IT unit.



## NBP Partners with SADA Welfare Foundation to help Cancer Patients

SADA Welfare Foundation, an established NGO organized an exclusive drama performance by eminent artists at a local hotel to raise funds for poor patients suffering from Cancer. The medication of cancer disease is very expensive and therefore, NBP supported their cause and participated in the event as a sponsor.



## NBP Sponsored 9th PowerGen Conference in Islamabad

Energy Update Magazine in partnership with Ministry of Water & Power (MoWP) organized a conference to highlight the importance of Power generation, Alternative/renewable energy, Hydro, Nuclear and Coal. NBP sponsored the conference and projected a positive image of the Bank in public.



## NBP donates Computers to Government Science College, Mirpur Azad Kashmir

The Government Science College Mirpur Azad Kashmir had outdated computers in their computer room and the students were having difficulties in completing their assignments on computers. Keeping this in mind, NBP provided new computers to the college and upgraded the facility for the better and uninterrupted academic progress of students

# NBP Family



## SITAR - E – IMTIAZ MILITARY

Brigadier (R) Akhtar H Khan, SI(M) joined NBP as SVP/Chief Security Officer in 2016. Previously, he was serving as Director in Adjutant General Branch, GHQ Rawalpindi. He served 32 years in Pak Army at different assignments ranging from Command, Staff and Instruction. On completion of his meritorious service, he was honored with SITAR - E – IMTIAZ MILITARY, SI(M) by Chief of The Army Staff, General Qamar Javed Bajwa as chief guest, who conferred this prestigious award to Brig Akhtar H Khan and lauded his services for Pak Army/country. Brig Akhtar assures that he will continue serving NBP with same zeal and dedication as he displayed in the Army.

## Progress!



**Raheel Shafqat**, Website Developer of NBP Official Website, has recently completed his international certification of Project Management Professional (PMP). Previously he has done MBA-Marketing and BS (Computer Science). Besides this Raheel has a great contribution in uploading NBP Newline and Management Brief through NBP Website. He has also contributed articles. We wish him luck and success.



## Another feather in the hat!



Amim-ul-Ahsan Afir, MTO BATCH – IV, AVP/Branch Manager, District Courts Branch, Mirpur AK, qualified the exam of “Certified

Anti Money Laundering Specialist (CAMS)” conducted by ACAMS , Florida USA, in first attempt scoring 89 % marks. This is gold standard benchmark certification in the field of AML internationally. The said certification is also recommended by NBP HO vide Info Cir. 97/2010 and has been made a Pre Requisite for recent changes in foreign posting policy circular. Currently there are only nine CAMS holders in Pakistan. He has also done MS Finance From Riphah International University Islamabad in 2012-2015 Session (during Bank service) and also completed MS AIBP From IBP in year 2016

# So Long... Farewell!



Zahid Abbas, OG-I, Wapda House Branch Lahore, retired from the Bank after serving 35 years. During his service he served in Main Branch, Wapda House and managed Government Pension Department.



Our retiring Officer Zahid Abbas is awarded with a shield on completing his 35 years of service in NBP. We wish him health & happiness for future.



Mr. Muhammad Yousuf joined NBP in 1987 as **Farrash** and retired in 2017). Throughout his tenure at NBP, he had performed his duties with honesty, dedication and commitment. We wish him success and happiness. He will be missed but never be forgotten.



## ڈاکيو ڈرامہ۔ ہنڈی کو لگاؤ کنڈی ہنڈی/حوالہ کے خلاف مہم کا آغاز

**ڈاکيو ڈرامہ ہنڈی کو لگاؤ کنڈی متحدہ عرب امارات، سعودی عرب اور خلیج اقتصادی کونسل میں شامل ممالک میں کام کرنے والے پاکستانیوں کو ہنڈی/حوالہ کے استعمال کے نقصانات سے آگاہی کے لئے تیار کیا گیا ہے۔ NBP اس ڈرامے کو پاکستانیوں کی کیمپس میں دکھانے کے ساتھ ساتھ اسے سوشل میڈیا پر بھی مشہور کرے گا تاکہ سمندر پار پاکستانیوں کو ترسیلات زر کے لئے قانونی بینک ذرائع کے فوائد سے آگاہی ہو، اس مقصد کے لئے بینک اپنی خدمات فوری ترسیل زر کاؤنٹ کی سہولت فراہم کر رہا ہے۔**

راہ ہموار کی جس سے ان ترسیلات کی رقم جو 2011 میں 11.20 ارب امریکی ڈالر کے مساوی تھیں، بڑھ کر 2017 میں 19.30 ارب امریکی ڈالر کے مساوی ہو چکی ہیں۔ آسٹریلیا سے بھیجی جانے والی ترسیلات زر میں جون 2017 کے دوران 150 فیصد اضافہ دیکھنے میں آیا۔ یہ کامیابی دراصل اپریل تا جون کی سہ ماہی کے دوران بینک کی جانب سے شروع کی گئی مختلف مارکنگ مہمات کی وجہ سے ممکن ہو سکی۔ سعودی عرب، متحدہ عرب امارات اور خلیج تعاون کونسل میں شامل ممالک میں MSB کے ساتھ کی جانیوالی مارکنگ مہمات کے نتیجے میں ترسیلات زر میں ماہ بہ ماہ 16 فیصد اضافہ دیکھنے میں آیا۔ اسی طرح سعودی عرب کے ایک مرکزی بینک کے ساتھ شروع کی گئی مارکنگ مہم کے ذریعے ترسیلات زر میں 17 فیصد اضافہ ریکارڈ ہوا۔ 2017 کی دوسری ششماہی میں بھی ایسی کئی مارکنگ مہمات کی منصوبہ بندی کی گئی۔

NBP وزارت سمندر پاکسائیز، ہیومن ریورسز اور دنیا بھر میں سرگرم پاکستانی سفارتخانوں اور توفصلیہ سے اس ضمن میں روابط استوار کئے ہوئے ہے تاکہ موجودہ اور مستقبل میں بیرون ملک کام کرنے والے پاکستانیوں کو NBP کی ترسیل زر سے متعلق خدمات سے مستفید کیا جائے۔ NBP پاکستان میں قانونی ذرائع سے ترسیل زر کی خدمات میں ممتاز مقام کا حامل ہے اور ہنڈی/حوالہ جیسے ضرر رساں ذرائع ریل کی تیج کئی میں مصروف ہے جو ریل زر کے قانونی بینک ذرائع کو نقصان پہنچا کر کئی عیشت کے لئے درد مہینے ہوئے ہیں۔

اس مقصد کے لئے فوری ترسیل زر کاؤنٹ تیار کیا گیا ہے جو خاص طور پر بینشل بینک کے صارفین کو مالی شمولیت کے فوائد مہیا کرتا ہے۔ فوری ترسیل زر کاؤنٹ کے ذریعے صرف SMS الارٹ کے ذریعے پاکستان میں موجود عزیروں کو باسانی رقومات بھجوائی جاسکتی ہیں۔ فوری ترسیل زر کاؤنٹ کا آغاز 2014 میں ہوا تھا اور اس نے چند برسوں میں بینک سے تعلق نہ رکھنے والے افراد کو ترسیل زر کی سہولت پہنچانے کے ساتھ ساتھ بینک کے ڈپازٹس میں بھر پور اضافے اور SPBs کے اسے ٹی ایبز تک پہنچنے کے خواب کو پورا کیا ہے۔ NBP کے فوری ترسیل زر کاؤنٹ ہولڈر کسی بھی متعلقہ ٹی ایبز کے ذریعے ملک بھر میں کسی بھی جگہ نقد رقم حاصل کر سکتے ہیں۔

NBP نے ترسیل زر کے اپنے صارفین کو ڈیجیٹل پلیٹ فارم مہیا کرنے کے خواب کو عملی جامہ پہنایا۔ بینک جلد ہی اپنے صارفین کو ترسیل زر کی موجودہ مارکیٹ میں ڈیجیٹل خصوصیات کے ساتھ جدید ٹیکنالوجی پر مبنی مصنوعات متعارف کرانے جا رہا ہے جس کے بعد بینک کی براؤنچ یا اسے ٹی ایبز میں آنے کی زحمت سے نجات مل جائے گی اور مختلف بینکلنگ ضرورتوں میں ونڈو آپریشن کے ذریعے پوری کرنا ممکن ہو سکے گا۔

بینشل بینک آف پاکستان نے گزشتہ دنوں روپے کی غیر قانونی ترسیل یعنی ہنڈی/حوالہ کے خلاف ڈاکيو ڈرامہ لایا جس کا مقصد ہنڈی/حوالہ جیسی غیر قانونی سرگرمی کے خلاف آگاہی مہم شروع کرنا تھا۔ یہ ڈاکيو ڈرامہ بیرون ملک مقیم پاکستانیوں کو ہنڈی اور حوالہ کے مایاتی نظام پر ڈالنے والے منفی اثرات اور رقم کی ترسیل کئے بکاری نظام کی اہمیت پر روشنی ڈالتا ہے۔

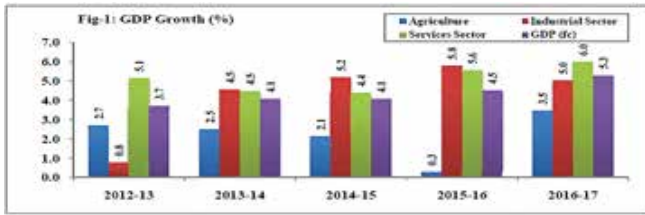
اس مہم کی افتتاحی تقریب کراچی میں منعقد کی گئی۔ اس موقع پر اسٹیٹ بینک آف پاکستان کے ڈپٹی گورنر جنیل احمد مہمان خصوصی تھے۔ تقریب کی صدارت کے فرائض بینشل بینک کے صدر اور چیف ایگزیکٹو آفیسر سعید احمد نے انجام دیئے۔ تقریب میں اسٹیٹ بینک اور بینشل بینک کے سینئر افسران نے شرکت کی۔

اس ڈاکيو ڈرامہ میں سعودی عرب، متحدہ عرب امارات اور خلیج اقتصادی کونسل میں شامل ممالک میں کام کرنے والے پاکستانیوں کے لئے اہم پیغام موجود تھا یعنی ہنڈی کو لگاؤ کنڈی۔ بینشل بینک اس ڈرامے کو ان ممالک میں موجود پاکستانیوں کے کیمپس میں دکھانے کے علاوہ سوشل میڈیا کے ذریعے بھی آگاہی مہم کا اہتمام کر رہا ہے۔ ڈرامے کا بنیادی مقصد عوام کو ترسیل زر کے لئے ہنڈی/حوالہ کے نقصانات اور بینک کے قانونی ذرائع سے رقومات بھیجنے کے فوائد سے آگاہ کرنا ہے۔ اس مقصد کے لئے NBP اپنی خدمات فوری ترسیل زر کاؤنٹ کے نام سے بھی فراہم کرتا ہے۔

اسٹیٹ بینک آف پاکستان کے ڈپٹی گورنر جنیل احمد نے تقریب سے خطاب کرتے ہوئے کہا کہ سمندر پار پاکستانیوں کی ترسیلات زر ہمارے بیرون کی کرنسی کاؤنٹ کے توازن کے لئے شہرگ کی حیثیت رکھتی ہیں۔ فارن کرنسی کے ذخائر کو مستحکم رکھنے کے لئے پڑنے والے دباؤ اور کم ہوتی ہوئی برآمدات کی صورت میں یہ ترسیلات زر خلا کو پر کرنے کا اہم فریضہ سرانجام دیتی ہیں۔ بینشل بینک آف پاکستان گلوبل ہوم ریویٹنرز کے گروپ ہیڈ ایس ایچ الرضی کاظمی نے بتایا کہ مالی سال 2017 میں وطن عزیز بھجوائی جانیوالی ترسیلات زر میں 08.3 فیصد کمی کے باوجود بینشل بینک کو بھیجی گئی ترسیلات میں اضافہ دیکھا گیا اور بینک ترسیلات زر کی مارکیٹ میں اپنا حصہ بڑھانے میں بھی کامیاب ہوا۔ اس کامیابی کی وجہ دراصل بینک کے بزنس میں بینجمنٹ کی گہری دلچسپی ہے۔ بینشل بینک اپنی 1400 لائن اور 1000 اسے ٹی ایبز کے ذریعے صارفین کو مسلسل خدمات فراہم کرتا رہا ہے اور یہی وجہ ہے کہ بینک کی ترسیلات زر میں اضافہ دیکھنے میں آیا۔ ترسیلات زر کے عالمی کاروبار MSBs میں سنے پائیز اور اپنی مصنوعات کی مقنا اور عالمی مارکیٹوں میں بہترین مارکنگ کے ذریعے بینک کامیابی کا یہ معیار قائم کر سکا ہے۔ پچھلے کچھ برسوں سے پاکستان بھجوائی جانے والی رقوم ملک کی اقتصادیات میں اہم ترین کردار کی حامل بن گئی ہیں۔ وزارت خزانہ اور اسٹیٹ بینک آف پاکستان نے پاکستان ریکی ٹیسٹ اینڈ پی آئی جیسے اقدامات کے ذریعے ترسیلات زر کو قانونی ذرائع سے پاکستان پہنچانے کی

# پاکستان کی اقتصادیات پر ایک نظر

ملکی اقتصادیات کا طائرانہ جائزہ،  
CMG ریسرچ ڈویژن کی تیار کردہ رپورٹ



اضافہ اور سرمایہ کاری کے اشارے 2016-17 کے مالی سال کے دوران اضافے (گرڈتھ) کی شرح 28.5 فیصد تک پہنچ گئی۔ جو گزشتہ دس برسوں کے دوران سب سے زیادہ ہے۔ 2017 کے مالی سال کے دوران فی کس آمدنی 1629 ڈالر کے مساوی رہی۔

زراعت - خدمات - انفرادی خدمات - جی ڈی پی

مہنگائی کی شرح

مالی سال 2016-17 کے دوران مہنگائی کی مجموعی شرح 2.4 فیصد رہی۔ تیل اور ایشیائے جنوبی کی قیمتوں میں مسلسل اضافہ دیکھنے میں آیا۔ جس سے مہنگائی کی شرح میں اضافہ ہوا۔ اس دوران میکرو اکنامکس خطرات اور گرتھ کے جاری تسلسل کے درمیان موجود توازن کو برقرار رکھنے کے لئے پالیسی ریٹ کی شرح 75.5 پر برقرار رکھی گئی۔

بیرونی سیکٹر

پاکستان کی برآمدات گزشتہ دو برسوں سے مسائل سے نبرد آزما ہونا پڑ رہا ہے جس کی بنیادی وجوہات کمزور عالمی طلب اور ایشیائے جنوبی کی قیمتوں میں کمی ہیں۔ رواں مالی سال کے دوران برآمدی تخمینہ میں اضافہ کی وجہ اینڈسٹری اور دیگر ضروریات کی زائد خریداری رہی۔

\* جون جولائی 17 FY کے مقابلے میں تجارتی خسارہ 26.9 ارب امریکی ڈالر رہا جو مالی سال 16 کے مقابلے میں 39 فیصد زیادہ تھا

تجاری (کرنٹ) کھاتوں کا خسارہ 12.1 ارب امریکی ڈالر رہا (جون جولائی 17 FY)

جو مالی سال 16 FY کے مقابلے میں 149 فیصد اور GDP کا 4 فیصد تھا

گرواں برس برآمدات 21.7 ارب امریکی ڈالر کے مساوی رہیں جو گزشتہ 6 سال کے مقابلے میں کم ترین سطح پر اور رواں برس کے مقابلے میں 3.1 فیصد رہیں۔ (YOY)

\* رواں مالی برس کے دوران درآمدات 48.6 ارب امریکی ڈالر کے مساوی رہیں جو مالی سال 16 کے مقابلے میں 17.7 فیصد تھیں

\* مالی سال 16-17 کے دوران جون جولائی میں ترسیلات زر 19.3 ارب امریکی ڈالر کے مساوی رہیں جو گزشتہ برس کے مقابلے میں 1.3 فیصد کم تھیں

\* (جون جولائی) مالی سال 17 میں براہ راست بیرونی سرمایہ کاری کا تناسب 4.2 ارب امریکی ڈالر رہا جو پچھلے مالی سال

سے 6.4

فیصد زائمتیں

\* فارن کرنسی ذخائر (ستمبر 2017) کے اختتام پر 19.7 ارب امریکی ڈالر کے مساوی رہے جو پچھلے سال میں اسی مدت کے دوران موجود ذخائر (23.6 ارب امریکی ڈالر) سے 16.3 فیصد کم تھے

## FISCAL OPERATIONS

(Rs in Billion)	FY15	FY16	FY17
Total revenue	3,931	4,447	4,937
Total expenditure	5,388	5,796	6,801
Fiscal deficit	1,457	1,349	1,864
Fiscal deficit as % of GDP	5.3	4.9	5.8
Tax revenue as % of GDP	11	13.3	12.5
GDP (mp)	27,443	29,103	31,862

## PUBLIC DEBT

Pakistan gross public debt reached Rs 21.4 trillion as of end-June 2017.

	(Rs in Billion)		
	Jun-15	Jun-16	Jun-17
Gross public debt (1+2+3)	17,380.2	19,676.7	21,408.7
1. Government domestic debt	12,192.5	13,625.9	14,849.2
2. Government external debt	4770.0	5417.6	5918.7
3. Debt from the IMF	417.6	633.1	640.8
4. External liabilities	377.6	377.1	373.8
Total debt of the Government - FRDLA definition	15,986.0	17,823.2	19,635.4
Total external debt and liabilities	6633.7	7746.6	8703.5

As percent of GDP:

	63.3	67.6	67.2
Gross public debt			
Total debt of the Government - FRDLA definition	58.3	61.2	61.6
Total external debt & liabilities	24.2	26.6	27.3

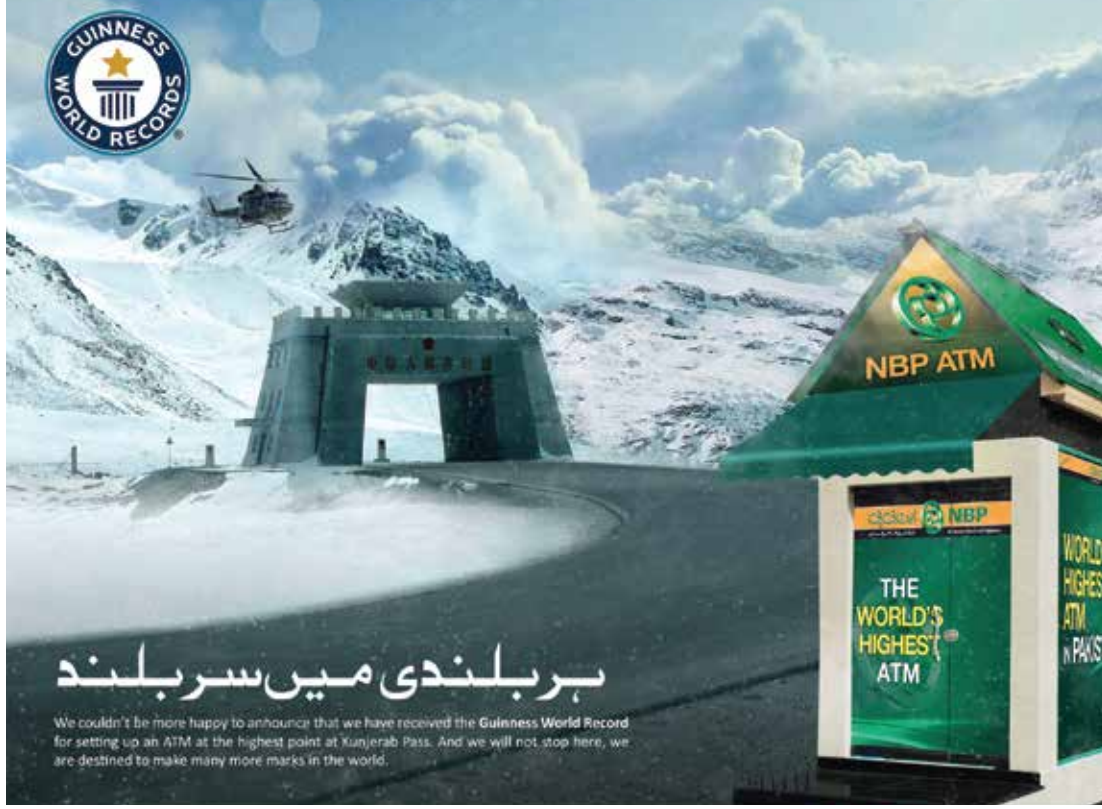
## BANKING SECTOR

Impressive performance in the last couple of years, primarily due to impressive growth in advances to private sector. The asset quality of the banks continues to improve as infection ratio has further moved down from 11.4% in CY15 to 10.1% in CY16.

Key variables (Billion Rupees)

	CY14	CY15	CY16
Total assets	12,106.3	14,143.2	15,831.1
Investments (net)	5309.6	6880.8	7509.2
Advances (net)	4447.3	4815.8	5498.9
Deposits	9229.8	10,389.3	11,797.9
NPLs	604.7	605.4	604.7
NPLs (net)	122	91.1	90.4
NPLs to Total Loans (infection ratio)	12.3	11.4	10.1
Net NPLs to Capital	10.1	7.7	7.3
Capital Adequacy Ratio (CAR) *	17.1	17.3	16.2

## جھلکیاں



### ہر بلندی میں سر بلند

We couldn't be more happy to announce that we have received the Guinness World Record for setting up an ATM at the highest point at Kunjerab Pass. And we will not stop here, we are destined to make many more marks in the world.

## نیشنل بینک آف پاکستان بن گیا گنیز ورلڈ ریکارڈ ہولڈر

اپنے صارفین کی ضروریات کو مد نظر رکھتے ہوئے نیشنل بینک آف پاکستان نے اس وقت گنیز ورلڈ ریکارڈ قائم کر لیا جب اس نے سطح سمندر سے 15396 فیٹ کی بلندی پر درہ خنجراب پر پاک چین سرحد پر دنیا کی سب سے اونچی اسے ٹی ایم نصب کی۔ گنیز بک آف ورلڈ ریکارڈ میں جگہ پانا دراصل بینک کی ان کوششوں کا ثمر ہے جن کے ذریعے NBP شاندار ٹیکنالوجی، خدمات اور مصنوعات پاکستان کے تمام علاقوں بشمول شمالی علاقہ جات، دیہات اور دروازے کے علاقوں کو فراہم کرتا ہے۔

NBP قوم کی ان علاقوں میں بھی بھرپور خدمت کر رہا ہے جہاں تک پہنچنے کا تصور کوئی عام بینک نہیں کر سکتا۔ گنیز بک آف ورلڈ ریکارڈ کا اعزاز دراصل ملک بھر میں موجود اسے ٹی ایمز میں نیشنل بینک کو حاصل مہارت، انفرادیت اور قوت کا مظہر ہے جو اسے دیگر معاصر بینکوں پر حاصل ہے۔ اس موقع پر نیشنل بینک آف پاکستان کے صدر سعید احمد نے اپنے ایک پیغام میں کہا کہ دنیا کے بلند ترین مقام پر اسے ٹی ایم نصب کرنے کے بعد گنیز بک آف ورلڈ ریکارڈ میں نام درج ہونے پر ہم فخر محسوس کر رہے ہیں۔ نیشنل بینک کے ذریعے ہم صارفین کی ضروریات کو آسانی ان تک پہنچانے کا اہتمام کرتے ہیں۔ صارفین کی ضروریات کو مد نظر رکھتے ہوئے ہم ہر صارف کو بینک کے ساتھ ایک مضبوط بندھن کا منفرد موقع فراہم کرتے ہیں۔ اس موقع پر میں اپنی ٹیم کا شکریہ ادا کرنا چاہوں گا جس نے خواب کو حقیقت کا روپ دیا اور NBP کو بہترین اور جامع خدمات فراہم کرنے والا سب سے بہترین بینک بنا دیا۔

یاد رہے کہ اس سے قبل بھی NBP جولائی 2009 میں اس وقت گنیز بک آف ورلڈ ریکارڈ میں جگہ بنانے میں کامیاب ہوا تھا جب ایک ہی دن کے اندر اس کی ٹیم نے کئی ہزار میٹر کے 532,887 پودے لگانے کا نامہ سرانجام دیا تھا۔

نیشنل بینک آف پاکستان نے حال ہی میں درہ خنجراب پر پاک چین سرحد پر دنیا کے سب سے اونچے مقام پر اسے ٹی ایم نصب کر کے گنیز بک آف ورلڈ ریکارڈ میں اپنا نام درج کروایا





## نیشنل بینک آف پاکستان نے 70 واں یوم آزادی منایا



صوبے سے ہو، ہم کسی بھی پیشے سے تعلق رکھتے ہوں، ہمیں ہر صورت پاکستان کو مقدم رکھنا ہے کیونکہ پاکستان ہی ہماری اصل شناخت ہے۔ انہوں نے کہا کہ قائد اعظم ایک ایسے ملک کی خواہش رکھتے تھے جہاں محروم اور پستے ہوئے طبقات اور اقلیتوں کو بھی طاقتور اور دولت مند اشرافیہ کی طرح یکساں مواقع حاصل ہوں اور جہاں اقلیت اکثریت کے ساتھ کاندھے سے کاندھا ملا کر چل سکے۔ انہوں نے کہا کہ بائیان پاکستان کسی بھی نوعیت کے تعصب پر یقین نہیں رکھتے تھے۔ ان کی خواہش تھی کہ تمام پاکستانی خواہ وہ کسی بھی مذہب سے تعلق رکھتے ہوں، قانون اور سماج کی نگاہ میں یکساں حیثیت کے حامل سمجھے جائیں۔ آئین پاکستان میں بھی اسی خواہش کا اظہار ہے۔

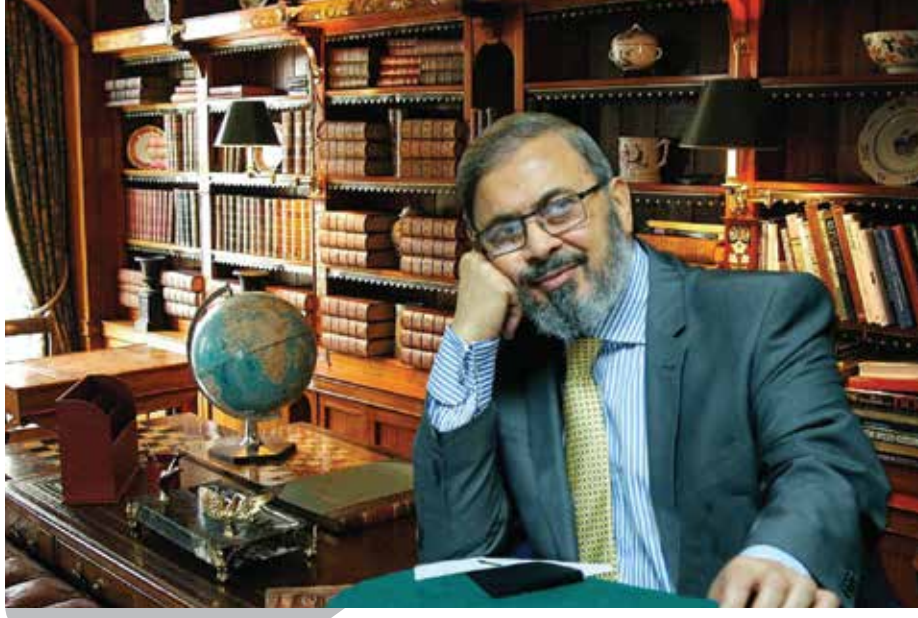
صدر نیشنل بینک نے اس موقع پر نبی آخرازاں ماں حضرت محمد مصطفیٰ اور حضرت عمر بن خطاب کی زندگی کی مثالیں پیش کرتے ہوئے کہا کہ معاشرے میں ہر فرد کو یکساں مواقع حاصل ہونے چاہئیں۔

صدر سعید احمد نے اس موقع پر ہم وطنوں اور نیشنل بینک کے اسٹاف کو سلیوٹ کرتے ہوئے کہا کہ بینک کو ان پر فخر ہے۔

پاکستان کے 70 ویں یوم آزادی کے موقع پر بینک کے صدر دفتر واقع کراچی میں بینک کے صدر سعید احمد نے افسران اور اسٹاف کے ہمراہ تقریب پر چمکشاہی میں شرکت کی۔ اس موقع پر عوام اور ملک کی ترقی، استحکام اور امن کے لئے خصوصی دعائیں کی گئیں۔

اس یادگار موقع پر بینک نے ایک مارکنگ مہم کا بھی آغاز کیا جس میں پرنٹ، الیکٹرونک اور سوشل میڈیا کو شامل کیا گیا تھا۔ اس مہم کی ٹیگ لائن گلرز آف پراسپیریٹی تھی تاکہ اس یادگار سال کو بھرپور انداز میں منایا جائے۔ اس کے علاوہ بینک کے صدر دفتر کی عمارت پر یوم آزادی کے موقع پر چراغاں بھی کیا گیا۔

نیشنل بینک کے صدر اور چیف ایگزیکٹو آفیسر سعید احمد نے اس موقع پر علامہ محمد اقبال، قائد اعظم محمد علی جناح اور دیگر رہنماؤں کو ان کی شاندار کوششوں اور ایک آزاد وطن کے حصول کے لئے جدوجہد کو سراہا اور شاندار الفاظ میں خراج عقیدت پیش کیا۔ انہوں نے اپنے خطاب میں کہا کہ اس عظیم قوم کی بنیاد ان تین اصولوں پر رکھی گئی تھی جو بانی پاکستان بابائے قوم قائد اعظم محمد علی جناح نے دیئے یعنی اتحاد، تنظیم اور یقین محکم۔ ہمارا تعلق کسی بھی مذہب، نسل یا



## NBP کا نیوز لائن اب ڈیجیٹل پیرائے میں

ساتھیو! جیسا کہ آپ جانتے ہیں NBP ایک بڑا ادارہ ہے اور اس کی سینئر مینجمنٹ اپنے ساتھیوں سے ہر سطح پر اور براہ راست رابطہ رکھنے پر یقین رکھتی ہے۔ اس مقصد کے لئے نیوز لائن ایک اہم ذریعہ ہونے کی خصوصی حیثیت رکھتا ہے۔ نیوز لائن NBP کے اسٹاف سے دوبدو رابطے کے لئے اہم وسیلہ بھی ہے اور دونوں کے درمیان مشترکہ مضبوط تعلق بنانے کا راستہ بھی۔ نیوز لائن نہ صرف اطلاعات آپ تک پہنچاتا ہے بلکہ یہ آپ میں مثبت خیالی جگانے کے ساتھ ساتھ بینک کی ترقی کو بھی سامنے لاتا ہے۔

اس مرتبہ کے نیوز لائن کے ایڈیشن میں آپ دو بڑی تبدیلیاں ملاحظہ کریں گے۔ پہلی یہ کہ یہ ڈیجیٹل انداز میں شائع کیا گیا ہے اور دوسری یہ کہ یہ دو زبانوں یعنی انگریزی اور اردو میں سامنے آیا ہے۔ یہ دونوں تبدیلیاں NBP کی طرف سے ٹیکنالوجی اور مینجمنٹ اور اسٹاف کا ساتھ مل کر چلنے کی جانب مصمم ارادے کا اظہار ہیں۔

اس کے علاوہ اب NBP نیوز لائن پاکستان بھر میں پھیلے NBP اسٹاف کو بذریعہ ای میل اور انٹرنیٹ دستیاب ہوگا۔ نیوز لائن کا یہ ڈیجیٹل روپ آپ کو ہر جگہ اور ہر وقت حاصل رہے گا۔ نیوز لائن کے ذریعے آپ نہ صرف بینک کے حوالے سے تازہ ترین خبروں بلکہ بینک کی ترقی سے بھی باخبر رہ سکیں گے۔ بینک سے متعلق آپ کی یہ باخبری بینک کے صارفین میں NBP کی مثبت تصویر ابھارنے میں مدد و معاون ثابت ہوگی۔

NBP کا ڈیجیٹل انداز نہ صرف باہمی رابطہ کیلئے معاون ہوگا بلکہ یہ اسٹاف کی جریڈے میں شمولیت کی حوصلہ افزائی بھی کرے گا۔ اسٹاف کی شمولیت سے حاصل پیش قیمت آراء سے ایڈیٹر کے لئے جریڈے کو مزید بہتر بنانا ممکن ہو سکے گا۔ NBP کے جریڈے نیوز لائن اور اس کی ٹیم کے لئے میری جانب سے نیک تمنائیں۔

سعید احمد

نیشنل بینک آف پاکستان نیوز لیٹر

سال اشاعت 2006ء

# نیوز لائن

این بی پی



نمبر اکتوبر 2017



NBP  
نے پاکستان کا  
واں یوم آزادی منایا  
70