



NBP

NewsLine

since 2006



Centralising Trade

NBP has moved further up the trade finance value chain through centralising operations

C o n t e n t s

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NBP Newslines 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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Significant Changes

The banking system in Pakistan has undergone significant changes during the last decade. There have been new banks, new instruments, new windows, new opportunities and, along with all this, new challenges.

The challenges associated with the changing nature of work and the workplace environment is as real for NBP as elsewhere with employees who are adaptive, flexible and focused.

Strategizing organizational effectiveness and operational efficiency will govern the survival and growth of profits; besides bringing changes in the mindset of the employees, which is imperative with the changing times. Continuous quest for skill upgradation at all levels, development of Vision and Mission statements with commitment to meet them with dogged values, are some of the aspects which will require continuous and urgent attention by the banking sector in the times to come.

Asra Adnan
Editor



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The opinion expressed in the **Editor's Note** donot necessarily reflect the views of the National Bank of Pakistan

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President National Bank of Pakistan, Syed Iqbal Ashraf inaugurated the Centralized Trade Processing Center (TPC) at Clifton, Karachi. The occasion was graced by the senior management of the Bank. The objective of TPC is to provide dedicated centralized service and back office support to branches in relation to trade finance business.



Centralized Trade Processing Center



As per best practices followed in the international as well as local banking industry, the Operations Group of NBP was assigned the task of establishment of the Centralized Trade Processing Centre. NBP envisions establishing of two TPCs, one in the south located at Karachi covering Sindh and Balochistan, and the second in North located at Lahore covering Punjab and Khyber Pakhtun Khawa.

Mr. Ashraf while addressing the attendees said, 'I am pleased to see such positive changes happening at the Bank. The launch of this project gives a feeling that when concerted efforts by all departments are put in together, such sort of projects come out. NBP is re-launching new branches and rebranding the existing ones considering superlative customer service and convenience for all types of customers with the main focus on customer services. This kind of environment and upgradation should be replicated at all NBP branches of the

country. Trade finance has existed for a number of years, but lately this area has been the subject of renewed attention. The widespread use of trade finance is one of the factors that has contributed to the enormous growth of international trade.' He further praised and encouraged the team behind this mammoth project which is completely an in-house project designed and executed by NBP own departments. He thanked everyone involved and assured of his full support.

The Centralized Trade Processing Center is well equipped with state of the art communication technology, banking systems and manned by staff having expertise in their field. TPC will extend full co-operation to the importers / exporters, structure deals and also provide valuable guidance for executing of transactions in line with laid down procedures as per State Bank and Government policies.



“The launch of this project gives a feeling that when concerted efforts by all departments are put in together, such sort of projects come out brilliantly.”



Objective

The purpose of centralising Trade Finance Centre is to bring about standardized service, Stringent Controls, Smooth Process flow, Specialized Skill Set/Experience Staff, Centralized MIS (Management & Regulatory), Fraud/Risk mitigation, Paperless processing, Cost efficiency and Digitization of record (e-archival).



Trade's Previous Setup

Trade business was managed through branches/corporate centers.

Five corporate centers, **Karachi, Lahore, Islamabad, Multan** and **Faisalabad**. Since it was decentralized system, trade customer services was designated at 115 branches.



Previous system's limitations

The system had scattered trade branches and no management control. Lack of centralized regulatory / internal reporting, non standardized service and lack of process flow. There were system limitation/manual processing and physical record management/Archival. It had no control over leakage of income.

No oversight over Fraud/Risk and there were difficulties in Audit.

Proposed plan is to centralize at regional level South and North

Phase 1 – Region: South

Phase 2 – Region: North & Central

Phase 3 – Centralized Hub & Spokes

Trade Finance Products

Imports - LC/Contract Issuance/Amendment, Payments (PAD, Acceptance, FIM & FATR), Advance Payments, Shipping Guarantee Issuance.

Exports - Scrutiny/Lodgment/Dispatch of Documents on Collection, Purchase/Discounting/Negotiation of Documents, Realization of Documents, Submission of EDS & WHT, Follow up for fate of documents, Advance Payment.

Export Refinance - Scrutiny/Submission of Application to SBP, Disbursement of ERF Loans, Receipt of Advices from SBP, Repayment/Adjustment of Loan, Quarterly Markup Accruals, Submission of Annex-D to SBP, Recovery/Refund of Penalty.

Guarantee - LG Issuance/Amendment (Bid Bond, Performance Bond & Advance Payment), Payments of LG, Redemption/Reversals of LG, Commission Recovery on LG.

SWIFT - Distribution of SWIFT incoming messages on Pan Pakistan Basis, Transmitted of request messages from branches/HO/Treasury, Regeneration of SWIFT messages as duplicate.

Transaction Approval - Approval of Transactions of Import (LC Issuance/Amendment, FIM & FATR), Exports (Negotiation/Purchase/Discounting), Export Re-finance (Loan disbursement), LG (LG Issuance/Amendment).



Trade Operating Model

Key Features:

Business to concentrate on Sales and relationship

Trade Hub will focus on transaction processing

Standard business process to be implemented using workflow model

Geographic, segment or product level flexibility in operations

High-level integration between workflow & transaction processing platform

Project Milestones

Planning

Resource identification & Hiring

Infrastructure realignment

System development

Process flow documentation

Regional Hubs

Pilot launch

Country replication

Central Hub

Go Live !

Benefits

Centralized Processing

Cost Efficient

Standardized procedure & service delivery

Improved Turn Around Time

Customer Satisfaction

Effective controls

Data Confidentiality

Electronic Archival

Minimize fraud and forgery

Technology / System Implementation

Consolidated regulatory reporting

Centralized Audit

Optimum resource utilization

Service Level Agreement with Business/stakeholders

FX utilization forecast to Treasury





Pre-Requisite

- Technology / system SOPs /Process Flows,
- Office Space, Capacity/staff/skillset, Training/Awareness,
- Customer Services Centers

Challenges

- Technology, people, Skillset, Mindset

Technology

- Transaction Dashboard
 - E-Transaction Workflow
 - E-Archival
 - Trade Transaction Processing system
 - Credit & risk limit system
 - Centralized MIS & Reporting system
 - Process documentation & manuals
 - Document scanners

People

- Capacity Planning
- Skillset matrix
- Existing resource utilization
- Training & development
- Office Space

Other Benefits

- Comparison with Competing banks
- In-sourcing from foreign branches
- Replication in other Departments i.e. CMO, ASU, Clearing etc.



Board of Directors also visited Trade Finance Centre and lauded the efforts of the Operations Group and assured them of further support

Fostering Development through Trade Finance

*An exclusive
interview with*
Nausherwan Adil

SEVP/Group Chief,
Operations/Corporate
Communication Division

Why did you feel the need for Centralized Trade Finance factory in National Bank of Pakistan?

The Bank has been for years deprived of any dedicated centralized function to provide back office support to branches in relation to trade finance business, hence exceptions were frequently raised by internal as well as observations were made by the regulator. Further no Group had been taking the responsibilities of the Trade functions at branches/Head Office level.

Did you face any challenges during the process?

Trade Finance embraces too much of complexities within it that surround the banking practices and it eventually falls amongst the areas that often involve almost all the functions currently being observed in the banking world. Due to these difficulties and complexities, the Trade Operations warrant special consideration with respect to pooling of expertise with required skill set and standardization streamlining of operations in order to address and manage the complexities of the trade activities effectively while mitigating any inherent risks or its swift identification in case of occurrence and focusing all the endeavours towards customer satisfaction.

What change do you foresee?

Well, this would result in enhancement of customer base as well as in reputation and outlook of the Bank with provision of effective and efficient platform for monitoring of trade activities from regulatory as well as business perspectives.

How did it all commence?

Operations was assigned the task of establishing a Centralised Trade Finance Processing – (South). We have segregated Trade Processing into two regions. The south Region will give coverage to Sindh and Balochistan's Foreign Exchange Trade Authorized Branches, while the Northern Region shall cover Khyber Pakhtun Khawa and Punjab.

What is the objective of Centralised TFC?

The objective is to centralize the processes of trade Finance structure, departmental ToRs, JDs and perform transactions in an automated environment. Also to ensure proper segregation of duties, minimizing errors/omissions, introducing further efficiencies in operations, better and effective monitoring. Exercise of focused controls along with strict compliance of the regulatory and other reporting requirements.

What is the Trade Volume?

During the year 2015 a total of 3,059 import/export

cases were registered for the south region, wherein Chapal Plaza Corporate Branch had 1,814 LCs.

What is the size of the staff at TFC?

We have inducted 13 personnel from internal placements for the South Region and further 13 (AVPs/VPs) have been interviewed and are in the process of recruitment, while the officers cadre positions shall be filled through test/interviews.

Is there a Trade operation Manual?

The Trade Manual has been approved by the Management Committee, which spelt out clear regulatory guidelines, control checklists, documentary illustrations and desk instructions in a maximum possible discrete/detailed manner. Needless to assert that the initiative of streamlined centralization without the supporting instructions/guidelines in a documented form may lead to inconsistent/inefficient practices across branches, observance of errors in transactions, probability of mistakes/fraud going unnoticed and hence; very low chances of optimum implementation of the said initiative.

What training has been imparted to employees associated with TFC?

Training programs and Trade Centralisation concept sessions have also been provided to the Regional Management Team and SPOKE branches for the trade professionals to keep them abreast of the development and requisite standards/expectations of the Bank and regulatory authorities.

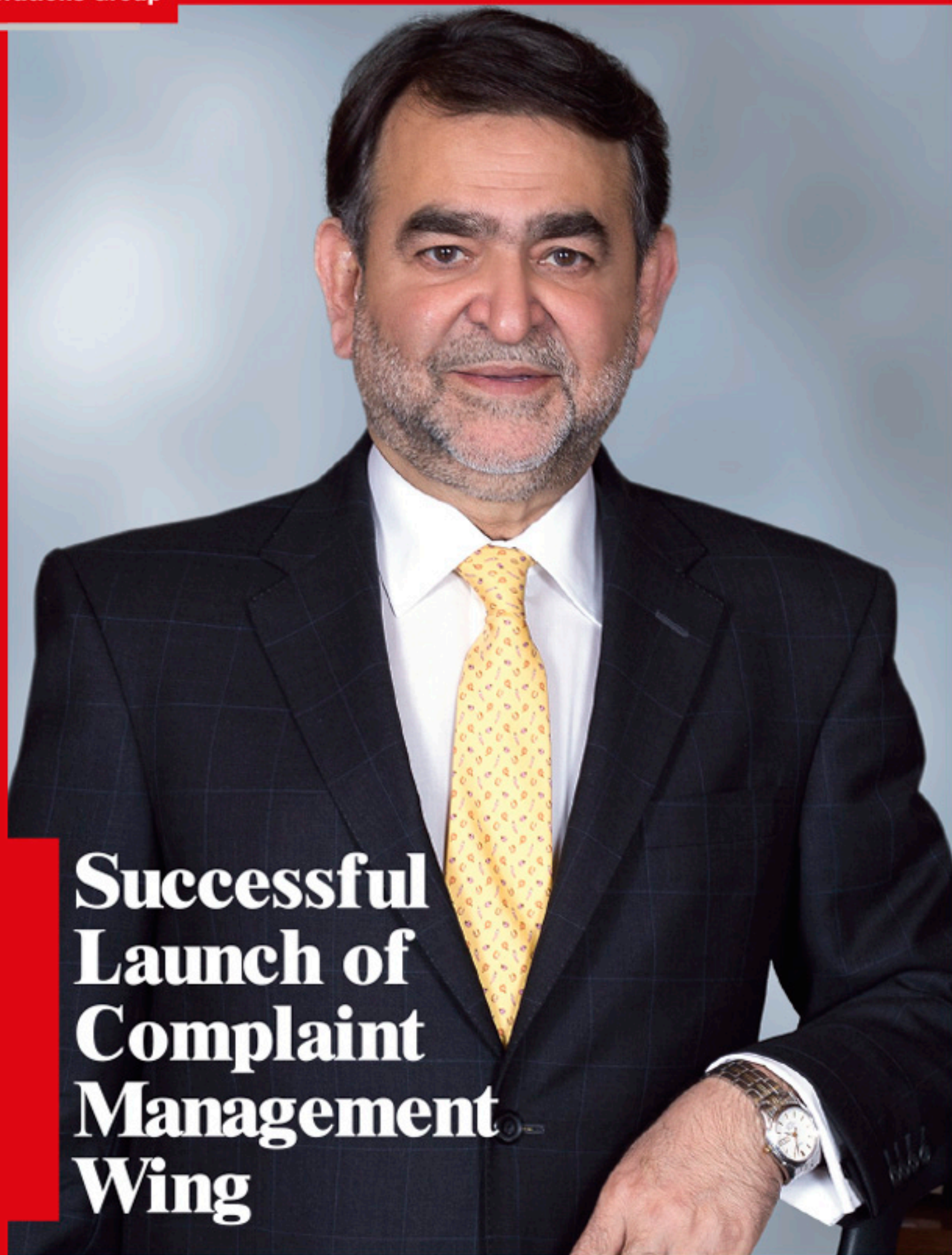
Is there any Service Level Agreement?

Similarly, the baseline for the standard of operations and division of responsibilities has been built up through a well-marked Service Level Agreement (SLA) between the Centralised Function and stakeholders (business). This will assist in the assignment of specific ownership of trade related activities between the two functional centres thereby facilitating in achieving efficiency/effectiveness.

What are the benefits of Trade to NBP?

The China-Pakistan Economic Corridor is a major project for the country. With the kind of investment envisioned, CPEC will bring new opportunities within the project and beyond. How Banks can participate in and benefit from CPEC itself is something the industry has been working on. A lot of financing requirements for projects under CPEC are in foreign currency which places limitations on other (medium/small) Pakistani banks. With the establishment of centralized trade processing business, National Bank of Pakistan will tap in a huge share of business from the trading activities driven from CPEC. ♦

With the establishment of centralized trade processing business, National Bank of Pakistan will tap in a huge share of business from the trading activities driven from CPEC



Successful Launch of Complaint Management Wing



National Bank of Pakistan has launched a centralized complaint management unit to further enhance customer services and to create a robust and responsive complaint management system utilizing best practices for effective and timely handling of customer complaints. Through this system all the complaints are centralized and pushed for early resolution through the concerned departments.

The State Bank of Pakistan over the years has stressed upon financial institutions to create a robust and responsive complaint management system utilizing best practices for effective and timely handling of customer complaints.

Previous Practice/ Procedure:

All complaints addressed to the President received at the President Secretariat were then forwarded to the concerned groups for resolution. Complaints pertaining to Operations were marked to Group Chief Operations Group. These complaints then arrived at Customer Facilitation Department, Customer Service & Government Business Wing at OPG where they were entered into the database for record keeping and tracking of complaints for resolution. Each Group maintained its own statistics. No centralized data is available

Current Procedure:

In wake of State Bank of Pakistan guidelines in dealing with customers complaints BC & CPD Circular no. 1 of 2016 dated February 29, 2016 it has been decided to comply with Regulator's instructions regarding establishment of a full fledged complaint department at Operations Group Head Office to deal with customer complaints.

A full fledged a Complaint Management Wing is developed at Operations Group headed by a Senior Executive. A Customer Relationship Management (CRM) System is procured to centralize the process of complaint handling from registering to closure. Every complaint received at Operations Group (through any channel) or at Call Center is to be entered/ recorded in the CRM; acknowledgement is to be send to the complainant via SMS on his mobile number automatically if available. Complaint Management Department should be the

first contact of all complainants where the complaints should be logged in and then subsequently based on the subject and the relevant office against which complaint is registered the same should be electronically routed to the relevant Group/Division at HO or at Region. In the event the complaint pertains to region, the regional office will send the complaint to the Sales and Service Manager of the area branch for its early resolution. Complaints pertaining to the area branches should be directly handled by the respective Regions for transparent and impartial resolution.

The Complaint Management Department simultaneously should copy the forwarding email to the concerned group as well for their information and the relevant group should also be informed of the final resolution of the same.



Objectives

- Ensuring timely and accurate resolution of all customer complaints received through any channel, regarding any business/product/ service in the bank.
- To standardize the quality of resolution by resolving complaints within TAT (currently defined as 10 working days, except for some complaint types where detailed investigation is required 30 days).
- To aim to achieve a complaints resolution ratio upto 70%.
- To address every customer complaints received through direct/ Indirect channels
- To monitor areas where frequent complaints come and strengthen them by recommending corrective action.
- To standardize Turn-around Times for all complaint types and diligently resolve customer complaints while managing customer expectations.
- To conduct robust root cause analysis based on complaint MIS and share feedback with concerned Groups.

Roles and Responsibilities

- Complaint Management Department – CMD is the responsible Department whose role is to be an effective intermediary between the customers and the bank to get customer complaints properly responded and answered with in prescribed timeframe.
- The CMD is responsible for monitoring and follow up on the complaint from the concerned Regional Offices and Groups and from the customers. The response to the complainant is based on the feedback received from the relevant Regional Offices /Groups corroborated and analyzed independently by the CMD executives/ Officers and communicated through the preferred medium of communication of the complainant. If the feedback from the departments is not received within standard TAT, the Department escalates the complaint to the next level of responsibility/ownership.
- The Department also maintains a record of complaints received, actions taken to resolve and the response sent to the complainant.

Strategy

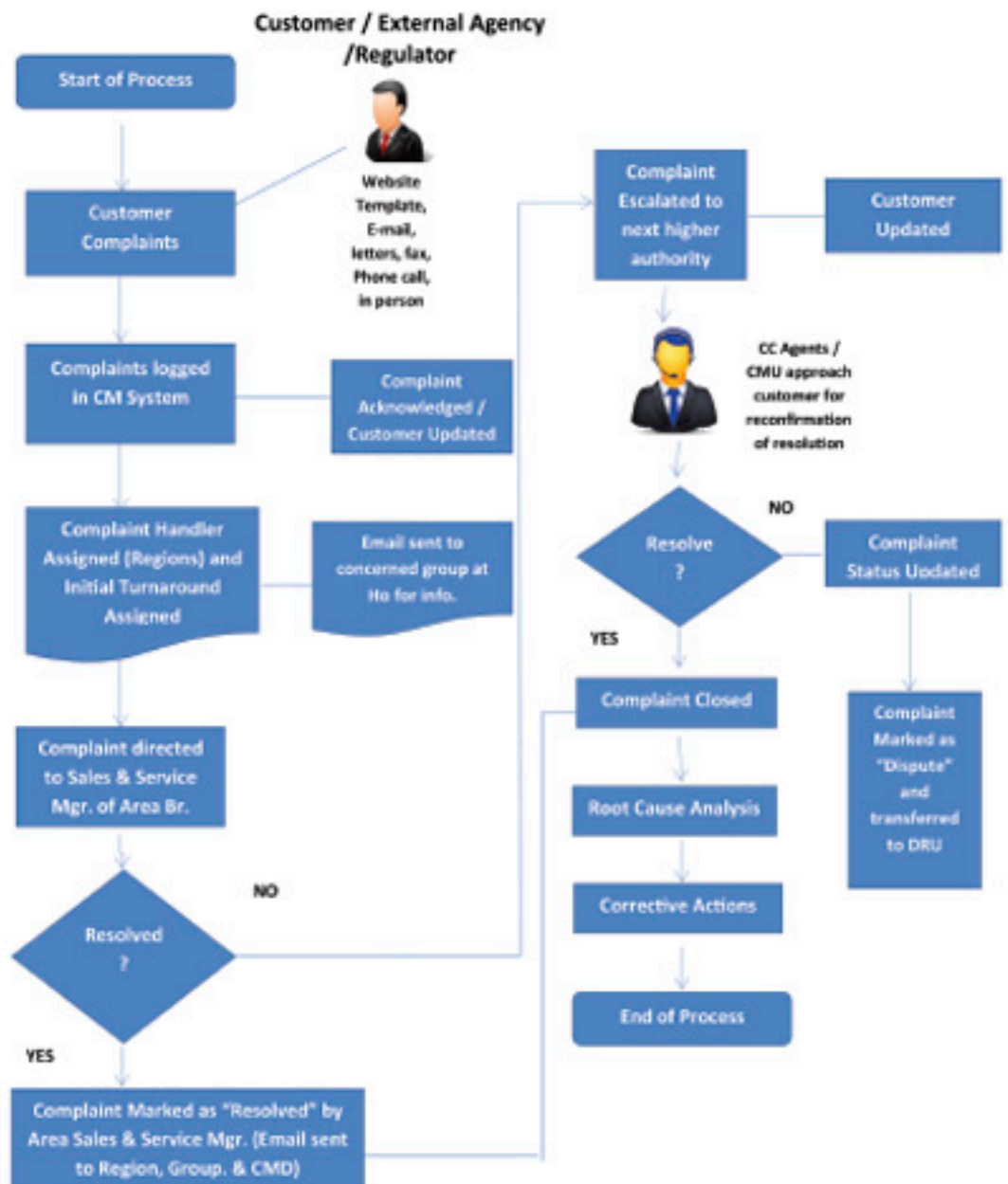
- CMD will view complaints as opportunities of improvements. Using these parameters it will simplify/ streamline the processes and drive/facilitate improvements.
- To encourage the employees based at the contact points (Branches, Phone Banking, and Regional Offices) to identify and report gaps between services promised and their delivery.
- To liaise with the various departments to ensure accurate and timely resolution of customer complaints.

General Procedure for Handling Complaints Step by Step:

- Complaint is received at Complaint Management Department either through call center, direct letter or through a source/ authority.
- Complaint Ticket is generated in Complaint Management System and is tagged with the customer account if he is account holder of Bank.
- Acknowledgement must be send to the customer/ Authority within 2 working days.
- Complaint is tagged to concerned regional office and related Group at Head office if any.
- Regional office has to take up this issue with Area Branch and assign inquiry if required.
- Branch has to send a detailed reply to regional office within three working days which is then forwarded along with concerned Regional Office comments to Complaint Management Department Operations Group for final settlement of complaint.
- Upon receiving an email/ Hard copy response along with relevant evidences (if applicable), CMD reviews the case thoroughly to ensure that the resolution is accurate and complete to address all points raised by the complainant.
- CMD Executive/ officer responds to the customer via customer preferred channel, i.e. recorded calls, Letter, email or SMS. (To ensure maximum benefit of the system most closures are done via recorded lines/SMS) within 7 working days. The final settlement should be done within 7 working days except in case where further investigation is required. In those cases interim comments must be sent to the complaint/ authority within 10 working days indicating the reasons for the additional time to be taken and expected date of action/ response
- If final response is not received within 5 days. The complaint is escalated to next level of authority/ ownership i.e. Regional Head.
- If Response not received from Regional Head in 10 days the complaint is further escalated to the Group Chief of Concerned Group.
- In case if response is not received within time then complaint is escalated to the Group Chief.
- In case a dispute arises the complaint is forwarded to Dispute Resolution Wing with Compliance Group.
- The Complaint Management Department MIS officer updates the status of each complaint onto the CMS System enabling a managerial summary to be presented next day on number of pending complaints and their ageing.
- Complaints received directly at the branch or through branch drop box, will be logged by branch within one working day by sending scanned copy of the letter to the Complaint Management Department via CMS while filing the original at branch end.
- All communications regarding complaints received in language other than English will be made in Urdu via recorded lines through CMS.



Complaint resolution process flow





Monitoring, Evaluation & Root Cause Analysis

A formal reporting of centralized complaint related MIS to the senior management is prepared at month end. Further the complaints data is analyzed with root cause analysis to identify the problematic locations and focus areas where repeated complaints are coming in for their resolution. The principle groups will be informed of the repeated complaints and a formal mechanism is developed for monitoring the various trends of complaints or the average TAT for its resolution. The monitoring and evaluation unit will

- Identify complaints of recurring nature and ensure that immediate corrective action is taken in that area. Also Regions should have a check on branches having complaints of recurring nature and take corrective steps to resolve issues at problem branches.
- Monitor the status of complaints received against the bank; analyze data periodically for improving performance.
- A regular report containing statics on the volume and type of complaints received, settled or outstanding should be periodically prepared at Head Office, Regional and Branch Level and submitted to management for review.
- Trend analysis should be done at each level to identify problem areas.

MIS

CMD on monthly basis will provide a centralized MIS related to Senior Management which will contain:-

- Position of outstanding, received & closed complaints during a period
- Subject/area and group wise number of complaints outstanding along with their aging
- Subject/area and group wise number of new complaints logged in/ received during the month
- Subject/area and group wise complaints resolved/ marked closed during the month
- Region wise position of complaints outstanding, received & closed during the month
- Region wise & Source wise position of outstanding complaints
- Region wise & Source wise position of complaints received
- Top twenty branches in terms of total complaints
- Distribution of complaints in terms of category/ nature.
- Number of complaints regarding corruption, bribe, and fraudulent practices and their subsequent reporting to anti-fraud department at Compliance.

Task Completed

- All complaints pertaining to Operations Group are being entered into the centralized Complaint management System CRM since 01-01-2016.
- Revision of contact information for complaint registration ensuring one point of contact for customers to register their complaints. Complaint form has been developed both in English and Urdu Languages Hard copies are available at every Branch for uniformity of data and information required for lodging complaints through system. At the NBP official website Complaint Forms and Procedure (Both in English & Urdu language) is available for our customers/ complainant to lodge complaint. Complaint management Wing Contact information is clearly available at the NBP website containing contact numbers and address of Complaint Management Wing and Call Center.
- All the Groups have nominated a focal person for the Complaint Resolution Cross-Functional Team for resolution of their group related complaints.
- All the Regions have nominated focal persons for Complaint Resolution Cross-Functional Teams at Regional Offices. This team is also responsible for timely resolution of all the complaints lodged against their respective Region.
- Escalation Matrix: A complaint escalation matrix has been developed so as to escalate the complaints that remain unresolved over a threshold time limit, to the next higher level for information and possible resolution. Escalation Matrix is forwarded to the vendor for incorporation in system.
- System generated SMS for acknowledgement of complaint, interim reply in case of delay in resolution and closure of ticket have been started.
- For preparation of auto generated monthly MIS Report sample reports have been forwarded to the vendor.
- A display Board/ Play Card is designed and forwarded to Logistic Department for displaying procedure to lodge complaints at a visible place at the branches.
- A system of dispute resolution is established at Compliance Group to handle complaints that turn into dispute.
- Mapping of sales and services Manager in System with emails.
- A full fledge complaint cell is developed at each regional offices responsible for entering each complaint received at Regional office in Complaint Management System.
- The Branches have been provided with login IDs for entering each complaint received directly at the branch in the CRM.
- Standard Operating Procedure has been developed and Information Circular No 117/2016 dated 20-05-2016 has been issued.
- President Secretariat has been requested to mark all complaints to Complaints to CMW.
- All Groups have been intimated regarding establishment of CMW at Operations Group and to advised to provide a copy of every complaint that has been lodged directly with them.
- Transfer of call center Management from ITG to OPG.

NBP REWARDS REMITTERS WHO USE LEGAL CHANNELS TO SEND MONEY TO PAKISTAN

The President National Bank of Pakistan, Syed Iqbal Ashraf announced hundreds of lucky draw winners through a computerized balloting at NBP Head Office, Karachi.

The draw comprised of hundreds of gifts items such as Gold bars, Laptops, Motor Cycles, Cell phones, Digital Cameras, LED TVs and DVD Players for NBP's Home Remittance Customers across Pakistan. Al-Rahji Bank & Bank Al-Bilad from Kingdom of Saudi Arabia, Xpress Money and National Exchange Company from UAE partnered with NBP during this campaign, where customers sending their payments through NBP became entitled to win exciting prizes through a lucky draw. The objective of this campaign was to attract more and more remittances through legal banking channels by National Bank of Pakistan.



Mr. Iqbal Ashraf while addressing the attendees said, "I am pleased to announce the winners of this country-wide campaign aiming to attract remittances sent through legal banking channels and making NBP a preferred bank for sending remittances. I congratulate all the lucky winners and their families whose names have been announced and who will be receiving these prizes from NBP." He further said, "Remittance is playing a significant role in contributing towards sustainable economic growth, livelihood and prosperity of Pakistanis. NBP is playing a major role in helping the growth of home remittances to Pakistan through its streamlined and trusted services. NBP is working continuously to develop innovative service features that allow the remittance payout faster resulting in greater customer satisfaction. NBP having the most penetrated network in Pakistan is providing comprehensive domestic distribution of remittances to beneficiaries across Pakistan. A number of renowned international exchange houses and money transfer companies from across the world, including the Middle East, Europe, Asia-Pacific and America, are our trusted partners and Remitters from over 180 countries can easily send their remittances through National Bank".

Mr. Irtiza Kazmi, Group Head, Global Home Remittance Management Group said, "Presently home remittances customers are offered three products. NBP Foree Cash is cash over the counter service at all 1,400+ branches, NBP Foree Transfer is account credit facility at all NBP branches and to other banks also, while NBP Foree Home Remittance Account/Card is for its Home Remittance Customers. NBP Foree Home

Remittance Account/Card is a new and advanced product and customers opening Remittance Accounts with NBP will experience hassle free banking. Whenever remittance is received in their account, the customer will receive an SMS alert thereafter they can easily withdraw cash from any ATM across Pakistan. NBP also has the fastest growing overseas correspondent base for home remittances and in a very short time the Bank has made alliance with almost all leading financial institutions/Money service business providing remittance services, for facilitation of overseas Pakistani across the globe".

National Bank of Pakistan is well equipped with state of the art technology, banking systems and manned by staff having expertise in their field. The Bank will extend full co-operation to the remitters and facilitate beneficiaries in smooth transfer of money and also provide valuable guidance to remitters for executing the transactions in line with laid down procedures of the State Bank as well as NBP's own policies. Present at the occasion were Syed Iqbal Ashraf – President NBP, Mr. Nausherwan Adil, SEVP/Group Chief, Operations/CCD, Mr. Masood Karim Shaikh, SEVP/Group Chief, Overseas Banking Group, Mr. Mudassir H. Khan, SEVP/Group Chief, CRBG, Mr. Wajahat A. Baqai, SEVP/Group Chief, CMG, Mr. Kausar Iqbal Malik, Mr. Shahid Saeed, SEVP/CIO, IT Division, Mr. Shahid Iqbal Dar, EVP & Head, Logistics Support Group, Mr. Ovais Asad Khan EVP/Divisional Head Strategic Marketing & CSR Division,

Mr. Abdul Wahid Sethi EVP & Head (Acting) Audit & Inspection Group, Mr. Irtiza Kazmi, EVP/Group Head Global Home Remittance Management Group and other bank officials. ♦



Basic Training Course

GBO/RMO Batch- 2016

Basic training course for newly inducted General Banking/Retail Marketing Officers has successfully been completed. The Program was inaugurated by the Divisional Head Learning & Management Development Division at Staff College Lahore on July 11, 2016 which ended on August 5, 2016

Inauguration of Training Program

The Divisional Head, L&MDD inaugurated the Training Session, addressed the participants and congratulated them on their selection in NBP purely on merit. He was quite hopeful that the fresh and young blood injected in NBP will help in achieving objectives of the Organization and the newly inducted Officers will yield significant contribution towards improving Customer Service and Business in NBP.



Visit of Honorable President

The President, NBP on his visit to Staff College interacted with the Course Participants to share his vision as to how they may bring change in the Organization through their fresh approach of customer handling & business development.

The President was of the view that the newly inducted GBOs/RMOs will prove to be the change agents in NBP and different among our competitors.

The GBOs/RMOs were also addressed by the Group Chief HRMG, Mr. Zahid Mahmood Chaudhry. He advised the participants to work with loyalty, honesty & dedication and in return the Organization will take care of their placements and Career Growth.

Visit to Murree



The GBOs/RMOs were also allowed 1-Day excursion tour to Murree. All the participants enjoyed their moments and shared their memories with colleagues and coordinator.

Academic Assessment and Grading Plan

Academic assessment of the participants was done on the basis of various theoretical and behavioral parameters. Participants were assessed via PreWork Quizzes on important topic of training schedule, Module tests at the end of every week encompassing whole week sessions, and presentations on current and important topics relating to banking and economy. Their communication skill and attitude was also monitored during the entire training period. Minimum threshold for successful completion was set at 70% marks

Weekend Activities

Participants were given a weekend project to visit any historical or recreational place in Lahore and submit a report about the visit in groups. Charts were displayed in the class containing some of the snapshots along with information about the place. All participants shared their experiences in colorful demonstrations.

Participants were asked to interview any personality around them as a prospective customer and submit the same in presentable manner. Task was enjoyed very much by the

participants and each of them picked a different type of personality for interview. This also helped sharpen their interviewing skills. Participants winning the competition were given chocolates and gifts.

To sharpen the marketing skill of our future branch managers, all participants were given the task to design a product of their own and devise a sale strategy. All participants worked hard and performed very well to design a successful sales strategy for their fictionally devised products. Participant with most appealing strategy were given the prizes.



Two Week Yoga Classes

Services of Pakistan Yoga council were engaged to keep the participants healthy and fresh by arranging morning yoga exercise within the premises of Regional Headquarter Building. Participants attended the session after Fajr prayers. This was claimed to be an unforgettable experience by the participants. Pakistan Yoga council also awarded the participants with certificates for brilliant performance in the exercise

Visit to Nazria Pakistan Trust

A visit was arranged to Nazria Pakistan Trust to kindle the very nature of a patriotic citizen. All participants under the headship of faculty members visited and appreciated picture gallery of Nazria Pakistan Trust. A briefing on Pakistan Movement was also given by Dr. Rafiq Ahmad Ex Vice Chancellor of Punjab University Lahore and Islamia University Bahawalpur.



Quiz Competition

In purview of the Independence Day falling in August, a quiz competition was arranged among the participants. Competition was arranged between groups to be played in three rounds. Participants performed more than expected and showed devotion by creating a tough nevertheless productive competition among them. Winning team was given books and chocolates.

Sports Day

A sports day was also organized at Jallo Park, Lahore. Both girls and boys enjoyed different games of their own from dynamic games like cricket, football, badminton, Frisbee and sack jumping to sedentary games like Ludo. They also contested on the "Asans" learned in yoga class. Mr. Shabeer Ahmed Rana, Chief Conservator of Forest had arranged excellent logistics for the participants.



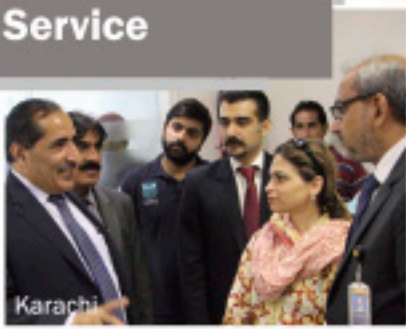
Visit to Wagha Border

A visit was also arranged to Wagha border for trainees to observe and enjoy flag lowering ceremony. All participants were very enthusiastic about the ceremony and their dressing and wearing in white and green contrast was the manifestation of their excitement. They waved flags and applauded with joy.



All participants were rewarded with certificates by Mr. Zaheer Baig, Divisional Head (L&MDD). Position Holders in academic assessment and winning teams of extracurricular activities were also given shield and prizes.

All participants shared their valuable feedback at the end of training program and appreciated the program. ♦



Karachi



Islamabad



Hyderabad



Sargodha

NBP organized a countrywide
Customer Week
 Serve the Nation
 August 22-26, 2016



Mirpur



Jelum

This memorable Customer campaign was celebrated across all regions of NBP. It was spearheaded by **Mr. Aasim Akhter**, EVP/Divisional Head Network Planning & Service Quality, CRBG.



Mardan



Quetta

Mr. Mudassir H. Khan's, SEVP/Group Chief, Commercial & Retail Banking Group, encouragement and support was instrumental in making the week a success.



Peshawar



Gilgit

The energy and team work demonstrated, by the Regional Heads and all Regional Staff, was outstanding and largely contributed in making this Customer Week inspiring.



Gujrat



Sukkar

The Customer Week was launched to raise awareness of customer service in the Bank and to recognize our loyal customers. It is to uplift the morale of our dedicated staff and bring about improvement in the branch environment & ambience. It also reflected on our commitment to our customers and that of staff towards customer satisfaction.



Larkana

The interactions, gestures, greetings and positive attitude of the Regional Heads and the support of the RMT members and regional staff clearly exhibited that service culture is the force that will not only take us towards, business improvement, create a Sustainable Competitive Advantage over our competitors but also within NBP, protect and create an environment of an honorable and dignified work place.



Muzaffarabad

The Customer Week was a platform where everyone visibly displayed a commendable spirit that we value our customers and we well embrace our vision:



Multan

To be recognized as a leader and a brand synonymous with trust, highest standard of service quality, international practices and social responsibility.



Karachi



Sialkot



Karachi



Gujranwala

Message from Mudassir H Khan

Group Chief, Commercial & Retail Banking Group



Customer Week: 'Serve the Nation' was an initial step of our service initiatives for leading a Service-Focused Culture that will facilitate in building the alignment needed to embrace our vision: To be recognized as a leader and a brand synonymous with trust, highest standard of service quality, international practices and social responsibility.

During this week we engaged the regions to exhibit NBP's vision through our gestures and activities to uplift service and customer experience. Building as service focused culture today is no longer an option — it's a competitive necessity. So, let us all take a step back and answer the question, "Is the service culture that exists in NBP today providing us with a strong competitive advantage for tomorrow? If so, what can I

do to keep it growing stronger? And if not, what can I do to make it better right now?"

During this Customer Week all the staff that participated, experienced "when you do a little more, you stand out lot more". The energy of giving special attention to people and environment has a tremendous "feel good" impact.

So, let us stretch this positive energy through the year, the marked difference it will make on our service and hence sustainable growth. Thank you all for your participation & wish you all the best at your endeavors. ♦



Bahawalpur



Lahore



Rawalpindi



Hyderabad



Sawantpur



Faisalabad

Customer Testimonials

Zubair Hussain

"A lively environment, totally transformed. I hope the same will continue in future"
Naval Headquarter Branch, Islamabad

Raza Anwar

"Its so good. NBP should celebrate these kind of events for customers. It's the first time we have seen such NBP celebrations. It's very good."
Kang Chanan Branch

Rao Asif Ali

"It is an excellent initiative by National Bank to promote its ethics & standard to build strong relations with customers."
PNSC Branch Karachi

Mumraiz Khan

"Public dealing is excellent. Overall crew is very cooperative. Their performance is excellent 10/10. Need Improvement. NBP also needs to introduce online transactions to compete with other private sector banks."
NBP Margalla Branch.

Muhammad Ajmal

"Very well done and keep it up please"
Bangwala-Mulbal Mughlan District Chakwal

"We are satisfied with the services of NBP – FTC Branch. The staff members are customer friendly and provide professional service."
Pak Kuwait Investment Co.

M. Yasin

"It is a wonderful experience"
Model Branch Gulberg

Maqbool Ahmed

"The behavior and dealing of manager and staff of this branch is very good with customers"
Pakistan Science Foundation
Babauddin Zakaria University Branch

Major Uzair Munir

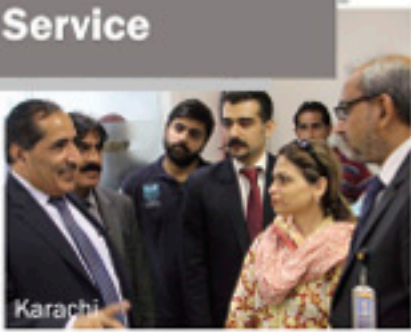
"Staff behavior is excellent and very cooperative"
Kashmore Cantt Branch

Muhammad Zahid

"This is a branch where a large chunk of money is deposited daily. This branch is handling its the affairs delinquently and efficiently. I am highly satisfied with its performance."
Chief Collector Customs
Custom House Branch

Muhammad Hanif

"A well groomed change in providing customer service in this week; same practices should continue."
Main Branch Kasur



Karachi



Islamabad



Hyderabad



Sargodha

NBP organized a countrywide
Customer Week
 Serve the Nation
 August 22-26, 2016



Mirpur



Jhelum

This memorable Customer campaign was celebrated across all regions of NBP.

It was spearheaded by **Mr. Aasim Akhter**, EVP/Divisional Head Network Planning & Service Quality, CRBG.



Mardan



Quetta

Mr. Mudassir H. Khan's, SEVP/Group Chief, Commercial & Retail Banking Group, encouragement and support was instrumental in making the week a success.



Peshawar

The energy and team work demonstrated, by the Regional Heads and all Regional Staff, was outstanding and largely contributed in making this Customer Week inspiring.



Gilgit



Gujrat



Sukkar

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National Bank of Pakistan Signed Call Center Services Contract with “Virtual World (TRG)”

National Bank of Pakistan and Virtual World (TRG) signed a 3 years contract for call center outsource services in Karachi recently. NBP and Virtual World have already been working closely together since December 2012. The contract signed between NBP and Virtual World is an extension of the call center services already being provided by Virtual World. Both the institutions have mutually agreed to provide exceptional call center services to NBP customers nationwide. The two have also agreed to work upon the expansion of the call center services to provide prioritized services to their customers.

The strategic alliance between Virtual World and National Bank of Pakistan will offer tremendous services to the customers.

Mr. Mohsin Furqan, EVP/Divisional Head – Operations Group, National Bank of Pakistan said: “Sky is the limit!!! NBP has always kept a close-eye on its competitors and is a firm believer of bringing improvement in policies, procedures and service quality standards. Our target is to attain leadership position especially in Service Quality. Following the approach this arrangement will enable NBP to provide services to the customers more efficiently & effectively that will uplift the image of NBP as Nation’s Bank and also deliver the best services from NBP Call Center.”

“We are very excited about our partnership with National Bank”, said Mr. Nadeem Elahi, CEO of Virtual World Pakistan. Virtual World is not only amongst Pakistan’s largest exporters of IT-enabled services but a leader in providing Business Process

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Outsourcing Solutions to renowned brands across the globe. With NBP, Virtual World is proud to work with a leading bank in the country, which is a testament to our industry experience and service quality”.

During the signing ceremony, Syed Khurram Husain, SVP – Operations Group, Muhammad Uneeb Walayat, VP – Operations Group and Asif Masood, Senior Manager – Virtual World were also present. ♦



National Bank of Pakistan and UnionPay International ink Debit & Prepaid Card Agreement

A signing ceremony was held between National Bank of Pakistan and UnionPay International, during the mega conference of Silk Road Forum in Urumqi, China. The agreement was signed in the presence of distinguished guests from Chinese Regulators, State Bank of Pakistan and senior management representatives of multiple partner countries of China Silk Road Forum.



NBP, Jubilee life join hands

National Bank of Pakistan (NBP), one of the largest banks in the country, has recently signed a Bancassurance agreement with Jubilee Life Insurance. The agreement was signed at a ceremony held on August 16 at NBP's head office to commemorate the partnership in the wake of the expanding market for Bancassurance. The agreement

signing ceremony was attended by NBP SEVP/Group Chief, CRBG Mudassir H Khan and Jubilee Life Insurance Managing Director & CEO Javed Ahmed. Speaking on the occasion Khan said that NBP and Jubilee Life joined hands by entering into a Bancassurance agreement for selling life insurance products of Jubilee Life through NBP's branch network and introduce a cross sales culture throughout the organisation. Commenting on the occasion, Ahmed said that Jubilee Insurance is a global brand of Aga Khan Fund for Economic Development that offers diverse insurance solutions (life, health and general) in the Asian and East African markets.



Risk Based Approach of Trade Finance

In the recent past, Banking environment has become extremely competitive, as knowledge becomes obsolete at a faster and faster rate. Therefore, keeping your personal knowledge base up-to-date is quickly becoming a matter of survival! Perhaps, the best piece of advice is to make sure you're studying and working with a Management who are experienced and has enough training to safely guide you as a Mentor. Although, a half day training workshop might not be enough, but continuing education is most important for both. In this regard, the Bank has witnessed that Compliance Group is always committed and takes initiatives. Hence, a Training workshop was arranged on Risk Based Approach of Trade Finance (AML) at NBP Head Office, Karachi. The session was facilitated by Mr. Aqeel Muslim, SVP/Head-NBP Trade factory.

Obituary!

A senior official of National Bank of Pakistan was shot dead by armed robbers while resisting a robbery in Gulistan-i-Jauhar area of the metropolis. NBP Vice President Mohammed Sadiq Siddiqui, 51, went to Rado Bakery for routine grocery shopping where two suspects tried to snatch his car and on his resistance shot him dead. May his soul rest in peace.

Congratulations!



Mr. Muhammad Farhan Rafique, Foreign Exchange Department, Main Branch, has cleared all the requisite subjects of Stage - I of Junior Associateship of IBP (JAIBP).



NBP committed to promote Islamic Banking

NBP Islamic Banking Group formally inaugurated its recently shifted NBP-Saeedabad Baldia Town Branch at new premises located at 24-Market, Saeedabad, Baldia Town, Karachi. The Chairman Shariah Board Mufti Ehsan Waquar, Resident Shariah Board Member Mufti Muhammad Imran in presence of dignitaries of the area prayed for the success of the branch and entered the premises by ribbon cutting ceremony. Regional Head – IBR (Sindh) Mr. Hassan Ali Memon and Head of Branch Network (IBG) Syed Muhammad

Shahid were also present at the occasion.

While addressing the dignitaries of the area and branch customers, Mufti Ehsan Waquar explained that we are committed to promote Riba Free Banking to the masses. NBP is serving with its Islamic Banking services throughout Pakistan where it is not only providing banking services but in a strict Shariah compliant manner. Later customers' queries about Islamic Banking and services were answered. ♦



National Bank of Pakistan and Byco Petroleum Pakistan Limited enter into a Cash Management Agreement

NBP and Byco have signed a cash management (collections) agreement. This arrangement will enable all Byco dealers to deposit their payments in favor of Byco at any NBP branch across Pakistan with transfer of funds on real time basis, supported by an advanced MIS system.

NBP, EFU Life join hands for Bancassurance business

National Bank of Pakistan has recently signed a Bancassurance agreement with EFU Life which is one of the country's leading life insurance company. The agreement was signed in a ceremony held at NBP's Head Office to commemorate the partnership in the wake of the expanding market for Bancassurance. The agreement signing ceremony occasion was graced by Mudassir H. Khan - SEVP/Group Chief, CRBG-NBP and HuseinSachak - Director Bancassurance, EFU Life.



Health



Donation of Life Saving Medical Equipment to Gulab Devi Chest Hospital Lahore

Gulab Devi Chest Hospital Lahore was developed in the year 1934; it is a charitable hospital. Initially the hospital had 50 beds but now it has been transformed into one of the biggest hospital in Asia with 1500 beds giving health care facilities especially tuberculosis and Cardiac Treatment. More than 800 outdoor patients (OPD) visit every day but the hospital does not even have a cash counter. National Bank of Pakistan has recently donated Monitors, ECG Machines to this hospital to facilitate its operation and for the service of humanity.



Donation to Pink Ribbon Breast Cancer Society:

Pink Ribbon Pakistan is a non-funded, self-sustained campaign, mostly supported by different governmental departments as strategic partners, contributions through public philanthropy and driven by a large number of volunteers all over the country. NBP CSR division is supporting this cause of eradication of breast cancer and for this purpose a fund raiser was organized by Pink Ribbon Breast Cancer Society for the construction of first ever Breast Cancer Hospital in Lahore, NBP CSR division has contributed substantially in this fund raiser.

Corporate Social Responsibility



Donation-NBP Scholarship of 17 Students at Centre for Development Social Services (CDSS) Korangi Academy Run by INFAQ Foundation

Infaq Foundation (Formerly known as BCCI Foundation) a non-profit foundation created "The Centre for Development of Social Services" in 2001. Under their patronage the foundation is running a state of art school in Lallabad in the suburbs of Ibrahim Haidery. National Bank of Pakistan on regular basis is providing scholarship support to this foundation and this year too has adopted two classes and is bearing all the educational expenses of students in those classes. Through this role NBP is providing financial assistance to meritorious students belonging to poor families who cannot afford to pay the expenses of their kids higher education.

Sponsoring Education



Sponsorship - Child Care Foundation for Educating Kids Working Underage

National Bank of Pakistan has adopted 15 non-formal schools in 4 districts (Sheikhupura, Gujranwala, Faisalabad, and Nankana Sahaib) of Punjab, in association with Child Care Foundation to help working under age kids in getting quality education. CCF enrolled 519 students so far under NBP sponsorship program. In these schools those 519 students are provided with quality education as well as personal grooming as it will help them in transforming their life and improving future.

Donation-Fresh Foundation for Slow Learning Children

NBP's CSR division is supporting the cause of education of under privileged and special children. FRESH foundation is educating children with slow learning abilities or with certain other learning difficulties, National Bank of Pakistan is sponsoring the education and development of such students. Through this sponsorship the prime objective is to help those underprivileged kids in enrolling them to receive special education and training classes provided and organised by Fresh Foundation, Lahore, who otherwise had no choice but to live miserably.





NBP Bears Educational Expenses of Orphan Children At Roshni Homes, Gujranwala

Roshni Homes an orphanage established in the city of Gujranwala provides quality education along with boarding and lodging facilities to orphan children from all over Pakistan. In their endeavor, National Bank of Pakistan is regularly supporting them. Thus to provide quality education for the children of Roshni Homes, Gujranwala, National Bank gave a sponsorship to Roshni Homes to bears entire educational cost of students of one of their block. This cost include academic, IT and recreational activities cost of those children.

Women & Child



Women Vocational Training in Abbottabad

To empower women belonging to lower income background, NBP in collaboration with Kaus-o-Kaza organized tailoring and embroidery courses in Abbottabad. On completion, sewing machines were distributed amongst the participants. Beside distribution of sewing machines few wheel chairs were also distributed amongst the needy females. After getting training from these Vocational Centre an exhibition was held where more than 40 women also displayed their creativity and made ups.

Sports - Special Person



Sponsorship- NBP All Pakistan Blind Cricket Championship

Pakistan Blind Cricket Council (PBCC) is affiliated with Pakistan Cricket Board (PCB) to organize and manage blind cricket in Pakistan. NBP is supporting the cause of Blind Cricket in Pakistan for the past 7 years. This has resulted in the development of blind cricket in Pakistan resulting in the form of winning of World Blind Cricket Cup by Pakistan Blind Cricket Team. This year once again National Bank of Pakistan sponsored the 7th National Blind Cricket tournament which was held in the month of September and October 2016 in Bhawalpur. Team of Peshawar blind Cricket Organization won the trophy defeating Azad Kashmir.





Taekwondo at NBP Sports Club

Since taekwondo is considered as one of the ancient exercise to keep oneself fit. NBP started its taekwondo classes under the supervision of Master Coach for the kids of their sports club members. These classes started initially with only two kids however within a short period of only 5 months, now these classes have strength

of more than 30 enrolled kids. As a result of these classes a number of new members were inducted in NBP Sports club.



Commissioner Karachi Cycle Race

A Cycle race was organized by the commissioner office Karachi in collaboration with CSR Division of National Bank of Pakistan to send a message of peace and harmony amongst the residents of Karachi. The event was inaugurated by the Chief Minister Sindh, along with Mr. Ovais Asad Khan EVP/DH CSR. More than 50 cyclist from all over Karachi participated in this race.



Sponsorship: Punjab Power Lifting Championship-2016 (Men & Women)

NBP sponsors healthy events in Pakistan to boost the morale of athletes belonging to less known sports. More importantly, Women powerlifting made its debut in Pakistan due to NBP sponsorship. This year once again NBP has given the sponsorship for National Women Power lifting and arm wrestling championship.



Chess Sensation on NBP Stipend Scheme won Chess Olympiad

Mehak Gul, 16-year-old Pakistani chess sensation from Lahore became the Youngest ever chess player in Pakistan to achieve this feat at 42nd World Chess Olympiad-2016 held in Azerbaijan. Chess players from more than 150 countries participated. Mehak became the youngest Pakistani chess player to win the World Chess Master (WCM) title. She scored highest amongst the entire Pakistani contingent including both male and female chess players.

Mehak was inducted last year into NBP's "Talented Rising Star's" stipend scheme, started by EVP/DH CSR, with the approval of President NBP Mr. Iqbal Ashraf. Mehak also came 3rd in National Women Chess championship a few months back. We wish her all the success and glories in the days to come.



NBP Sports Club Swimming team brings laurels to NBP Outstanding Performance by NBP Sports Club Swimmers.

In the 55th Sindh Swimming Championship which was held on 15th & 16th of October 2016 at KPI Swimming Pool, a newly constituted team of 3 swimmers from National Bank Sports Club, Karachi performed excellently. It is for the first time that a team of NBP Sports Club took part in Sindh Swimming Championship and surprisingly they did exceedingly well.

Muhammad Hassan Munawar won 3 Gold Medals in 200 meters breast stroke, 100 meters breast stroke & 50 meters Breast stroke, he also created 2 new records in 200 m and 50 meter breast strokes. Beside 3 gold medals he also won a Silver medal in 100 meters butterfly event, all in open category. His younger brother Muhammad Amaan Munawar won 4 silver medals in 200, 100 and 50 meters breast stroke and 50 meter free style in under 14 age group category. He also won a bronze medal 200 meter individual medley in open category.

On this occasion, Ovais Asad Khan, Divisional Head (Strategic Marketing Division) of National bank of Pakistan on the behalf of President of NBP congratulated both the swimmers and team management on their great performance. It is important to highlight that NBP Sports Club has formulated this swimming team hardly 2 months ago and with these results it is expected that in the coming national and provincial championship these swimmers will surely bring more laurels for National Bank of Pakistan and will represent Pakistan internationally.