

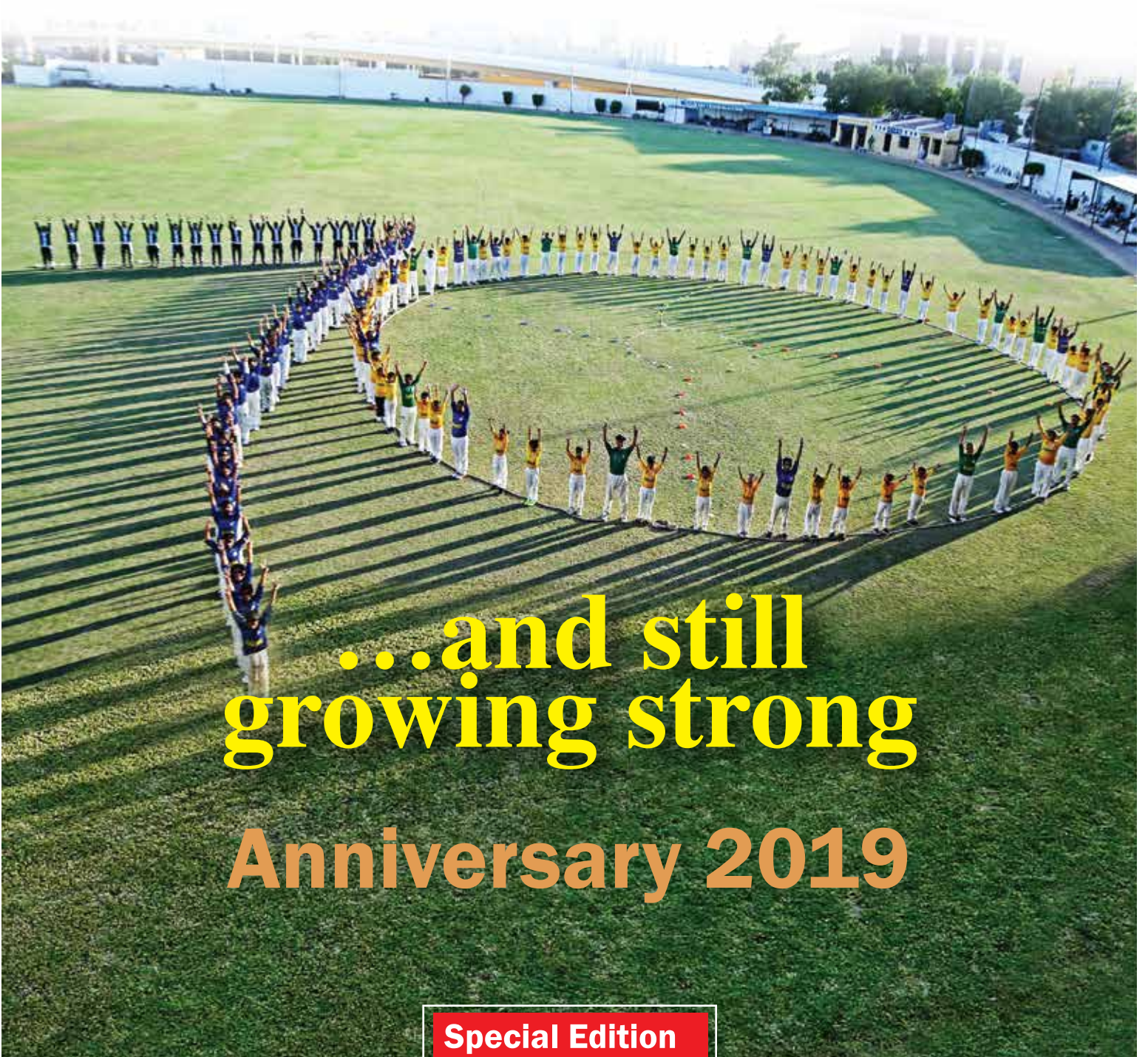


NBP

Newsline

since 2006

Sept/Dec 2019



**...and still
growing strong**

Anniversary 2019

Special Edition

Gearing up for the Future!

An eventful year has passed and a new one is about to come. Let me begin by wishing everyone a happy, healthy and fruitful new year. A year ago, when I wrote the New Year message, we had seen the shift in the market dynamics with the new government and strategies on board.

Throughout the year NBP had been resilient to challenges of ever-changing market with the aim of overcoming any obstacles that the future may hold. We have the experience to overcome any future difficulties with confidence and make a history of successful decisions and results. These would include innovating new ways to increase value for our existing customers and partners, exploring new businesses by embedding ourselves in new market trends to capture opportunities outside our traditional business.

We have recently turned 70 and many of us have been on this long journey together with the Bank. We have weathered business cycles, overcome insurmountable challenges and created the NBP story.

In 2020, we need to recalibrate ourselves for the changing times and move hand in hand together as a team. When core values and actions are in alignment, a thriving culture emerges. Challenges beset us, just as in life, and many times it is beyond our control. There are some days which are smoother than others and we need to find motivation for NBP team to keep moving forward. Together, everyone achieves a lot more!

Wish you all a very Happy New Year!

Asra Adnan
Editor

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

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

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

For suggestions and feedback
021-99217915
nbp.editor@nbp.com.pk

Contributions to NBP Newslines may be sent to Strategic Marketing Division,
Strategy & Business Analytics Group, 2nd Floor, Head Office, Karachi.



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Hail the Champ!



IGEA delegation met NBP's senior officials to sign 'Strategic Cooperation Agreement'



A delegation comprising of 45 Chinese Officials headed by Mr. Sha Zukhang, Former Deputy Secretary-General of the United Nations, President of Pakistan Friendship Association of China and Honorary Chairman of the International Green Economy Association, visited National Bank of Pakistan, to sign a Strategic Cooperation Agreement, for provision of banking facilities by NBP to IGEA members. The agreement was signed by Mr. Deng Jihai, IGEA & GBO-Global, and Mr. Arif Usmani, NBP President & CEO.

International Green Economy Association is a non-profit social organization operating out of Beijing, winning qualification of "4A evaluation rank" for Chinese social Organizations. IGEA is committed to promoting green development. It has more than 5,000 members

and cooperative enterprises in green manufacturing, green architectures, ecological agriculture, energy conservation and environmental protection, new energy, new materials and other green industries. As an advanced professional organization in green economy. GBO-GLOBAL, is the operating platform of IGEA, with focus on organizing Chinese enterprises to work with Pakistan.

President NBP also hosted a dinner in honor of the visiting delegation where selected corporate customers of the bank were invited to hold B2B meetings with the members of the visiting delegation. Business community from both the countries held initial business dialogue to create joint ventures and enhance business relationships. ♦



Management introduces Multiple Eye Concept in Bank's existing Disciplinary Process

NBP President in his pursuit to introduce fair and just disciplinary process at all levels in the Bank, formed a Pr-Charge Sheet Issuance Committee comprising of Senior Executives to review all Charge Sheets before issuance, to avoid any unwarranted disciplinary action against an accused employee.



Disciplinary process is an integral part of any institution and the aim is not to victimize but to establish sense of realization amongst employees that each one is accountable if he/she compromises institutional rules and regulations. The purpose of disciplinary proceedings is not to harass staff emotionally but instead to adopt a transparent method of justice and ensure organizational accountability.

As the incoming President, Mr. Arif Usmani started receiving complaints from various corners indicating lack of confidence in the disciplinary system of the Bank. The cases brought to the consideration of President generally depicted vast room for improvement in the overall process of Charge Sheet issuance.

The President suggested and introduced a new platform in order to screen the final stage of Charge Sheet issuance. This is meant to give staff an additional advantage of their disciplinary case being viewed by senior members neutrally. He introduced a system wherein unwarranted Charge Sheet could be halted prior to issuance. The President has now modified the old process whereby there was a general perception among employees that the IDW was not impartial.

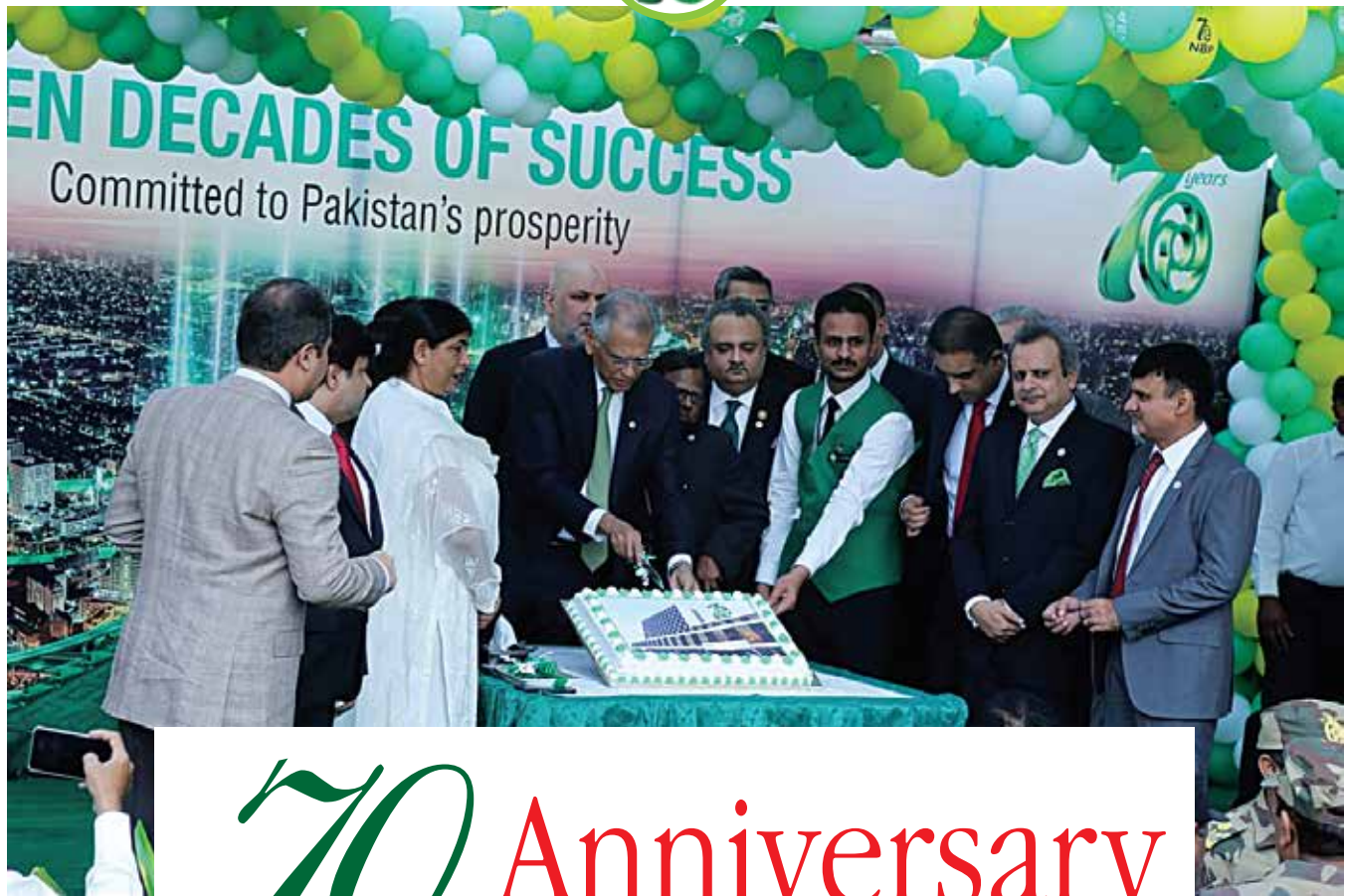
He also mandated the Committee to suggest areas wherein staff grievances involved in disciplinary cases should subside justifiably. The Committee to review such gaps in systems and policies during its course of deliberations. These gaps will have to be shared with the concerned Groups for corrective measures. This is likely to introduce some new change in the process of Charge Sheet Issuance which will address the de-motivation factor within staff members going through the process of being investigated.

President has been very considerate in terms of formation of the Pre-Charge Sheet Committee by bringing members from the mix of seniority and legal. Tariq Jamali, SEVP/Group Chief, COAG, is heading the committee as he brings with him a vast field experience and long association with NBP.

Before the Committee, Wing Head-IDW, will review and give recommendations. The Committee will further review and recommend issuance or renunciation of Charge Sheets based on information The proposal will be prepared by HRMG on relevant Investigation Reports, Contests (if any) made by related offices of delinquents, and evaluation of such cases by IDW-HRMG / FID-A&IG. The Committee will also have the right to recommend to upgrade/downgrade the nature of involvement of any delinquent. If any discrepancy observed, the case will be referred back with recommendation to revisit the Investigation Report. The Committee can also recommend debarring of an Investigation Officer from conducting investigations in future, in case his/her performance is found unsatisfactory. Further, they can seek assistance on any case from any Bank official, Group/office or external legal advice, call an Investigation Officer in person for clarification/viewpoint on Investigation Report. The Committee can also call any accused for personal hearing and suggest improvement/amendment in Bank's existing policy, procedure or system to the concerned Group.

This initiative has been warmly welcomed across the Bank and initial feedback is encouraging. It is believed that in the long run, the Committee will meet its objective to discourage uncalled for Charge Sheets, which will reduce consequent litigations and augment the trust of employees in the disciplinary process of the Bank.

The basic principle on which the new process is based is ***"innocent till proven guilty"***. ♦



70th Anniversary Celebration



National Bank of Pakistan has proved itself as a leading commercial bank of the country in terms of assets and profit, and is prepared to launch initiatives for promotion of inclusive banking to meet the local and global economic challenges.

NBP's President Mr. Arif Usmani, while speaking at the 70th anniversary celebration at NBP Head Office said, 'National

Bank has strong assets base amounting to Rs. 3 trillion. It is the backbone of national economy and we will do more for the nation,' he further informed that under the new initiatives the bank would focus on the financing of agriculture, SMEs and of the projects/businesses aimed at women empowerment. For this purpose, he added, an exclusive group had been formed to achieve the targets within shortest possible time.

He said strengthening of agriculture is must for the progress of our country, as SMEs is the second largest and important economic sector. Earlier, people were shy to get loan from banks because of lack of information about the loan procedure. However, NBP is now organizing seminars in different areas of the country to train SMEs borrowers. These training sessions are titled Certified to Borrow, this certificate would work as license for getting loans for





SMEs and NBP would give discount in interest rate to these certified SMEs borrowers. Arif Usmani said the bank had also gone for systematic up-gradation and the use of latest technology to provide best services to its customers in the era of digitalization. NBP is prepared to move with digital revolution as around 75 million cellular phones are functional in the country and people are constantly demanding banking facilities on their phones.

He informed remorsefully that only 40 percent economy is documented and the banks are working with this portion only. Increasing the GDP-tax ratio is essential for strengthening the economy of the country and the government is taking effective steps to remove tax deficit among the taxpayers.

Talking about the 70-year journey of NBP, he said it was established through an ordinance and its primary task was to finance jute trade as it became difficult to continue export of jute after United Kingdom and India depreciated their currencies. While the second ordinance was issued for formation of Jute Board to support the jute sector which at the time was the major export sector.

President informed that under Kamyab Jawan Program, so far 470,000 people had applied through NBP; while its other partner banks are Bank of Punjab and Bank of Khyber.

Mr. Arif Usmani also displayed the trophy won by World Snooker Champion Muhammad Asif and announced Rs 750,000 cash prize for his historic victory.





CRBG celebrated Customer Week 2019 across all regions to demonstrate NBP's customer centric spirit

'NBP Served Pakistan' with an underlying objective to reinforce that customers are equally important while celebrating the 70th NBP Anniversary. An opportunity to highlight Customer Service and all other services of the Bank throughout the year. This campaign served as a platform to interact with customers and nurture relationships.

'NBP Served Pakistan' was celebrated with great enthusiasm and customer engagement spirit. A wide spectrum of customers were involved at this joyous time of 70th NBP Anniversary. Pensioners, Government Officials, Army Schools (APS), women customers, business community joined NBP in

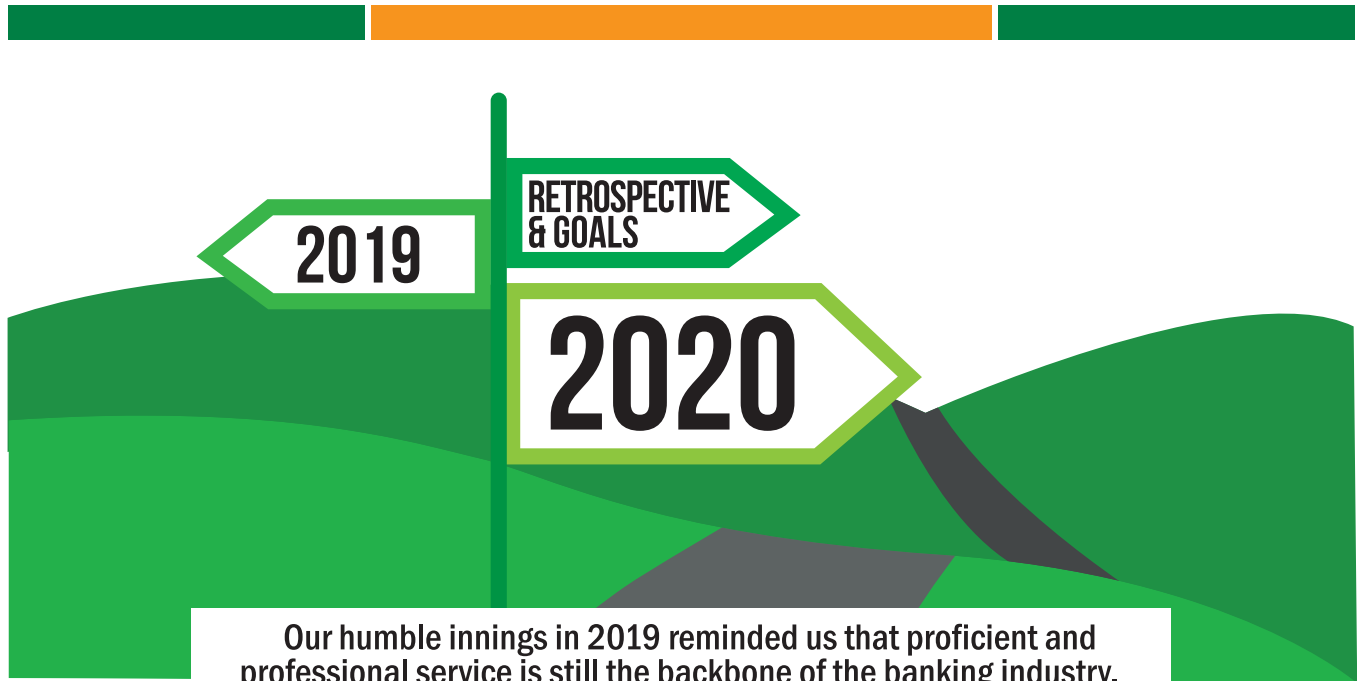


this celebration. Everyone felt special and proud to be connected with NBP. Not only external customers were involved but staff at regions were encourage and recognized for their performance and dedication at different posts such as Cashiers, Relationship Managers, Operations and Branch Managers. Hence team spirit, loyalty and customer orientation was reinforced at all levels.

Ms. Sultana Naheed, SEVP/Group Chief, CRBG, along with EVP/Network Monitoring Heads, Mr. Adnan Adil Hussain and Mr. Aqib Malik and other Head Office staff visited branches and met with customers to strengthen the customer relationship. In regions, the RMT members played the same role to meet and greet customers.

'NBP Serves Pakistan' was indeed a much appreciated campaign by both internal and external customers. ♦





Our humble innings in 2019 reminded us that proficient and professional service is still the backbone of the banking industry. Commitment, leadership and vision remained our focus in business advancement strategies. Here's a roundup of what we achieved and initiated during the year.

BUSINESS

CRBG driven by the impetus of its staff and propelled by the able guidance of the top management has made an impressive and pronounced performance for the year 2018 & 2019 post reorganization in the bank. During the current year Q3-19 CRBG contributed 34.8 (B) Profit before provisions in the overall profitability of the bank.



Developed & matured through the decades, CRBG maintains an extensive Branch network of 1,325 Branches and 1,266 ATMs spread strategically across the length & breadth of the country to serve the requirements of the masses at the remotest part of the country. Our ATM uptime has been duly acknowledged by SBP which stands at 95% - far exceeding the industry performance.

Realizing the significance of Agriculture, CRBG placed special emphasis on it & that has resulted in cultivating a portfolio of more than Rs. 49.4 (B), registering a growth of Rs. 5.8 (B) or 13% from Dec '18 till Q3-'19. In addition, Commercial Financing also grew manifold during the year 2019. The portfolio witnessed a growth from 17 (B) to 27 (B) thus registering a growth of 57%. Moreover, SE & ME portfolio also grew by 14% & 6% respectively in Sep '19 as compared to last year.

CRBG untiring efforts in the Consumer Financing arena has made NBP the only Bank in the country to foster & maintain an outstanding portfolio of more than 100 (B) wherein our flagship Advance Salary product registered a growth of 12% during the current year. In the Liability segment, CRBG

recorded an average growth of 7% wherein average Local currency deposits grew by 5% & average foreign currency deposits increased by 32%. Our Bancassurance business has also generated an income of 225 M during the nine months of the current year.



CRBG has implemented bank wide internal control tools to arrest increasing trend of frauds in Branches. During 2019, 20 incidents of fraud & forgery were reported involving Rs. 131.4 M out of which 60.5 M has been recovered. Due to the focus of new management on AML alerts, the number was reduced to 21,000 from 77,000 (during Sep 18-Sep 19) despite the average addition of 10,000 AML alerts on monthly basis. Moreover, the critical exercise of GL Balancing has been completed by 70% in terms of numbers and by 95% with respect to amount. On Biometric Verification front around 90% of active accounts have been biometrically verified & 99% of the major issues regarding Data cleansing i.e. SS Card not uploaded, Blank Addresses & invalid CNICs have since been rectified.



Pakistan's banking industry continues to evolve in a way where banks must now cope with the ever-increasing and more complex demands from their clients for better banking services, product diversification, tailored solutions, and higher return on investment.

Corporate & Investment Banking Group (CIBG) at the National Bank of

Pakistan (NBP) reflects the Bank's strengths in providing its diversified and growing client base with a wide array of tailored commercial, transactional, and electronic banking products and services. CIBG is one of Pakistan's leading provider of financial services to top-tier multi-national, governmental agencies/departments, and local corporate clients across the country, serving the changing financial needs of the nation's preeminent businesses.

Given its size, NBP has one of the largest corporate portfolios within the banking industry of Pakistan. CIBG's well diversified business portfolio comprises of exposures in all the major sectors of Pakistan's national economy. CIBG has taken significant steps to improve coordination of its various business divisions across different jurisdictions to augment the country's economic growth plans. In terms of client relationship, CIBG has a well-defined strategy of building long-term relationships with its clients and supporting them in their time of need instead of taking a short-term, transaction-based approach. As part of its strategy, CIBG has been assigning more corporate bankers to attend regular meetings with their clients during which they offer their advice and expertise on matters pertaining to their client's complex business needs.

The CIBG team leads transactions aimed at helping NBP's clients succeed in the businesses that they are in. The continuous support our business professionals provide their clients ripples throughout Pakistan's economy, creating jobs and providing financing for growth and investment, both domestically and across the globe. NBP's nation-wide footprint, global presence, and size of balance sheet allows the CIBG team to make markets and lead transactions when other banks are unable to do so, provide liquidity in tough market conditions, and maintain safe custody of our client's assets through volatile markets. NBP's CIBG team possesses all the best-in-class local and international expertise required to effectively serve its clients now and well into the future.

CIBG also has a highly active and specialized Investment Banking team, developed over a decade or so, through its extensive involvement in financing of energy and infrastructure projects all across Pakistan. The Investment Banking team has contributed to projects of significant strategic national interest such as WAPDA Dasu Hydro Power Project (under construction), Neelum Jhelum Hydro Power Project, Quaid-e-Azam Thermal Power Project, Punjab Thermal Power Project, etc. Furthermore, our Investment Banking team has contributed to the recent expansions in the cement,



telecommunication, energy/power, infrastructure, steel, and real estate sectors of the country. In addition to a specialist Project Finance team, the Investment Banking team also has specialized teams for Debt Capital Markets, Advisory, and Agency Services which have been extending their services to NBP's valued clients. Some notable transactions during 2018-2020 are as under:

- Select CPEC-related deals include participation in ENGRO- Power Gen Thar Private Limited (PKR 3.2Bn), HUBCO (PKR 9Bn) and Sindh Engro Coal Mining Company (PKR 3.5Bn).
- Participant in a syndicated term loan of PKR 55Bn for Lucky Electric Power Company Limited with PKR 17.3Bn.
- Extended Syndicated LC Facility of USD 818Mn to Punjab Thermal Power Limited.
- Joint Mandated Lead Arranger for Syndicated Term Finance Facility of PKR 28Bn in favor of Siddiqsons Energy Limited with NBP participation of PKR 14Bn.

- Joint Lead Advisor & Arranger of Syndicated Letter of Credit Facility of Euro 37Mn for Master Tiles & Ceramic Industries Limited
- Participant in a syndicated term loan of USD 100Mn for Bow Energy Resources
- Mandated Lead Advisor and Arranger of Syndicated Term Finance Facility of PKR 15Bn for Pioneer Cement Limited with NBP Participation of PKR 5Bn. Further, NBP is also the Mandated Lead Advisor and Arranger in the Syndicated Cost Overrun Facility of PKR 2.9Bn with participation of PKR 625Mn.
- Mandated Lead Advisor and Arranger of Syndicated Term Finance Facility of PKR 16.2Bn for Power Cement Limited with NBP Participation of PKR 4.5Bn.
- Further, NBP has helped arrange foreign financing of Euro 46Mn for the LC retirement of Power Cement Limited.
- Mandated Lead Advisor and Arranger of Syndicated Term Loan of PKR 2.9Bn for Javedan Corporation Limited with NBP Participation of PKR 1.9Bn.
- Mandated Lead Arranger for arrangement of up to PKR 100Bn through privately placed Diminishing Musharakah Sukuks to Neelum Jhelum Hydro Power Company (Pvt) Ltd. with NBP participation of up to PKR 35Bn.
- Mandated Lead Advisor & Arranger of Syndicated Term Finance Facility of PKR 40Bn for Pakistan Mobile Communication Limited with NBP Participation of PKR 9Bn.



CIBG also houses specialist Cash Management and Trade Finance teams which provide state-of-the-art solutions to NBP's clients for collections, payments, trade finance, and others services. Our customer-centric approach revolves around bringing our clients the best of everything the bank has to offer. By combining our expertise in three areas, namely Corporate Banking, Investment Banking, Transaction Banking (Cash Management & Trade Finance), CIBG is well-positioned to cater to the growing banking & financial needs of all our diversified corporate customers, multinationals, and government entities by offering a whole spectrum of financial products & services ranging from plain vanilla loan & trade products to highly tailored/structured financial solutions. Through partnering with customers in their development, we will continue to play our part in financing Pakistan's economy and contributing to its sustainable growth.

With a stated objective of playing its role in the successful implementation of CPEC, CIBG has established dedicated "China Desks" in the three major urban centers of the country to support and facilitate Chinese companies in executing their business plans in Pakistan. In addition to its extensive domestic network, NBP also has the largest international presence by any local bank. With International Branches and Representative Offices in 19 countries, our seasoned professionals are playing a key role in getting public and private sectors of Pakistan connected with international investors for enhancing bi-lateral trade, investment, technology transfer and for the creation of Joint Ventures. As a result, NBP is not only well positioned to contribute significantly to CPEC projects in Pakistan, it aims to play a bigger role for the broader Belt and Road Initiative (BRI).

NBP has been contributing significantly towards financing of projects that are of strategic national interest across all sectors including infrastructure, energy, agriculture and industry and is fully committed to playing its role in the promotion of exports faced by the country.

Treasury and Capital Markets Group (TCMG) is transformed from traditional transactional focus group to a proactively broad and strategic decision-making unit that is synergized with overall goals & targets of the bank. During the year TCMG not only strengthened its relationships with

CANADA	CAD	095.12	08883
CHINA	CNY	73.169	60910
EURO	EUR	06644	06100
JAPAN	JPY	10900	10200
SINGAPORE	SGD	137.12	12630
HONG KONG	HKD	70043	64872
NEW ZEALAND	NZD	11646	10675
	MYR	32536	27818



clients and its counterparts but also increased its overall volume and enhanced its spreads. TCMG have established a framework for clear direction and long-range goals of the organization and aligned its resources to attain these goals. TCMG has effectively managed the bank's Foreign Exchange, Fixed Income Securities and Capital markets portfolios with optimal utilization of funds.

Treasury and Capital Markets have been consistently contributing significantly to the bank's bottom line profitability over the past many years. Given the sheer size of our balance sheet and its market position, TCMG continues to be the leading market maker in domestic financial markets. Treasury continues to be among the top Primary Dealers, a testament to our prowess in the domestic fixed income market. Our FX desk over the years have outshone the market both in terms of volume and revenue and broke all previous records of FX revenue in the domestic market. The TCMG FX Sales team pursued a strategy of aggressive marketing and cross sell across its product suite, catering to a diverse client base. TCMG also manages the largest equity portfolio in the industry and continue to add value to the bank's overall profitability with proactive trading in capital markets. Despite lacklustre performance of PSX this year, our approach, though risk averse, has outperformed the market performance.

From the year 2020, NBP will continue focusing its financing activities towards Pakistan's economy's priority sectors – namely extending financing to Agriculture, Small and Medium Enterprises and Housing. NBP is Pakistan's largest public sector commercial bank and as such has maintained its lead position as a financier of priority sectors of Pakistan's economy – be it



agriculture finance or be it large infrastructure projects in the highway construction, oil refining or power generation sector. As one of the leading banks in Pakistan today, with a deposit base close to PKR 2.0 billion, NBP has strategically begun to position itself towards improving financial inclusion as well as extending financing to such sectors through which Pakistan can achieve equitable GDP growth.

In this regard, not only is NBP intending to focus on introduction of deposit schemes with such features that would attract the unbanked and underbanked segments of the economy as well digital products geared towards serving the needs of this market segment, but at the same time introduce financing schemes that would also targeted serving these segments. With regards to the latter, NBP has taken a lead in Pakistan's banking system by creating the "Inclusive Development Group" which will develop financing products for the priority sectors of Pakistan economy (Agriculture, SMEs and Housing) with a particular focus on financing the value chains that connect all them.

NBP is the lead bank amongst its commercial banking peers in terms of

Agriculture financing. This existing market position with well over 225,000 borrowers of agricultural loans, coupled with its 1,300 branches places the bank in a unique position to design and implement agriculture credit programs specifically designed for certain specific regions as well as certain agriculture produce with a view towards enhancing farm productivity. To unlock Pakistan's agricultural potential requires not only such products and programs but they have to be done with a holistic approach wherein the needs of the agriculture sector have to be addressed with products and schemes for the SME sector (specifically with an Agri-centric approach).

In such schemes, NBP's philosophy of "Inclusive Development" will be able to address ways and means of enhancing women's empowerment, access to finance for small and medium infrastructure enhancement, all with a view towards ensuring a broad-based development paradigm that aims at improving the quality of lives of the people in these important sectors of the economy which the private sector commercial banks have not been able to reach as yet.

In addition to these targeted initiatives, NBP, in partnership with the Government, continues to bring to the market initiatives that would promote entrepreneurship in Pakistan by offering financing to the country's talented

youth by providing schemes like the Kamyab Jawaan/Youth Entrepreneurship Scheme. The focus of the Scheme is to extend affordable loans to young entrepreneurs who want to either start a new business or require capital to grow their existing businesses. The Scheme is designed in coordination with the Government to address

capital requirements of the young people to provide them an opportunity to increase their business and is expected to contribute significantly to Pakistan's economy. With a significant allocation of the loans towards women entrepreneurs, the Scheme will contribute towards enhancing women empowerment and recognizing their potential contribution to Pakistan's GDP.

Another major priority sector financing initiative that NBP will take is to launch mortgage-based lending products aimed at the middle and low income groups. In this regard, NBP made a significant investment in Pakistan's first mortgage refinance company. This company began operations in 2018 and despite the rising mark-up rate environment today, mortgage lending in Pakistan has crossed the PKR 100 billion mark for the first time in history. Furthermore, the Bank is planning a launch of its own mortgage financing product that will enable qualifying low and middle income home buyers to own their own homes.

In addition to this, NBP continues to work with the government on the Naya Pakistan housing schemes that is a major government initiative aimed at addressing the housing unit shortfall (of over 5 million) prevalent in Pakistan today but also to spur the growth in a number of industries involved in the construction sector. The overall initiatives of the Naya Pakistan scheme as well as the various financing products that are being planned should contribute to the increase of housing loans as a percentage of GDP to rise from their present low levels of 0.2% - 0.3% towards a substantially higher percentage.

It is an established principal at NBP that the national effort towards improving the livelihoods of the unbanked and underbanked segments of society in Pakistan. To make significant inroads in achieving a tangible



improvement requires a collective effort of all stakeholders in the economy. Therefore, the role of the government, government agencies, universities, research institutes, multilateral lenders/donors, microfinance lenders, other commercial banks, etc in the collective effort cannot be understated. As such NBP aims to cooperatively work with all stakeholders towards the development of Pakistan.

National Bank of Pakistan launched Islamic banking in the year 2006. However, this initiative gained momentum after it's re-launched in 2013 under the brand "Aitemaad." NBP aspires to be recognized as a prominent player of the Islamic Banking industry and is incessantly making efforts towards achievement of this strategic goal. NBP Aitemaad Islamic banking branch network and deposits have witnessed an exponential growth.



Description	31-Dec-2015	31-Dec-2016	31-Dec-2017	31-Dec-2018
Branches	79	118	169	192
Deposits Rs. (m)	12,701	33,088	36,908	51,022
Advances Rs. (m)	837	3,199	18,946	26,827
Investments Rs. (m)	4,112	15,758	17,855	23,914
Asset Deposit Ratio	7%	10%	51%	53%
Investment Deposit Ratio	32%	48%	48%	47%

- AIBG has attained PBT Rs. 1.37 billion on September 30, 2019 as compared to a loss of Rs. 67.21 million on September 30, 2018.
- Deposit base grew by 33.09% from Rs. 51.02 billion in December 31, 2018 to Rs. 67.88 billion in September 30, 2019 with 84.51% CASA ratio.
- Home Remittance transactions increased by 57.85% to 242,620 for period ended September 30, 2019 as compared to 153,707 in the previous corresponding period
- Financing portfolio, net of repayments, increased from Rs. 26.83 billion in December 2018 to Rs. 29.27 billion in September 30, 2019. It is expected to grow in the future.

- Launched with EFU LIFE Hemaya and Jubilee various bancatakaful products.
- AIBG launched the following products during 2019:
 - Aitemaad Mahana Bachat Account
 - Aitemaad Income Support Account
 - Aitemaad Senior Account
 - Aitemaad Institutional Deposit Account – IFIs
 - Aitemaad Institutional Deposit Account – NBFIs
 - EMV Compliant Debit card



In 2019 Credit Management as a separate function has successfully completed 17 years. Historically credit marketing as well as credit approvals were under one Division. However, based on the principles of dual check and specialization, and to enhance focus on business and profitability growth without compromising on prudence, a separation between business initiation and risk taking roles was envisaged ensuring through avoiding conflict of interest in achieving business targets. Since its inception CMG has been supporting Bank's overall Business function to fulfill its main strategic goal of supporting /assisting Business Groups in improving Asset Quality to prevent new NPLs. The establishment of the Group has also led to high growth of the Credit portfolio of the bank especially in the Corporate and SME segments due to specialization.

Credit Approval Division of CMG is responsible for risk assessment of loan applications forwarded by the Business Groups and approving or endorsing to the competent authorities for final decision. It helps booking of quality assets by curtailing exposure on high risk assets and support quality credit with better returns.

The Credit Policy Wing of CMG has achieved various milestones since its establishment. It revamped the Credit Policy Manual in 2007 which has facilitated the entire credit function. It also issues seasonal Financing Policies (Wheat, Rice, and Cotton) annually after reviewing and updating according to current market dynamics and performance which has resulted in to remarkable achievement of keeping NPL ratio in seasonal financing portfolio to a very low or has been almost zero as compared to other SME financing. The Wing is aiming at to revise and revamp the Credit Policy Manual by bifurcating it into separate Policy and Procedural manuals each for Corporate/Commercial and SMEs.

Country Credit Monitoring Wing-important plank of CMG, performs its vitally important monitoring function as per given mandate. Credit monitoring function has been specialized by formation of separate wings dedicated to Monitoring of Overseas credit, domestic credit, and Project Monitoring wing. CCMW with ITG is pursuing systemization of Monitoring Statements (MS Pack 1-12). Some of the MS packs have been deployed on MIS Portal which are expected to become active once data cleansing issues are overcome by the concerned Groups. Vigorous follow-up of OCCW team with branches abroad has reduced NPL by 15% approx. SPMW performance with limited staff has continuously improved.

International operations of the Bank comprise of 21 branches in 19 countries spread over North America, Europe, Far East, Asia, Middle East & branches and subsidiaries in Central Asian Countries. Representative offices in China, Canada and Uzbekistan.

The year 2019 has been a year of transition and overhaul not only for the Bank but also for International Banking Group. The most significant



development was change in the leadership as Mr. Saad Ur Rehman Khan who took over the reins of International Banking Group as Group Chief. Mr. Saad is a seasoned banker with a diversified experience of over 25 years at senior management level in leading domestic and International FIs such as Citibank,

Habib Bank Ltd, Bank Al-Falah Ltd and MCB Bank Ltd. Mr. Saad with his insight and Management's vision revamped International Banking Group into International, Financial Institutions & Remittances Group (IFRG) through integration of Global Home Remittances Division. With a special focus on improving efficiency through effective Compliance & Controls, IFRG is now on a track toward prosperity.

Financial Institutions Division (FID) is the business arm of IFRG and provides Global Trade Solutions through NBP's overseas network. During the year 2019, FID has partnered with global Financial Institutions for arranging Trade / Clean loans to meet liquidity requirements, established exclusive trade lines with special confirmation pricing to re-capture SABIC business, established Nostro Accounts with leading FIs to cater to our trade finance business requirements and also provided valuable support to other business groups.

CONTROLS

In an organization, Internal Audit is part of the on-going mechanism of the entity's system of internal controls. It assists the organization in accomplishing its objectives by bringing a systematic and disciplined approach to evaluate and improve the effectiveness of the organization's governance, risk management and internal control.

The internal audit activity in NBP is governed through policies and manual, SBP Circular, Guidelines and Institute of Internal Auditor's Standards.

Besides, providing value adding consultancy to management, the audit is continuously trying to improve the quality of audit activities. Some of the steps taken are –Planning of audits based on risk assessment in the light of SBP Guidelines, Strengthening quality assurance process, Utilization of technology by consuming available reports on NBP, resulting in extended audit coverage, Reviews of various processes across the bank, Deployment of



technology solution to conduct audit which will result in improving efficiency of audit, Capacity building of existing human resource through constant training and value addition in human capital of audit by engaging professionally qualified staff in audit, providing them a platform to groom.

Compliance Group would like to extend heartiest congratulations to all NBP Employees on the occasion of 70th anniversary of NBP. We would like to take the opportunity to appreciate all employees for their tremendous dedication to improve the overall Compliance Culture of NBP.

Compliance function at NBP continuously strives to minimize compliance risk by evaluating bank's internal controls and ensuring their adherence to applicable laws, rules and regulations. It also escalates significant compliance issues to top management and BoD through CCM & BRCC.

During the year 2018, Compliance Group has successfully implemented major requirements of Compliance Risk Management Guidelines. In addition to this, it has completed IRAF assessment for June and Dec 2018 & provided AML/CFT/ trainings to 18 regions.

Furthermore, Real Time Name Screening of Account opening, Worker Foree Remittance & Pakistan Banao Certificate has been implemented which provides proactive control to combat entertaining proscribed entities. Moreover, Compliance Group has also established a dedicated CFT Desk as per the instructions of SBP. AML CFT Risk Assessment for the year 2018 has also been completed.



Furthermore, Compliance Group has rigorously followed up with business groups to complete TOP 100 Depositors review. Similarly, Regular and timely escalation of supervisory issues has been done to improve the brand image of NBP.

Compliance Group is dedicated to create value for both internal and external customers whilst meeting its regulatory obligations. We wish everyone many more years of unbeatable success. Congratulations & Happy anniversary!



Risk Management Group (RMG) acts as a second line of defense in the overall risk management structure of the bank, assuming the role of setting overall risk management framework, development of tools & systems for effective risk management, risk oversight along with the review and reporting of deviations of activities from set standards.

RMG is proactive in identifying, assessing, monitoring and controlling the risks associated with our

Business. RMG functions as an independent group reporting directly to the President with dotted line reporting to the Board Risk & Compliance Committee (BRCC). The group structure is constituted in a way so as to have a focused approach encompassing all material risks that the bank may be exposed to.

Risk Management Group (RMG) has achieved many milestones / taken initiatives during the year, which include: formulation/implementation of Bank-wide Recovery Plan, development/revision of Market Risk Management Framework, development of Default Prediction Model based on current macro-economic conditions, introduction of consumer and overseas credit risk assessment dashboard, revamping of credit portfolio review parameters, standardization and quantification of ICAAP, setting & approval of Risk Appetite Statement of the Bank, enhancements in Internal Risk Rating methodology- Probability of Default (PD) Model, development of Cash and Gold scorecard, Introduction of internal risk rating related fields in CBA for mandatory data capturing, meeting and reporting Basel III Liquidity standards for SBP, development and finalization of RCSAs and KRIs, review of Bank's policies /procedural documents, development of Information Security Risk Management Framework (ISRMF), development of online portal for information security related policies, frameworks, advisories and alerts. Furthermore CAD function has been strengthened by revising CAD Manual, establishment of CAD unit for Islamic Banking. Also CAD-RMG has developed ticklers for overseas branches and strengthened MIS for monitoring.

Operations Group have been pursuing lots of automation and centralization initiatives since couple of years. Some of the projects that have completed / implemented in year 2019 are as under:

Implementation of CAPU Lahore and Islamabad Units:

After successful launch of CAPU, Karachi Office, Operations Group in year 2019 have rolled other 2 planned units at Lahore and Islamabad. Out of total 37 Regions, so far 8 Regions have successfully been mapped with CAPU, whereby over 9000+ accounts have been processed as of date. Implementation of CAPU has brought lot of improvements in account opening procedures, reduced regulatory fines, besides offering better control at field offices in respect of account information etc.

Implementation of Government initiatives and efficiency in Government business:

Since beginning of the year 2019, the Group remained engaged with SBP and completed projects of strategic importance of Federal Government. Pakistan Banao Certificates (PBC) scheme and Asset Declaration Ordinance (ADO). Both projects have successfully launched within challenging timeslot through NBP platform with lots of recognition from SBP and Government of Pakistan.

Implementation of Banks Reconciliation System

To coup up with long outstanding issue of Inter Branch Reconciliation, the bank has successfully implemented Reconciliation Solution namely CORONA integrated with both the Banking system PROFILE & PROFILE DIRECT. In first phase IBR module has been tested and implemented, which is fully operational since October 2019.

ENABLERS

Strategic Human Resources is about harnessing human potential and channeling it towards the achievement of the organization's mission, vision and strategic goals. In 2019, HRMG focused on fostering a solid company culture, regularly updating policies and regulations.

The foremost task currently underway at HRMG is the restructuring of the Group into a more effective Centre of Excellence (CoE) and Human Resource Business Partner (HRBP) Model. Used across the world in large successful organizations, the HRBPs align HR with the Bank's various businesses and their requirements. These HRBPs and their teams are assigned to business groups as partners. Led by Division Heads, CoE encapsulates all the core specializations of HR divided into 5 areas namely Talent Acquisition, Organizational Effectiveness, Compensation & Benefits, Learning & Development and Employee Relations.

Recruitment was a great focus this year with hiring of top-tier management as well as lateral hiring across a range of functions taking center stage. An important milestone for the recruitment team was the fast track hiring of Cash Officers and General Banking Officers within one week for the Kartarpur Corridor, aiding the Pakistani government in its quest for Peace.

Training has always been an important HR function for the growth of the Bank and this year was no exception. HRMG trained over 20,000 employees in 1200 organized courses and had over 500 Executives & Officers externally trained through reputed Institutions. Training Needs Analysis (TNA) exercises were also conducted and low performing employees were specifically targeted for improvement. HRMG introduced E-Learning to the Bank this year with the purchase of a Learning Management System (LMS) and launch of its E-Learning Courses through the Web Portal. Keeping traditional classroom learning in mind, Staff College Multan was also established this year.

Logistics Support Group is mainly responsible for arranging and facilitating other Groups in the provision of facilities related to purchase, rental, construction and renovation of properties, as well as procurement and installation of electrical and office equipment.

LSG always endeavors to provide best support services to its customers. In 2018 – 2019 LSG has launched its Digital Help Desk (Portal Based system), which gives direct access to its all internal customers to log their support requests, with its tracking.

Following are a few features of the Help Desk Portal:

- Allowing internal customers to have portal based one window easy access into LSG.
- Ticket Management System' a software application which allows the bank-wide user to raise their requests with regard to different LSG services originating from all areas and levels across Pakistan.
- Fleet Management System' enables all Head Office and the field functionaries to manage and maintain variety of records of bank vehicles under all categories.
- Engineering Management System' helps Head Office and field functionaries to view live status of ongoing and completed engineering and maintenance related projects.
- Property Management System' enables all Head Office and field functionaries to view records of bank owned and hired properties. It is a sound MIS system which provides details of all NBP Properties including owned/hired, with date, Rental cost, Area, Purpose, etc.

Now for 2020, LSG plans to introduce following:

Document Management System (DMS), which will help to shift record from physical to digital form and store it safely at the vendors secured warehouse thus reducing the storage space at NBP Premises. It will further reduce operational risk (loss of original papers), besides cost efficient in shifting of documents from one place to another (mail charges), it will be an efficient backup & disaster recovery.

Remote Fuel Monitoring System (RFMS), a remote monitoring system shall be installed at (high rating Generators) through which the controlling offices will be able to be vigilant on fuel consumption for Generators, thus ensuring the effective cost controls.

Print Management Services (PMS), a project undertaken by the LSG through which bank can centralized resourcing (printing, Scanning and Copying), instead of providing desktop machines to the individual users.

Construction of JNMDC, LSG also plans apt utilization of EX-JNMDC land, through constructing a state-of-art NBP Learning center and also to use the space under Banks Business Continuity Plan.

In the wake of growing legal and regulatory requirements and ensuring compliance towards plethora of laws, unlike the other organizations, Legal

Division at NBP is also considered as one of the most prominent support Division. Realizing the niche and specialized nature of responsibilities, the Division is working jointly with the rest of the business groups in order to achieve the overall organizational objectives and ensure that the activities are in conformity with all laws and regulations and that an organization properly



discharges its business affairs. Providing correct and appropriate legal advice is the cornerstone for averting the organization from involvement in any potential legal/regulatory breach which may arise from its activities. The Division with this aim provides legal consultancy and transactional advisory services across the Bank at National and International jurisdiction where the Bank has its presence via branches and this particular year, the Division has given approximately 650 legal consultancy/advisory services which includes agreements/contracts drafting/vetting. The Division in addition to its advisory role in legal affairs has also focused in recent past to file cases against the delinquent borrowers and numbers of cases filed are unprecedented which around 1400 cases are. In addition to filing cases, the Division has also defended various cases filed against the Bank by various persons/entities and so around 470 cases are disposed of in various courts. In recent past, the Division has also taken up the Banking Mohtasib coordination role, which has resulted into an improved representation both in terms of attendance and quality, as the same has been acknowledged by the different Ombudsmen' offices. There also have been dedicated efforts put in to improve the Bank's liaison with the External Law enforcement agencies i.e. FIA, NAB etc., through dedicated intra-bank support to concerned personnel/ departments and thereby ensuring prompt and accurate compliance. The Division in recent past has also reviewed overall litigation at International jurisdictions and has provided valuable input for its logical conclusions.

It is the aspiration at Legal division that the National Bank of Pakistan may continue to prosper with each passing year and we ensure that all its Legal risks are managed with utmost diligence.

It is said that if you do not know where to go every road will take you to there. With dynamic external environment and increase in complexity of doing business strategic planning is one of the most important function for any large size organization. Strategic is defined as it is futuristic, aims at competition and sustainability. With this objective in mind the President NBP created a new group called Strategic & Business analytics group. The main ToR of the group is to consolidate the Bank's overall strategic plan and to act as a catalyst for change. In addition the group has also been entrusted with Strategic marketing for image building and marketing mileage from its promotional activities. The Group will also serve as the economic research engine for facilitation of various business groups for their product/market development and penetration. This group will also serve as centralized coordination platform for the achievement of special projects that involves working of different groups for better synergy and monitoring of the time lines and functions necessary for completing a particular task.



FINANCE

FCG has been a key partner in developing the Bank's strategic business plan by preparing annual budget and keeping the BoD and Senior Management abreast of the Bank's financial performance on a quarterly / monthly basis. Executive level information produced by FCG includes bank-level performance review, peer bank analysis, monthly ALCO reports, statutory reports, etc. FCG is also expanding its role as a business partner to other Groups by providing valuable information and analysis at segment level. As the Bank's extension towards external stakeholders, FCG's Investor Relations Wing is working for better corporate image of the Bank in the financial communities. In order to facilitate NBP employees in filing their tax returns with ultimate government objective of increase in number of Filers, FCG has recently arranged facilitation session in NBP's premises exclusively for NBP employees.

FCG has also recently earned for the Bank the Prime Minister's Certificate of Appreciation on becoming among the top fifty in the Category of

“Corporate Taxpayers”. As member of the cross-group team, FCG has made significant contribution towards GL reconciliation and balancing. This has lead towards effective and efficient financial and SBP reporting. FCG has also contributed towards improvements in functioning of the Bank through updation of policy frameworks, revamping of payment systems, discontinuation of manual vouchers, efficient document management & record keeping, etc. Further, FCG is also actively liaising with other Groups for timely implementation of ICFR and IFRS-9. For 2019, FCG’s strategic objectives include Integration of SAP with Profile, Integration of other standalone Accounting / Financial Records with Profile and implementation of SAP Budget / Cost Centre Module.

SERVICE DELIVERY

Customer service is a basic constituent in the financial and banking sector, and heavily influences customer preferences and choices. Good customer service is still the way forward for banks to maintain a loyal relationship with their customers. NBP realizes that delivery of high quality of service is an absolute necessity to accomplish customer satisfaction and has undertaken various measures as strategic responses for achieving continued improvement in physical layout and customer friendly ambiance at branches. To maintain and ensure customer facilitation and bring an impactful change in service culture of the Bank, some officials have exclusively been deputed as



‘service quality officers’ who are assisting branch management in tackling issues that may ultimately affect the service quality and improve delivery of services delivery, leading to customer loyalty and satisfaction as well as to employee retention.

Special attention is being paid to improve customer understanding and knowledge in respect of changing regulatory environment, potential risk of frauds, safeguards /precautionary measures against identification theft through skimming, and by way of proper maintenance of branch notice boards.

Efforts have been also made to make customers aware of available channels for customer feedback (web link, email, letter or call center), suggestions or lodgment of grievances. At NBP, all complaints received are logged into a centralized complaint management system that facilitates in tracking, escalation (if so required) and resolution, on fast track basis. Our Call Center is becoming an effective tool in responding to customers queries, particularly in respect to new products & services, and government sponsored schemes for youth business loans (such as PM’s Kamyab Jawan Program-2019).

As a result of our focused approach where we have worked for alternate power supply solutions, improved operational effectiveness and efficient surveillance, NBP ATMs uptime has significantly improved, and both volume and number of transactions have reached new heights.

The Bank is determined to ensure continuity of its focus upon customers’ satisfaction and delight by monitoring the service quality on quantitative models to assess turnaround time (TATs) for delivering various services, specially counter services; branch standings in respect of different service quality aspects; resolution of complaints within the shortest possible time with impartiality and transparency; understanding customer’s need through conduct of customer satisfaction surveys with in-house expertise or engagement of an external source; improvement in service delivery processes to meet the present and future market challenges; and in defining service benchmarks and turnaround time.

SOCIAL RESPONSIBILITY

NBP had always been on the forefront of ventures pertaining to economic development and activities of promotion of sports. Since 1954, it is the leading institution in Pakistan promoting competitive sports and recreational activities. Hundreds of national sports heroes have been identified, groomed, trained, sponsored and employed by the bank to encourage and nurture a huge pool of young talent available in all small and big towns and cities of Pakistan. A full-fledged Sports Department was setup in 1974 that become precedence for other financial institutions. Consequently, a new avenue had been created for younger and even established players conferring them a more reliable financial respite.

Several Test Cricketers, Hockey Olympians, Badminton, Snooker &

Football and other top ranking sportsmen of various games were recruited and highly improved facilities for boarding lodging and traveling were provided to them. These measures not only helped to raise the general standard of various games in Pakistan but also diverted the attention of our youth to take part in healthy and something more creative activities.

There is no domestic cricket championship that NBP has not won. It has long list of achievements at national level.

- Bank has won five times Quaid e Azam trophy 1979, 1981, 1984, 1987 & 2014-15.
- 5 times clinched the top honor in Patrons Trophy 1975,1979,1987,2001-02,2005-06.
- Thrice won Pent-angular Trophy 1975-76,1994-95 and 2006-07.
- Thrice won the once popular Wills Cup1992, 1994, 2006-07
- Gold Flake League 1991, 1992, and 1993-94.
- Corporate T-20 Departmental Cup2014-15
- PCB National One Day Cup 2013-14 (Joint Winner)

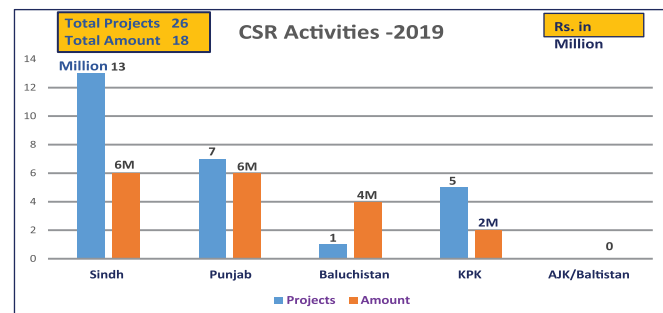
Bank patronized renowned Cricket players such as Wazir Muhammad Nasimul Ghani Aftab Baloch Shafiq Ahmed, Wasim Hasan Raja, Iqbal Qasim, Taslim Arif, M. Yousuf, Mushtaq Ahmed Haroon Rashid Kamran Akmal Salman But, M. Asif, M. Amir Fawad Alam Whab Riaz, Shan Masood, Imran Nazir, Sajid Ali, Saeed Azad, Anwar Khan and Ehteshamuddin,

Hockey being our National Sports, Bank always supported PHF and patronize hockey players. NBP hockey team’s winning record at national and domestic stage is more impressive than its cricket counterpart.

- NBP won the national Sr. hockey trophy in 2005-2006, 2013, 2015, 2017, 18-19
- NBP Jr. Team won national Championship-2002 & 2014, 2016,17-18

NBP hockey Players like Manzoor Junior, Qazi Mohib, Tahir Zaman, Rana Mujahid, Salim Nazim, Iqbal Bali, Nadeem, M. Akhlaq, Zeeshan Ali and Tariq Shaikh, were amongst those players who brought national laurels to the NBP at home and some of its players helped Pakistan win international events. Presently about half a dozen NBP players are regularly playing for Pakistan team.

NBP badminton team is the brightest jewel in the sports crown of the bank. The bank can proudly boast of having the best badminton players such as Tariq Waddood, Hasan Shahed, Jawed Iqbal, Anwar Saeed, Amir Zia, Tariq Shaheed, Murad Ali Miss Ghazala Waddood, Afshan Shakeel Aysha Ikram, Palwashah, Sara Khan and Sara Mohmand.



National Championship2017 & 2018–(Single Event) Murad Won the title NBP won National Championship 2018-19 Team event (men)

NBP after helping many sports across the country rescued the rising game of Snooker by extending them sponsorship. Besides sponsoring snooker tournament, bank inducted about 6 snooker outstanding Snooker players who all have done extremely well at International level and brought laurels for the country. M. Asif winner, Muhammad Sajjad Asjad Iqbal, Majid Ali, Naseem Akhter and Haris Tahir

In full awareness of its commitment to the society, NBP had constructed a state of the art Sports Complex on 5.5 acres of land acquired from Sindh Government located in the vicinity Clifton Karachi. This sports complex comprises of indoor facilities such as Swimming pool, Squash Courts, Badminton, Table Tennis, Snooker, Gymnasium and Jogging track and Cricket Ground which is enlisted with PCB as first class venue for domestic tournament. NBP also established its own cricket coaching academy runs by its ex-first class cricketers.

NBP under a well-planned programme is sponsoring tournaments of hockey, cricket, football and other sports at different towns and cities of Pakistan, with the help of the local sports associations. Since last many years NBP sponsoring / Supporting about 60-70 events annually at grass root level.

National Bank of Pakistan’s contribution is immense and purposeful. Its significant and consistent record support this statement and most persuasive display of its role for the community welfare and promotion of sports in Pakistan. ♦

NBP pays tribute to few of our longest serving staff members...

They have been a constant driving force behind our efforts to create NBP a leading commercial bank in Pakistan. It is our privilege to be able to thank our staff for 30/35 plus years of dedicated service and incredible commitment to our business.



Ahmed Ali Khoso
AVP, Hyderabad, Kotri.



Mohd Rashid Khan
AVP, HO, Logistics Support Group



Javed Iqbal
AVP, Quetta, Quetta City



Shahzad Saleem
AVP, Lahore Central, Regional Audit Office Lahore



Sadaqat Ali
AVP, Rawalpindi Cantt. Board Building



Muhammad Ismail
AVP, Bannu, Main Branch D.I.Khan.



Muhammad Usman
AVP, Peshawar, Peshawar Regional Office



Ali Akbar Khaskheli
OG-I, Badin Distt Badin.



Salim Ahmad
OG-I, HO, Operations Group



S. Khurshid Iqbal
OG-I, HO, IFIR



Muhammad Aslam
OG-I, HO, Information Technology Group



Muhammad Shahid
OG-I, HO, Financial Control Group



Muhammad Sabir
OG-I, Lahore East, Main Branch Kasur



Khawar
OG-I, Rawalpindi, Satellite Town Rawalpindi



Niaz Bad Shah
OG-I Peshawar, Jaloza Dist. Peshawar



Arif Khan
OG-I, Mardan, Mardan Main Branch



Muhammad Younus
OG-II, Quetta, Aalmo Chowk Branch Quetta



Mujeeb Raza
OG-II Karachi West, Port Qasim Karachi



Muhammad Iqbal Abbasi
OG-II, Muzaffarabad, Ak



Syed Ali Shah
OG-II, Mardan, Malakand University Branch



Kamyab Jawan

Youth Empowerment Programme

Pakistan is one of the youngest countries in the world. According to the Pakistan National Human Development Report, 64% of the population is under the age of 30 and around 29% is between the ages of 15 and 30. This 'youth bulge' provides unique opportunities for the country's social and economic uplift whereby the latent potential of young people can be harnessed by providing openings for growth and personal development. Unfortunately, lack of youth focused development in Pakistan has made young people vulnerable to violence and conflict, a situation exacerbated by the volatile security situation in the country.

UNDP Pakistan has responded to these developments by initiating the Kamyab Jawan - Youth Empowerment Programme, a multi-pronged strategy that aims at creating a facilitating environment for youth in conflict affected areas of Sindh, Khyber Pakhtunkhwa and Balochistan to emerge as agents of positive change and development.

Through the implementation of the programme, UNDP seeks to work with the Government of Pakistan as well as directly with excluded youth and other key stakeholders to ensure that 'equal opportunities exist for all youth to participate in Pakistan's social, political and economic development processes so that all youth feel an empowered part of

society with a stage in its future.'

Pakistan currently has the largest population of young people ever recorded in its history. It is one of the youngest countries in the world and second youngest in the South Asian region after Afghanistan. Of the country's total population 68 percent are below the age of 30, and 32 percent are between the ages of 15-29 years. It is the central agenda of PTI Government ensure Socio-Economic empowerment of youth national and international level. Post devolution Ministry of Youth Affairs on Federal level was abolished and fully transferred to the Provinces. There was no one to raise vocals for youth problems and their rights at the Federal Level. On



coming to power Prime Minister Imran Khan made one core objection the highest priority, i.e. youth empowerment on national level. Keeping this perspective in mind the Prime Minister appointed Usman Dar as Special Assistant to the Prime Minister on Youth Affairs and created a Youth Affairs wing under his own supervision in the Prime Minister's Secretariat. In order to accomplish this vision of the Prime Minister, the SAPM set out on a massive consultation dialogue process at local, provincial, national and international level to understand the problems being faced by the youth of Pakistan and international best practices to resolve them. The government has designed a comprehensive program named **"Prime Minister's Kamyab Jawan Program"**. For the very first time in Pakistan, through the platform of PM Kamyab Jawan, the government has created opportunities to open the doors of socio-economic empowerment of youth.

Pakistan is recognized as a peaceful and prosperous nation that provides Quality Education, Gainful Employment and Meaningful Engagement to its youth through integrated, dynamic and sustainable pro-youth legislation, programs and institutions.

Mission

Integrate young voices, perspective, aspiration and gainful opportunities into national development policies and processes.

Objectives

- Facilitate and support provincial governments with their youth-focused policies and programs and strengthen inter-governmental coordination for youth development.
- Promote public-private partnerships for research and development, human resource development and interventions.
- Set pro-youth programmatic parameters for collaborative partnerships with international development bodies
- Promote programs focusing on youth's social empowerment, employment, civic engagement, awareness, recreation, health and wellbeing.
- Promote formal and non-formal education, technical and vocational skills, digital skills, financial inclusion, social entrepreneurship and micro-business support for employment and economic empowerment of youth.
- Fulfill Pakistan's global commitments through engagement of youth for achieving SDGs specially related to youth while focusing on mainstreaming marginalized youth groups.

Core Values

Empowerment

Create opportunities for young people to empower them in the process of decision making and recognize their representation in all spheres of life.

Equality

Youth as an agent of change has an equal values and a share in allocated resources in this Framework, regardless of ethnicity, belief, background or gender.

Diversity

Diverse background and cultural identities are equally valued and respected at all level.

Enterprise & Creativity

Youth are motivated to apply creative, innovative and enterprising approaches for socio-economic development.

Tolerance

Tolerance is encouraged at all levels in order to eliminate religious, sectarian, ethnic and political division.

Institutional Strengthening

Facilities and support national provincial institutions for implementation of the Framework with pro- youth spirit.

Transparency & Accountability

Free and fair distribution of resources and holding institutions accountable for performances is ensured for program youth governance.

YOUTH ENTREPRENEURSHIP SCHEME (YES!)

As part of Prime Minister's vision of creating 10 million jobs, PM's Youth Entrepreneurship Program has been developed under the banner of Kamyab Jawan. This scheme envisages "Hunar se Karobar Tak", where youth will be graduated from basic asset transfer to interest free loans to micro and then finally small loans as depicted in the graph.

Hunarmand Jawan Program

Besides training youth in demand-driven high-end technologies, "Skills for All Programme" envisages to uplift the TVET sector.

Salient Features Development & Standardization of 200 Technical & Vocational Education & Training (TVET) Qualifications

- International Accreditation of 50 Pakistani TVET Institutes and initiation of Joint Degree Programs with reputed international TVET Institutes
- Strengthening of NAVTTC's National Skill Information System (NSIS) and expansion of National Job Portal
- Establishing 100 Smart Tech labs across Pakistan for distant learning programs in Technical & Vocational Education and Training sector including introduction of soft skills, Business & IT and virtual skill development
- Establishing 10 country of destination specific facilitation Centers in 10 cities across Pakistan with high outflux of Pakistanis in the international market workers abroad
- Establishing 70 new labs / workshop in Madrassa(s) to introduce skill development activities all across Pakistan
- Skill Development Program for 50,000 youth belonging to less developed areas of country especially Balochistan, GB, AJK and newly added districts of Khyber Pakhtunkhwa (Ex-FATA), Southern Punjab & Rural Sindh
- Skill development training of 50,000 Youth in High-End / High-Tech. technologies in reputed Universities & state of the Art TVET Institutes of Pakistan
- Apprenticeship training of 25,000 youth in industry under Apprenticeship Act-2018 (Formal & Informal Apprenticeship) in collaboration with provincial TEVTAs
- Recognition of Prior Learning (RPL) of 100,000 youth to certify informally acquired skills inside the country and abroad and training of 8,000 Assessors
- Establishing National Accreditation Council at ICT
- Accreditation of 2,000 TVET Institutes all across Pakistan
- Transfer of Technology through Foreign Training of 500 TVET Teachers in Technologically Advanced Countries and In-country Technical Training of 2,000 TVET Teachers
- Establishment of 50 Business Incubation Centers to promote self-employment and entrepreneurship in skilled youth

Green Youth Movement

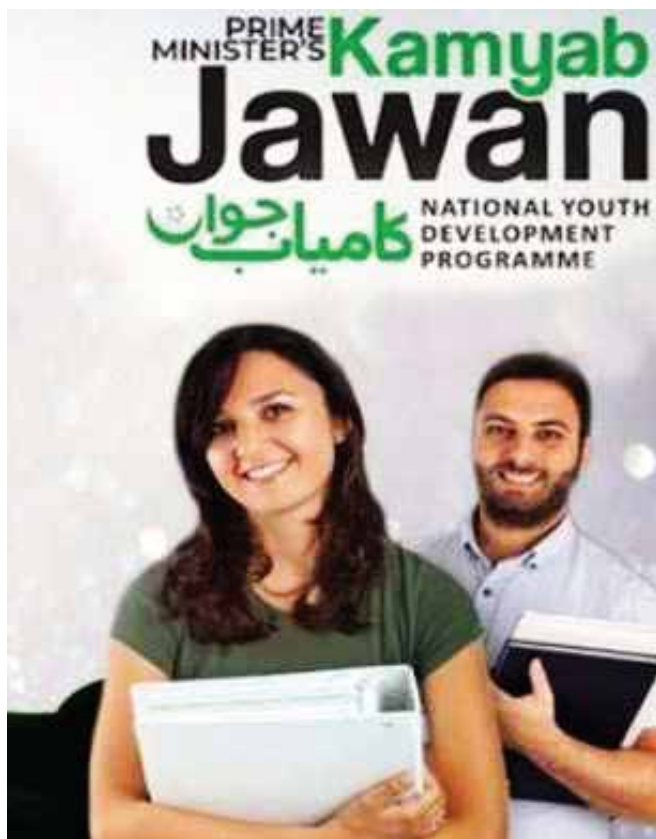
Green Youth Movement (GYM) is one of the flagship initiatives of Kamyab Jawan Programme. Under this program, Pakistani youth is offered small grants to bring eco-innovative solutions for tackling environmental and climate crises like:

- Waste management
- Solid and liquid waste management
- Water conservation
- Renewable energy
- Agriculture and forestry
- Eco-Tourism

A network of GYM clubs will be established in around 110 HEC-recognized public sector universities Young eco-innovators will be mentored and their innovations will be marketed both nationally and internationally.

Objectives

- To sensitize and organize youth for the promotion of environmental conservation and eco-friendly behavior.



- To inculcate in youth a culture of research and eco-innovation for environmental conservation and mitigation of climate change.
- To financially support youth in spearheading eco-innovation in the country.
- To showcase and promote eco-innovations by giving young eco-inventors exposure at regional and international levels.
- To tap regional and international market potential for Pakistani young eco-innovators.
- To establish model green campuses-living labs (at least one in each of the four provinces and two regions) for the promotion of best practices in renewable energy, solid and liquid waste management, water conservation, agriculture, forestry and eco-tourism.

Prime Minister's National Internship Program

One of the key objectives of our government is Youth empowerment. To achieve this, it is important to address the issue of unemployment of youth in Pakistan. This internship program is aimed at improving the employability of educated youth.

Objectives

The National Internship Program 2019 has two major objectives:

- Establish visible connection between qualification and workplace requirements. Channelize the energy of the educated youth in the right direction Guiding principles and basics.
- The program will be a joint initiative of government, universities and industry.
- Relationship that should be able to create value for internees and the organizations who hire them.
- The program has to be efficient and cost effective to be sustainable and would be drawn on the basis of public-private partnership.
- The program principally recognizes that it is in the interest of the graduating youth and the industry to forge.
- The program identifies the need for practical exposure for fresh graduates for at least six months.
- The internship of six months will prepare the internee to be able to start regular job with a reasonable learning curve position which will consequently provide the employing organizations with trained and tested human resource.
- The employing organization participating in internship will support the

cause of nation building and also run the program as a seamless process of regular hiring. This will be a cost effective and efficient program, which would be beneficial for the youth as well as the organizations which hire them as internees

Startup Pakistan Program

Prime Minister's Startup Pakistan Program aims to:

- Train 1 Million**
- Students from Universities and Technical Colleges 10,000 Startups will be launched**
- Entrepreneurship**
- Connectivity with innovation ecosystem globally through a single digital platform**
- Connecting**
- Academia, industry and public stakeholders nationally and internationally**

Kamyab Jawan program is providing essential funding to HEC and NAVTTC to accelerate the expansion of Business Incubation Centers by introducing blended incubation model. HEC's BICs will provide 500,000 trainings in entrepreneurship and provide blended incubation for all HEC accredited universities across Pakistan to graduate 5,000 start-ups from BICs, established in all Universities of Pakistan. Similarly TVET sector through NAVTTC aims to provide 500,000 trainings in entrepreneurship and blended incubation for top 300 technical training centers across Pakistan to graduate 5,000 start-ups from the blended incubation centers. Besides funding to the universities and



technical colleges, business loans worth PKR 100 Billion are also made available to young entrepreneurs through Youth Entrepreneurship Scheme (YES).

Goals and Timelines

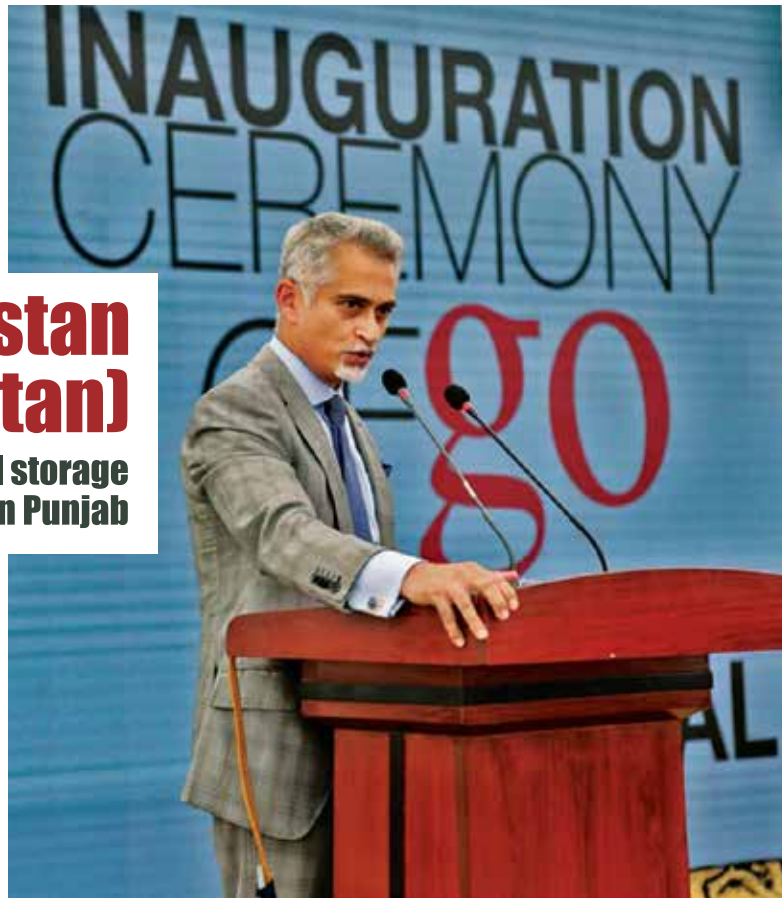
- Provide support to all universities and vocational training centers in developing capacity in incubation services that can be offered to any student that is willing to start their own business, generating 10,000 startups by 2023.
- Enable a culture of technology innovation by engaging 100,000 students in the process of learning new technologies and coming up with innovative ideas by 2023.
- Streamline startup funding process to reduce government risk and increase the probability of entrepreneurial success, providing seed grants to youth entrepreneurs.
- Facilitate a national startup ecosystem under the banner of Startup Pakistan to support the potential creation of 1 million startup jobs.
- Engage overseas Pakistanis from developed nations to empower young technology entrepreneurs, providing guidance, opening markets, and investing their intellectual and financial capital.

How to Apply

After launching the project, students and alumni of any university can apply for training and business incubation under this program. ♦

Gas & Oil Pakistan (GO Pakistan)

inaugurates its oil storage
facility in Punjab



Pakistan's fastest growing oil marketing company, GO Pakistan inaugurated its largest oil storage facility in Punjab, in Mahmoodkot, District Muzaffargarh. The glittering event was hosted at the Depot and was attended by almost 500+ distinguished guests including bankers, investors, industrialists, partners and senior petroleum business personalities. GO's state-of-the-art storage facility at Mahmoodkot Oil Terminal is the largest oil storage facility in Punjab, and is a significant addition to an already sizeable storage facility that GO Pakistan has built over the last few years since its inception in 2015.

Syed Jamal Baquar, SEVP & Group Chief, Corporate & Investment Banking Group, NBP, was the chief guest at the ceremony. Mr. Baquar, while addressing the audience congratulated GO Pakistan, its leadership and partners on setting up this state-of-the-art storage facility in the region. He recognized GO Pakistan's contribution to the national agenda of building world class infrastructure. In his speech he also appreciated GO's business strategy and regarded it as an upcoming brand of choice for the consumers seeking service excellence, and quality fuels. Mr. Baquar also appreciated the efforts of the NBP corporate team for its major contribution to the OMC sector in general, and for being part of the GO success story to date.

GO Pakistan has almost 500 retail stations across Pakistan, mostly in the Punjab region, but is progressively targeting 600 retail stations by the end of 2019 across Sindh, KPK and Baluchistan as well. This growth and massive outreach nationwide has placed GO as one of the fastest growing oil marketing companies in Pakistan today. ♦

Speak Up!



National Bank of Pakistan's Whistle Blowing Policy is aimed to provide a platform for Whistleblowers to voice their concerns to an authority without any fear of revenge, loss of job, discrimination, harassment, etc. about any suspicious or undesired events/activities, which are against the policies of the Bank. NBP, the leading bank of Pakistan follows Zero tolerance for Fraud & Forgery as per the vision of its Board of Director. Global Whistle Blow Policy (GWBP) is adopted by the bank with necessary customization to suit our culture and working environment. Just for brief touch we may share given below two instances wherein the Bank benefited from its Whistle Blow policy.

National Bank of Pakistan has adopted a 'Code of Ethics' that establishes specific expectation regarding the behavior of its personnel and is committed to maintaining an effective internal control environment to detect and to prevent or deter improper activities. Effective internal controls can also ensure the accuracy of the Bank's financial reporting and related disclosures. However even the best systems of internal controls cannot provide absolute safeguards against irregularities. Intentional and unintentional violations of laws, regulations, policies and procedures, may occur and the Bank has a responsibility to investigate and address of suspected improper, wrongful or fraudulent activities.

All employees are required to behave with integrity and honesty in their dealing and any suspected violation of law, regulation or ethical standard must be reported to the appropriate level of authority in the Bank.

Further, the Bank's Policy Manual on prevention of Fraud and Forgeries describes Whistleblower Program with emphasis that the senior management must establish and implement a whistleblower program and it should serve the purpose of assisting the employees in communicating their concerns and complaints about actual or potential violation of code of conduct, including unethical behavior and fraud/forgery incidents. This policy also encompasses the process of submitting concerns and complaints, directed towards the Bank, by independent third parties, for the sake of ensuring transparency in Bank's affairs and wherever they found any impropriety in conducting the business of the Bank. A special form has been designed (Annexure-A) which will be the part and parcel of the subject policy and will be uploaded on Bank's website to facilitate any third party, to lodge their concerns and complaints by filling and sending the form to the authorized officials. The parameter of the policy with all of its contents is approved:

22-NBP Newsline

By the Board of Directors (BoD) of the Bank.

Be in line with the generally accepted practices locally as well globally where NBP is having its presence.

Will cover both internal and external dealings.

Will apply to every person in the Bank in order to ensure that any observed

instances of fraud or pressure to compromise ethical standards are reported promptly.

What is Whistle-Blowing/Speak-Up?

Whistle-Blowing covers reporting of incidents of misconduct, involving or affecting an organization to enable the organization to take appropriate action. It is a window to obtain feedback on issues bordering on both corporate governance, as well as reputational risk related issues, escalated to the highest levels of the Bank.

An effective whistle-blowing policy is regarded as a key element of good corporate governance and good fraud risk management. A key feature of an effective whistle-blowing policy is the ability of a whistle-blower to report incidents with genuine proofs and/or with confidentially, if they so desire.

Why Should We Blow the Whistle?

Following universal rules are the most compelling reasons for NBP employees to blow the whistle because:

Silence is not always golden

Silence may imply that we condone the misconduct

Silence may imply that we are parties to the misconduct

Failure to report may cast doubt on our integrity

Failure to report may cast doubt on our loyalty to the organization

We have a right and a duty to report

“Swallowing the whistle” leads to unchecked fraud and misconduct. Above all, unreported fraud or gross misconduct can result in loss of jobs and other benefits, which adversely affects everyone including us.

Some Critical Success Factors of Whistle Blowing/Speak-Up:

All whistle blowing reports will be professionally attended. All Whistle Blowers should avoid false and malicious allegations that cannot be substantiated. The Banking industry is known as one of the busiest service industry worldwide and as such all Whistle Blowers should avoid frivolous calls/reports. This policy is an important mechanism for maintaining the Banks accountability and transparency by enabling employees and other stakeholders of the Bank to voice their concerns in an effective and responsible manner.

Objective and Scope:

This policy aims to set out the Bank’s written, formal updated whistle blowing policy, covering local operations, global operations as well as all subsidiaries of NBP. This policy consists of responsible and effective procedures for disclosure or reporting of misconduct and impropriety seen by any employee, vendor or any stake holder with in the country or in our overseas operations. This policy will ensure implementation of famous saying that no one is above the law. In case of reporting any incident, it will enable the Bank to take appropriate remedial action, if the concerns or complaints are deemed legitimate. NBP defines whistle blowing as alerting the Bank authorities that an individual or group of individuals have committed or are going to commit offences that are considered to be unethical, improper and have broken the standard norms and prevailing practices of the Bank. By escalating these potential issues, the Bank will be made aware of these concerns and is alerted that its interests and the interests of stakeholders are being compromised, or at the risk of being harmed.

This Policy is not designed to question legitimate financial or business decisions taken by the Bank/Subsidiary, nor should it be used to reconsider any matters which have already been addressed under grievance, complaints and dispute policies. This policy will be interpreted in conjunction with the Bank’s Code of Conduct and it is important that all employees (local, overseas as well as subsidiaries) and all stakeholders to become familiar with both the “Global Whistle Blow/Speak-Up Policy and the Bank’s “Code of Conduct before proceeding with raising a compliant or a concern.

The contents of this policy are aimed at:

- Encouraging timely reporting of alleged malpractices/misconduct.
- Providing a means for discreet and confidential channel for escalation of concerns without fear of reprisal.
- Ensuring consistent and timely institutional response to reported improprieties
- Ensuring appropriate oversight by the Board of Directors
- Serving as a means of preventing and deterring misconduct that may be contemplated but has not yet taken place.
- Protecting the rights of the Bank and that of its shareholders.

National Bank of Pakistan has adopted a ‘Code of Ethics’ that establishes specific expectation regarding the behavior of its personnel and is committed to maintaining an effective internal control environment to detect and to prevent or deter improper activities. Effective internal controls can also ensure the accuracy of the Bank’s financial reporting and related disclosures. However even the best systems of internal controls cannot provide absolute safeguards against irregularities. Intentional and unintentional violations of laws, regulations, policies and procedures, may occur and the Bank has a

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By the Board of Directors (BoD) of the Bank.

Be in line with the generally accepted practices locally as well globally where NBP is having its presence.

Will cover both internal and external dealings.

Will apply to every person in the Bank in order to ensure that any observed instances of fraud or pressure to compromise ethical standards are reported promptly.

Implementation & Monitoring of Global Whistle Blow/Speak-Up Policy:

NBP’s Board Audit Committee-(BAC) will review the overall implementation and monitoring of the policy and any recommendations for action resulting from investigations lies with NBP’s Board Audit Committee-(BAC).

Whereas day to day responsibility for overseeing and implementing the policy has been delegated to the Group Chief Services Quality Division.

Further, to make the Policy successful, it will be the responsibility of all at the helm of affairs in the HO, Regions, Branches and overseas operations to ensure that all the direct reports are aware of this policy. After approval this policy will be disseminated to NBP email users at the all user group email ID. In overseas operations where English is not an official language, it is required to get the version translated in their official language and deliver the same to each and every employee under an acknowledgement (attached as Annexure-D), the certificate of which to be sent to the Services Quality Division by respective Regions/Groups/Subsidiaries in consolidated form. The Bank also encourages, placing the email and telephone numbers of the designated officials of the policy, prominently displayed on the Bank’s notice boards and other prominent locations.

Who Can Speak-Up/Blow the Whistle?

Any individual, institution and an employee of the Bank and its subsidiaries (irrespective of employment type) from Banks local as well global operations, who has observed reportable misconduct (as defined below), can report his / her concerns to the designated officials within the Bank. The Board of Directors and the Board Audit Committee (BAC) give assurance that employees, stakeholders, or any member of the public can raise legitimate concerns, without fear of reprisals, provided they are made ◆

Mr. Jamal Baquar, Group Chief CIBG has always strived to provide his team the opportunity to have grooming sessions with core departments so as to ensure that the team is equipped with changed market dynamics and current market trends. In pursuit of the objective, an interactive session was conducted with Treasury department enabling the corporate team to have hands on grip on the basic treasury fundamentals. The underlying purpose of this session was also to explain various treasury products to the business team so that they can pitch in the same to their corporate clients after thorough understanding.

TREASURY PRODUCTS & MARKET ANALYSIS SESSION



In continuation of the series of these sessions, Mr. Tahir Abbas-Divisional Head, Treasury and Capital Markets visited CIBG-Faisalabad on to conduct a session on 'Treasury Products & Market Analysis.' The session started with brief overview of the treasury functions and its importance for the bank. The gentleman explained the audience that the primary function of the treasury department of any banks. He also presented how treasury department creates view from prevailing market conditions and gauge macro- economic trends.

After a bird eye view over the department, the team was explained with technical jargons of treasury language. Lately, focused discussion was done on the FX market and various regulations governing the market. Mr. Tahir also shared the USD forecast for the last quarter of CY 2019 keeping in view the current market sentiments. The audience was also explained various products being offered in the FX/ Money Market and were urged to cross sell the same. Through graphical demonstration, the team was informed about NBP market share vis-a-vis other banks which is still lacking at exports side. Team was also communicated about various treasury tools that may aid in magnifying NBP trade share. At the end, there was Q & A session and Mr. Khadim Hussain-EVP/Regional, Corporate Head-FSD, expressed his gratitude towards Mr. Tahir for sparing his precious time and hoped that such productive sessions will be continued in the future as well. ♦





NBP plays a pivotal role in collection of service fees at Kartarpur Sahib Corridor for Yatris



NBP teams successfully started collection of Service Charges from Yatris at Kartarpur Sahib Corridor through NBP counters within the span of just 15 days. On the instructions of Mr. Arif Usmani, President NBP, the special arrangements for collection of service charges from Sikh Yatris were made through three options i.e Collection of USD Cash @ USD 20/- per Yatri per visit through 24 Cash collection counters, Collection through web portal / Internet Payment Gateway for payment of service and charges via credit cards (Master / Visa / UPI), Collection through 10 'Cheque & Cash Deposit Machines' (CCDMs) and Collection through 'Point of Sale' (POS) to be placed at the counters.

Prime Minister of Pakistan inaugurated the Corridor in a ceremony held in the courtyard of Gurdwara Kartarpur Sahib on November 09, 2019. The ceremony was also attended by State Ministers from Pakistan & India, Foreign Diplomats, Officials from MOF / MORA and SBP/ NBP and Sikh Yatris from all over the world including the general public.

The newly established NBP cash collection counters at Kartarpur Sahib Corridor was visited by the Army Chief and the Prime Minister of Pakistan. Both expressed satisfaction and appreciated the arrangements made in such a short span of time. NBP Counters are also selling special coins of Rs. 550 minted by the Government of Pakistan on the eve of 550th anniversary of Baba Guru Nanak Devji.

The NBP project team was led by Mr. Tariq Jamali, SEVP, Chief of Operations, Mr. Faisal Ahmed Topra, SEVP, GC-SBAG and Mr. Tariq Zafar Iqbal, EVP-Group Head, OPG and Mr. Mahmood Akhtar Nadeem, EVP, Operations who was responsible for co-ordination and

management with SBP / MOF / MORA, Mr. Aqib Malik who was in liaison with Military Authorities and Mr. Aamer Manzoor, Regional Head Sialkot. Furthermore a NBP team comprising of senior executives from Commercial and Retail Banking Group, Operations, IT, Logistic Support, Strategic Business Analytics



Groups from Head Office, Regional Management Team Sialkot were also present at the inauguration ceremony of the Kartarpur Sahib corridor. Also the field staff from Narowal area opened and serviced the 24 Cash Counters for collection of Service Charges from Yatris.

NBP delegation was also accompanied by SBP Officials namely Mr. Qader Bakhsh, Additional Director, Mr. Muhammad Ali Sario, Senior Joint Director, Mr. Abdul Malik Achakzai, Senior Joint Director, Mr. Hassan Jawad, Deputy Director, Mr. Ghulam Muhammad Phul, Senior Joint Director, SBP (BSC) Karachi and Mr. Ansar Iftikhar Butt, Chief Manager, SBP (BSC),



“Achieving Excellence”

JNMDC held training programs for NBP female employees at Karachi, Peshawar and Islamabad



This time special emphasis was given by Ms. Asma Shaikh, SEVP/Group Chief, HRMG to the train female NBP employees, as they are significant component of its workforce and to assure that Bank provides equal opportunity for career growth to all our working women. Their professional strength in the responsibility areas make their role more precious and vital for achieving organization's objectives. A series of training program “Achieving Excellence”, was held in Karachi, Peshawar and Islamabad.

The President NBP attended the opening ceremony of the training program. President takes keen interest in the training of employees for their career progression and was delighted to see so many ladies attending this exclusive training program. The President shared his plans and ideas for further progression of NBP especially in the area of Agriculture Sector credit demand, which was totally ignored by the Financial Sector of our country.

Ms. Asma Shaikh addressed the participants and conducted a session and discussed various topics like how to achieve excellence at work and gave an insight on the subject. She was of the view that the Learning & Development Centers of the Bank will soon become the centers of excellence through trainings and technology support.

Earlier, the Divisional Head, L&MDD thanked the President NBP & Group Chief, HRMG for their time and participation. ♦

Launch of JLI Bancatakaful Products through NBP AIBG designated branches

National Bank of Pakistan Aitemaad Islamic Banking Group signed the 'Bancatakaful' agreement with Jubilee Life Insurance Window Takaful Operations which is the largest life insurance company in the private sector of Pakistan on 25th July 2019. The agreement was signed in the wake of the expanding market for Bancatakaful products. The alliance will cater towards savings and protection needs of NBP Aitemaad clients.

The launch of the product Jubilee Life Insurance in coordination with NBP Aitemaad Islamic Banking Group organized mandatory training sessions at Islamabad, Multan, Lahore and Karachi. The training will help the employees create value and convenience for their customers by providing them innovative financial solutions.

Mr. Fouad Farrukh, SEVP/Group Chief, NBP Aitemaad Islamic Banking Group, in his motivational speech said 'we have to perform better than the benchmark and earn extra profit. We shall achieve that through Takaful and move towards our goals. We need to reach out as the world is moving on a very fast pace. While we continue to keep our core business we need to work to earn more. Let's not sit idle, we need to adopt new products and provide good customer services to our customers. Refrain from unethical sale or else you will be penalized, it's your organization, be honest and take the bank to the new heights of success.'

The importance of Takaful (Shariah Compliant alternate to insurance) in the growth of the Islamic finance industry cannot be ignored. NBP has a long-running business relationship with Jubilee Life Insurance, and through this partnership it combines the expertise of one of the leading insurance companies with NBP's extensive branch network, offering branch customers with convenient solutions to their Takaful needs.

The commencement of a new chapter in the Shariah compliant market and a means of strategically penetrating through the industry which has witnessed prodigious growth in Pakistan. JLI and NBP Aitemaad, will create room for business longevity through the newly established platform of trust.

Mr. Muhammad Tariq Khattak SVP/Regional Head Islamic banking FEDC Region Islamabad and undersigned, during quarterly mandatory visit of IBB Airport Road Gilgit-2294, met the Governor Gilgit Baltistan Raja Jalal Hussain Maqpoon. The meeting was arranged by Mr. Naveed Sultan SVP/Region Head Gilgit. During the meeting NBP efforts to promote Islamic banking in the area in particular and over all role of NBP for development of the region in general was discussed. He was requested to extend all possible support and patronage for business growth and expansion of Islamic banking network in the region. Governor assured maximum support for Islamic Banking and suggested opening of new Islamic Banking Branches in Skardu and Chilas. ♦



Islamabad.



Multan



Lahore



Karachi



SME'S FINANCING POTENTIAL SIALKOT REGION

Sialkot Region has a tremendous potential for SME's and there exist a diversified SME industries like Surgical Instruments, Dental Instruments, Beauty Products, Leather Goods, Leather Garments, Sports Goods, Sports Wears, Musical Instruments, Cutlery, Rice, Wheat etc. Sialkot is one among the largest export cities of Pakistan and above mentioned Industries have sub sectors upon product specifications which create further sub sectors for financing needs. Here is an example for Sports Goods which include Football, Cricket Bat, Rubber ball, Rubber Bladder, Hockey etc. Each sub sector at Sialkot is an independent Industry and consists of large SME's which are in need of working capital to meet their daily orders.

According to a spokesperson at Sialkot Chamber of Commerce that they have plus 12,000 active members at Sialkot Chamber of Commerce & Industry and among them SME's are more than 11,500 in the year 2018.

Currently NBP Sialkot Region is facilitating SME's Borrowers in the following sectors:

- Rice / Paddy (Agro Based Industry)
- Wheat (Agro Based Industry)
- Sports Goods
- Surgical Instruments
- Musical Instruments
- Cutlery & Stainless Utensils
- Fisheries (Agro Based Industry)
- Packaging / Processing / Purification of Water
- Furniture
- Gloves
- Fertilizers, Seeds & Pesticides
- Leather Garments

The major SME Portfolio of NBP Sialkot Region consist of Seasonal Financing of Rice, Paddy & Wheat. Where the share of General Financing

is almost 40% of our total 326 SME's Financing of Rs. 5455.002 Million as on 31.12.2018 ever highest in the history of NBP Sialkot Region and Management awarded the highest disbursement in SME's pan Pakistan award in NBP Annual prize distribution ceremony for the year 2018 .

Currently we are catering the financing requirements of above mentioned SME's by offering them following facilities at Regional Office Sialkot.

- Cash Finance (Hypothecation)
- Cash Finance (Pledge)
- Running Finance (Mortgage)
- Running Finance (Hypo)
- PF (Hypo) / ERF-II
- FBPN
- Demand Finance Project

We are working at Sialkot Region to enhance the SME's customer base and expecting to cross the figure of financing to this sector Rs. 7000 Million at the end of this year 2019. ♦





Filing of Income Tax Return

In order to facilitate NBP employees in filing their Income Tax Returns, Financial Control Group approached M/S Karsaz Education and Welfare Organization (M/S Karsaz) to conduct a facilitation session at NBP Head Office, exclusively for NBP employees. ♦

Nine-month Financial Results for September 30, 2019

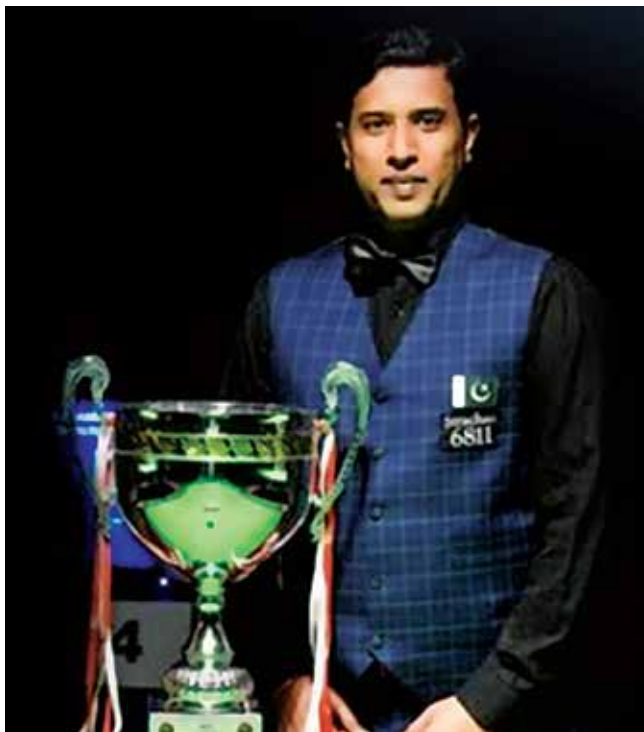
Meeting of the Board of Directors (BoD) of National Bank of Pakistan was held today i.e. October 29, 2019 at the bank's Head Office in Karachi in which the BoD approved financial statements of the bank for the nine-months period ended June 30, 2019.

For the nine-month period, total income of the bank amounted to PKR 79.4 billion which is 20.3% higher than PKR 66.0 billion YoY. While net interest income closed at PKR 53.9 billion, non-mark-up / interest income closed at PKR 25.6 billion, up by 23.7% and 13.7% respectively. With an increase of 26.2% YoY, the bank's profit before taxation amounted to PKR 29.2 billion as against PKR 23.1 billion for September 2018. After-tax profit for the nine-months period amounted to PKR 16.3 billion being marginally 1.0 % higher than PKR 16.2 billion earned during the corresponding period of 2018. The drop in after-tax profit is mainly attributed to higher taxation charge of 44.0% as compared to 30.0% for the corresponding period last year. Net profit translates into earnings per share of PKR 7.68 as against PKR 7.60 for the corresponding nine-month period of prior year.

Total assets of the bank amounted to PKR 3,025.4 billion which is 8.1% higher than PKR 2,798.6 billion as at December 31, 2018. These represent ~13.8% of the banking industry total assets. The bank's market share in deposits, advances and investment is around ~14%, ~12%, and ~15% respectively. Representing ~12.0% of the total industry loans, gross advances of the bank amounted to PKR 1,093.4 billion, marginally higher than PKR 1,059.5 billion as at December 31, 2018. However, compared to PKR 953.3 billion of September 2018, gross advances stand increased by PKR 140.1 billion or 14.7%. As of September 30, 2019 deposits of the bank amounted to PKR 1,938.0 billion, depicting a drop of PKR 73.3 billion or 3.6% as against PKR 2,011.4 billion as of December 31, 2018. Deposits constitute translate into ~13.5% share in total banking industry deposits. Customer deposits

that form 87.5% of the bank's total funding pool remained stable during the period and amounted to PKR 1,695.0 billion (2018: PKR 1,674.12 billion).

2019 is NBP's 70th year of service to the Nation, and it continues to deliver strong results. Its business strategy is evolving to ensure a focus on inclusive development through reaching and supporting underserved sectors including SME, Microfinance, Agriculture Finance, and finance for Micro-Housing on a priority basis. This is in addition to the bank's dominant role in dealing with public sector enterprises and its employees. Building a digital banking capability and a technology platform will be a central part of this strategy as will the inculcation of a performance driven culture within the institution. For achieving the strategic goals of the bank, certain functions at the Head Office level have been re-organized to create synergies and enhance risk controls. ♦



Hail the Champ!

Muhammad Asif World Men Snooker Championship 2019



Mohammad Asif is a Pakistani snooker player who represents Pakistan in different international tournaments. He is a two-time winner of amateur IBSF World Snooker Championship.

Pakistani cueist Muhammad Asif won his second world title after beating Philippines player Jeffrey Roda 8-5 in the final of IBSF World Snooker Championship 2019 played in Turkey's Antalya. He completed the best-of-15 frames triumph with scores of 68-35, 88-0, 69-17, 28-73, 5-118, 93-0, 69-1, 72-57, 10-93, 77-04, 21-65, 54-66 and 68-51.

Asif, who hails from Faisalabad, had won his first world title in 2012 in Bulgaria. His rival Roda also secured any medal for his country after a gap of 27 years.

The Pakistani cueist appeared on track to bag an easy victory after winning first three frames in a quick succession. However, the Philippines player made a strong comeback with a century break of 105 in the fourth frame, according to the match report on IBSF's official website.

Both players then won four frames each to reach 7-5 before entering into the crucial 13th frame, in which Roda fought hard but Asif held his nerve to come on top of his opponent and won the match 8-5. Asif defeated Thailand's Kritsanut Lertsattayathorn 7-0 in the semifinal on Friday. He completed the victory with a score of 88-41, 65-20, 86-35, 54-02, 73-17, 69-51 and 78-77.

The Pakistani cueist, in a message, said he was dedicating his victory to the Pakistani nation and the Kashmiri brethren. "This wasn't an easy event at all. But I remained focused as I was determined to win for my country," he said.

In December 2012, Asif won the IBSF World Snooker Championship held in Sofia, Bulgaria, by defeating England's Gary Wilson.

In August 2017, Asif and Babar Masih representing Pakistan-2 defeated Muhammad Sajjad and Asjad Iqbal representing Pakistan-1 to win the IBSF World 6-Red Team Championship.

In September 2018, Asif along with Babar Masih won the Asian Team Snooker Championship held in Doha, Qatar, by defeating India's Pankaj Advani and Malkeet Singh 3-2 in the final.

In November 2019, Asif defeated Jeffrey Roda of Philippines 8-5 in Antalya, Turkey to win his second IBSF World Snooker Championship title. He returned to a hero's welcome in Karachi. ♦

Ayesha Mahmud

SVP (Retd.) Economic Research Wing

*Your work is going to fill a large part of your life,
and the only way to be truly SATISFIED is to do
what you believe is GREAT work. The only way
to do GREAT work is to love what you do.*

Steve Jobs



After working for 36 years in the Economic Research Wing, National Bank of Pakistan, the above quote perhaps best describes my long association with the Department and the Bank. Love for my work.

Temperamentally, I was inclined to work in quieter surroundings, with little public dealing, where work would not be monotonous, but would pose a challenge. So, when I joined NBP Research Department in 1978, it was specifically to work in this Department only. Worked for the next 36 years in this very department with wonderful colleagues. I can tell you the work was never repetitive, dreary or uninteresting.

The work was challenging and on the whole the experience of working in the Research Department has been a period of learning, taking initiatives, developing skills and seeking own solutions, self-reliance and teamwork. As regards teamwork,

I must say our was perhaps the best teamwork in the Bank. As I was heading the Wing in later years, our teamwork was exemplary. This feeling is shared by my other colleagues also, who are now working in other departments of the Bank.

Recipients of cash awards would share their bounty with colleagues. No other department in the Bank has ever done this. Everybody was happy with each other's success, no ill-feeling.

In earlier years, some bosses were strict disciplinarian. I feel it was a different era, where we as young entrants in the bank; just out of University were in awe of our bosses. It was also the age of manual typewriters; no electric typewriters and computers came much later. We had typists who would type our work, but before any of us showed it to the boss, one of us would give a quick glance at the report, just to check there were no spelling mistakes, or words or lines missing. We never liked our colleagues being reprimanded. Some of my colleagues with whom I worked for more than three decades are more than family today.

Today the Bank celebrates its 70th anniversary, and I would like to congratulate the management and staff members and feel happy to have been a part of the organization.

When the Bank had celebrated its 50th Anniversary in November 1999 and 60 years in November 2009, the Wing had published a brief historical development of the Bank in its bi-monthly publication and in the newspaper supplement that was brought out on that day. At 60 years, the views of the President NBP S. Ali Raza about the major achievements, the areas of development and his vision for the Bank going forward were also published.

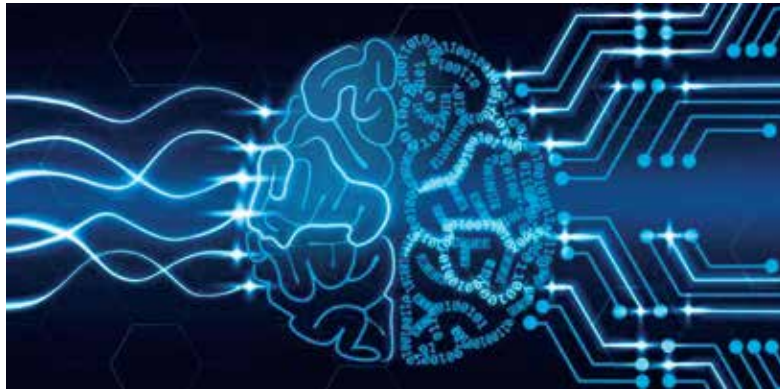
Former President of NBP, S. Ali Raza was highly appreciative of our publications and the small contribution made in building the Bank's image. In the years that followed a lot of assignments originated from the President's Secretariat.

The Wing's work was primarily responsive in nature. Besides our publications, we would respond to requests for information from senior management, other departments at the Head Office, at times field functionaries, and other institutions, like Ministry of Commerce seeking suggestions/proposals for formulation of Trade Policy, Ministry of Finance, Pakistan Banks Association, and Karachi Chamber of Commerce & Industry seeking proposals for formulation of Federal Budget from time to time.

Our bi-monthly publication was widely distributed, and much appreciated. Good feedback was received from our readers who appreciated the Bulletin, found it useful reference and informative about the prevailing economic situation in Pakistan.

Though the Wing had shrunk in size from 32 officers and executives in 1980s to only 8 in 2014, our effort was to do the best we could and help promote the image of the Bank. ♦

*Choose a job you love, and you will
never have to work a day in your life.*



Cybersecurity attacks can be carried out in a number of ways and at different layers of the OSI communication model. Each kind of attack has its specific technique of execution which is driven by many factors such as the software tool used to generate attack, target protocol, communication layer, and the nature of victim (server, network, endpoint) etc. The usual objective of the attacker is to acquire the control of target resource. Although different protection mechanisms can be applied for critical resources to prevent cyber attacks, the vulnerabilities that exist in the systems are realities of computing world which are exploited by the hackers. An information system can be hacked by attacking at any of the weakest layers if not protected accordingly. Traditional attacks are more focused towards exploitation of physical, data link, network and transport layers of OSI model. However, the recent trends of cyber attacks have shown more attempts to exploit the application layer.

Techniques of cyber-attack detection have many approaches including the Artificial Intelligence (AI) driven methods. AI is a promising approach of predicting and simulating human behavior with computational intelligence, and it has been successfully applied to widespread real-world problems. For AI-driven detection of cyber attacks, the attack patterns must be analyzed and evaluated for creating effective AI models of attack detection. On the other hand, cybercriminals have also bypassed multiple layers of cybersecurity controls using AI. Their success illustrates how the use of new technologies including AI can change the landscape of cybercrime for both attackers and defenders. Cybercriminals are quick to adopt new techniques and tools that give them an edge over cybersecurity defenses. Early research indicates that defenders are already facing the impact as cybercriminals use systems that operate, think and act as humans. Such systems are modelled on human behavior to execute specific tasks. Hence, AI is expected to drive systemic changes in the cybersecurity landscape. In this regard, three key challenges may be identified as:

Challenge 1 – Attackers will become more sophisticated: AI can accelerate the volume of attacks due to automation of tasks and ease of introducing malicious services to target environments. It further reduces the barriers to execution of attacks. AI has the potential to enhance attackers’ abilities to maintain their anonymity and distance from the victims in conditions where investigating crimes is already challenging.

Challenge 2 – Increased attack surfaces due to digitalization: As organizations continue to grow and increase their digitalization platforms for extended business and users’ reachability, attackers have more surfaces to explore and exploit. The positive use of AI in business processes has the potential to change the nature of cyber-risks and assets that need to be defended. However, increasing reliance on AI may create new opportunities for attackers to interfere with critical business processes, affecting both internal decision-making and relationships with customers.

Challenge 3 – Emergence of AI driven chatbots: Chatbot may be understood as a combination of two words, “chat” and “robot”. Hence it works like a robot for rendering chat service to human beings. The word “bot” also refers to a piece of software code. Just like a robot simulates human actions, a chatbot simulates human conversation. Chatbot can be voice-based or text-based. When you are provided an interface

to talk or chat while having a chatbot at the other end, you are not able to figure out easily that you are talking to some artificial entity. The response of an ideal chatbot is accurate, in a timely manner, and according to your query. In this new era of AI-driven information technology, cybercriminals may create malicious chatbots that try to socially engineer victims into clicking links, downloading files, or sharing private information. A hijacked chatbot could easily misdirect victims to malicious links rather than legitimate ones. Attackers are also likely to leverage web application flaws in legitimate websites to insert a malicious chatbot into a site that doesn’t originally have one.

AI-driven initiatives of various organizations present an array of potential vulnerabilities including manipulation of source data through which an AI system learns, corruption of systems’ configuration and implementation. Hence, the cyber-attacks using AI systems pose greater risks such as:

- Financial (e.g. credit fraud might become easier)
- Brand or reputation (e.g. an organization might appear discriminatory)
- Safety, health and environment (e.g. systems that control cyber-physical devices might be compromised)
- System interventions (e.g. meddling with devices connected to Internet of Things that use AI)

In the ever-changing cyberthreat landscape, organizations must defend against increasingly complex and interconnected risks. The key technologies of the fourth industrial revolution including AI have the potential to affect a series of system shifts in that landscape. Soon, AI will be shaping the risks to organizations. ♦

References

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Dr. Qadir Bakhsh,
EVP/Chief Medical Officer,
Consultant F. Physician,
Head Office Dispensary,
3rd Floor, NBP HO. MBBS,
MCPS, (FM) DHA&M,
MRCGP- Gold Medalist-UK



PREVENTIVE MEASURES TO AVOID COMMON CONDITIONS IN WINTER SEASON

SORE THROAT

Every year children and young adults are mostly affected with sore throat virus. 70% are viral in origin and 30% are bacterial.

Clinical Symptoms

Pain on Swallowing, Fever, headache, tonsillar exudate, nausea and vomiting.

Management

About 90% recover in one week without treatment.

- Paracetamol 500 mg 6 hourly or
- Ibuprofen 200 - 400 mg 8 hourly.

Rest

- Increased Fluids intake.
- Recommended Lozenges.
- Salt Water Gargles 2-3 times/day.
- Use Honey mix in warm water 2-3 times a day.
- Avoid citrus things.

SINUSITIS

Acute Sinusitis

Infection of Paranasal Sinus. It occurs greater than one paranasal sinus (Maxillary, frontal, ethmoid or sphenoid) usually follows by upper respiratory infection. About 10% are due to tooth infection.

Clinical Symptoms

Frontal headache, facial pain, worse on movements/bending, purulent nasal discharge and fever.

Management

- Mostly case of sinusitis resolves spontaneously in

7-10 days.

- Paracetamol 500 mg 8-6 hours.
- Increased Fluids for all patients.
- Steam inhalation.
- Steroid nasal spray (Belomathasone) 2 puffs in each nostril two time / day.
- Oral vitamin C 1g / day.
- Avoid dust/bed smell/strong fumes.
- Antibiotic for severe symptoms or persistent > 2.5 weeks.
- Gargles with saline/disprin/mouth wash 2-3 times a day

Rhinitis.

- Inflammation of nasal mucosa.
- Affected 1.5 people.
- Maybe allergic mostly in children 1: 3 adults and non-allergic.
- The causes are physical / chemical agents.
- Cold air, Tobacco, Dust, Perfumes drug induced, allergens, pollen, animals, fungi and molds.

Clinical Symptoms

Nasal discharge, itching, tearing, eye irritation, sneezing, nasal blockage, pruritus,

congestion may be seasonal only certain time of the year.

On Examination

Swollen inferior turbinates. Decreased Nasal airway, pale mucosa, nasal discharge.

MANAGEMENT

General Measures

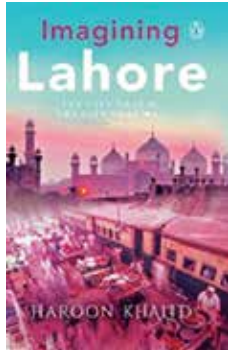
- Decreased In allergen exposure.
- Covering pillows and mattress with plastic covers.
- Steam Inhalation 2-3 time / day.
- Removing dust collecting house hold fixtures like carpets, drapers, bedspreads,
- Air purifiers and dust filler may also aid in maintaining an allergen free environment

Medical Treatment

- Nasal Spray- Ipratropium bromide 2 puffsex tds.
- Non-Sedative antihistamine like Loratadine 10 mg at night or desloratadine 5 mg at night.
- Nasal Drops like saline 3-5 drops/nostril 3-4 times a day.
- Montelukast 10 mg at night sleep time.

What's New?

Reviews



Imagining Lahore
The City that is, the city that was
By Haroon Khalid
Its rating in Goodreads is 4.1

A beautiful travelogue about Lahore – the narration is about the present time and then it takes us to the time of mythological origins of the city attributed to Ram's son, Lav. The book takes us through the city's present - its people, communities, monuments, parks and institutions. Then later the author swiftly takes us to the city's past. From its emergence under Mahmud Ghaznavi to the Mughal centuries where several succession intrigues unfolded on its soil, its recasting as the capital of Maharaja Ranjit Singh's Khalsa Empire, the role it played in preserving the British Raj, to acting as an incubator of revolutionaries and people's movements, Lahore influenced the subcontinent's political trajectory time and again. *Recommended by: The Editor*

Movie Name-Lucy

This movie is science fiction and drug mafia action film. Lucy a girl (Scarlett Johansson) main character of the movie accidentally took drug called CPH4 in large quantity. After having dose she felt amazing changes where she can even control the minds of other persons. Professor Samuel (Morgan Freeman) who wrote book that brain has capacity to control others if utilized up to certain extent, but it was just hypothetical. Lucy consult with Professor and explained all her experiences like she feels no pain, no fear no desire. Professor surprised to know that it actual happened with Lucy. On the other hand drug dealer wanted their drug back which was seized by the police with the help of Lucy. Whether drug mafia succeeded to get their consignment back, whether Professor Samuel helped the Lucy, whether Lucy got all the drugs, to know all that watch "Lucy"

Recommended by: Irfan Butt, VP/Head HR, Islamic Banking, Group, Lahore Office



Fashion

Latest Trends in Bags

So if you're looking to spring clean your collection and invest in a new bag for business, it's important to find one you really like that will hold up when you inevitably fill it full of unnecessary items that you will probably never ever use (but like to have). If you have a long commute choosing a roomy bag with wide straps, or even a backpack style may be the most practical choice.

Recommended by: Farheen Zehra Naqvi, AVP/ Recruitment & Placement Wing, HRMG



Shopper Bag



Box bag

Available at MANGO

HUB - Men's Latest Wallets



Recommended by: Syed Khurram Hussain, SVP/ Divisional Head, SMD, SBAG

Eating Out

Authentic Syrian Shawarma

The frenzy surrounding the unique taste of the Syrian Shawarma can be gauged from the fact that there are endless queues outside Adnan's stall! The Syrian Shawarma. For Rs. 290, the price is a little steep considering the size and one is not enough to fill your belly. The chicken is perfectly grilled with pickles added very stingily. The tortilla bread is nice but the true star is the sauce called toum. Located at F-10 Islamabad.

Recommended by: Seemin Qazi, AVP/Kamyab Jawan Youth Program, CRBG, Islamabad.

If you are looking for authentic Turkish food with desi fusion in Karachi, then head for Zeytin. Apart from the mouthwatering food, the service is super-fast.

Safa Residency, Shabeel-e-Milath Road, Maniya CHS (MCHS) PECHS, Karachi. Recommended by: Bina Adnan, OG-II, Legal Division



Event

The Chinese Cultural & Food Festival Season



After the success of theme based Festivals... Dhaha Food Festival & Chocolate Festival Season 1,2 Event Crafters is bringing another Theme "THE CHINESE CULTURAL & FOOD FESTIVAL" for The Foodies of Karachi where you will experience:

Authentic Chinese food, brand stalls, complete Chinese themed ambiance, Pakistan / China Bazar, Stage performances by Chinese & Pakistani performers, celebrity appearances, Red Carpet, gifts hampers, lucky draws, Kids Arena/Gaming Zone A WHOLE NEW EXPERIENCE AS ALWAYS....

STAY CONNECTED KARACHI
Ticket price: PKR 300/- per person

17th-18th November at the Beach Luxury Hotel – Karachi.
Recommended by: Word of mouth

Our Gifted Artists are...



Sumaira Mushtaq
OG-I, IT Division, Head Office, Karachi



Javeria Ahmad
OG-I/ RH
Secretariat, NBP,
Regional
Office, Rawalpindi



Farid Hussain
Legal Consultant, Legal Division,
Head Office Karachi.



Muhammad Shoaib Sharif
OG-II, Head Teller
NBP Main Branch,
Gujrat



Sidra Zaheer
Service Quality Officer,
Regional Office,
Faisalabad



NBP Honoring Kashmiris!

Strategy & Business Analytics Group

is proud to announce the names of the participants of Creativity Competition (Sketching, Painting, Calligraphy and Photography); depicting the beauty, history and struggle of Kashmiris.

The theme of the competition was **'Kashmir'** and we received a number of art pieces. Since each art piece is unique and special, we would just like to acknowledge the brilliant work of our super talented NBPians without listing them in a winning order.

Corporate Social Responsibility



NBP Tree Plantation Drive

National Bank of Pakistan has also started Tree Plantation Drive across Pakistan. The main objective of this drive is to plant tree for the revival of overall biodiversity and counter the impact of climate change.



Prof. Iqbal Memorial Welfare Trust Karachi

NBP CSR is donating 55' LED TV to Prof Iqbal Memorial trust for audio video visual activities & speech therapy of special children to improve their natural skills in sports, music & other spheres to survive as a normal human being.



NBP CSR initiative in Education sector

NBP donated furniture to upgrade Govt Girls & Boys school Kankola, Peshawar, students from underprivileged background and more than 400 students were enrolled in this school.

NBPians won the Forhan's 21st Challengers Corporate Cup by 23 runs



National Bank of Pakistan was represented in 21st Challengers Corporate Cricket Cup by 15 employees of the Bank. This team was registered under the name of "NBPians" and competed with 7 other teams in this high caliber tournament of corporate houses from different sectors. NBPians defeated teams like National Foods, Allied Engineering & Services, Abbott Laboratories, Jubilee insurance, United Energy Pakistan, in thrilling games to reach the final of the tournament. The final was played on 2nd November 2019 between NBPians & Jubilee Insurance, in which NBPians batted first and posted a total of 181 runs. In reply, Jubilee Insurance was restricted to 158 runs by NBPians, winning the tournament comprehensively, bringing pride and honor to National Bank of Pakistan. Ahsan Khan scored incredible 76 runs off just 40 balls and was declared man of the match of final. The captain of NBPians, M. Zeeshan Siddiqui, was declared Best Player and Raheel Hussain was adjudged Best Batsman of the tournament from among 120+ players participated in the event.



SPORTS

Program -2019



Floodlight Football Tournament-2019
 National Bank of Pakistan Football team participated in the Naya Nazimabad Festival Football tournament. The final was played between NBP and Civil Aviation. The Bank was declared runner up of the tournament.



National Ranking Badminton Tournament-Islamabad
 Pakistan Badminton Federation has organized ranking tournament at Islamabad. NBP, WAPDA, SUI Gas, teams also participated. NBP secured second position Men's Single and Women's Single event. NBP won the Men's Double championship.



Badminton Coaching Course Conducted at NBP Sports Club
 Sindh Badminton Association in collaboration with NBP organized two-day badminton coaching course at NBP Sports Club Karachi. Mr. Sivaperumal, Director Asian Development, delivered a lecture. It was attended by badminton players from all over Pakistan. NBP facilitated the trainees with Badminton Hall and Audio & Visual lab.



Fund Raising Golf Tournament
 LRBT, the largest eye care network in the world working since 1985, held its third charity golf tournament at Karachi Golf Club. NBP sponsored Rs. 500,000 to help poor citizens with eye ailment.

To long, Farewell



Sabihuddin Siddiqui, VP, Information Technology Group, recently retired from the Bank's service. We wish him happy years ahead.



Mr Pervaiz Ahmed Kayani VP/ RE IC & SE retired from NBP after serving 35 years with dedication and commitment. RMT Jhelum and his colleagues arranged a farewell party in his honour.



Imtiaz Hanfi

Gold Medal

Muhammad Mudassar Shahid, OG-I/MTO Batch XIII/Branch Manger, NBP, Chest Branch, Sadiqabad. He has been awarded Imtiaz Hanfi Gold Medal from IBP by securing highest marks in AIBP and passing in first attempt in Summar 2017 through convocation held by IBP in 2019 with Certificate of Achievement and prize money of Rs. 250000.



Fellow Member of ACCA

During the Year 2019, Mr. Hamza Kapadia, OG-I, of Legal Division has been admitted as Fellow Member of Association of Chartered Certified Accountants.UK. Mr. Hamza is already the Fellow CIPA member of AAOIFI Bahrain, Associate Chartered Banker & Chartered Member of Chartered Institute for Securities and Investments U.K.



Signing Ceremony

NBP signed agreement with 'Bookme.pk' to provide digital ticketing services across Pakistan to its customers. By virtue of this agreement, NBP customers will get discounted ticketing offers on digital banking platform.



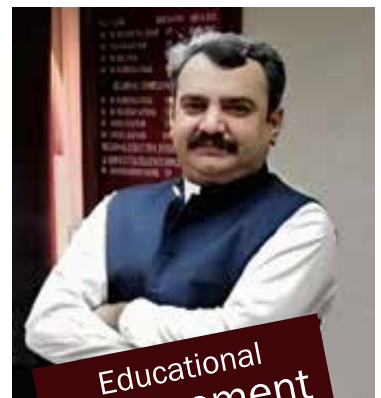
First Position

Hussain Mehdi Raza, son of S.Tahir Sajjad Rizvi, OG-I/Operations Manager, obtained 456/520 marks in HSC (Part I) Examination, Bahawalpur Board-2019 and attained First Position in Pre-Engineering.



A visit to the Highest NBP ATM

Rizwana Ammar, SVP/ Divisional Head (A), CMD, recently visited Khunjrab Pass ATM and was proud to see NBP's wide footprint throughout Pakistan.



Educational Achievement

Muhammad Khurrum Rashid, Regional Executive, Internal Control & Service Excellence Implementation, NBP Regional Office, Multan, successfully passed CAMS 6 Test. Association of Certified Money Laundering Association. He has now been given a designation of "Certified Anti-Money Laundering Specialist." He started his career with NBP in 2005 after doing MBA (I.T) as an MTO Batch-III. Currently he holds an M.Phil (Business Administration) degree. Topic of his research in M.Phil Business Administration was 'Work/Life Balance.'



Certificate of Achievement!

Muhammad Asim, AVP, Islamic Banking, has been awarded a Certificate of Achievement & Prize for securing the highest marks in Finance of International Trade And Related Treasury Operations of JAIBP Exams Winter-2018, in ISQ Convocation and Prize Distribution Ceremony held at Jinnah Auditorium of the Institute of Bankers Pakistan Karachi. He completed his JAIBP in Summer-2019



Associateship of
IBP

Muhammad Fahad Khani, AVP, Branch Manager, M. A Jinnah Road Branch, has cleared Associateship of IBP (AIBP) Certification recently.



IDBP Prize

Mr. Muhammad Waqas OG-III/Operations Manager, NBP Kallar Syedan Branch Rawalpindi, has achieved an award at IBP Prize distribution ceremony. Industrial Development Bank of Pakistan Prize For passing and securing The Second Highest Total Marks In Stage - II in First Attempt Winter 2018. He also passed all three stages of JAIBP in 1st attempt



Woman of Pakistan

Palwasha Bashir, NBP Tennis player, received 'Pride of Pakistan' award by Conclave Pakistan.



Target Achieved

SBP in collaboration with Asian Development Bank launched National Financial Literacy Program country wide wherein various targets were allocated to all Banks after imparting training to their respective field trainers. NBP Faisalabad Region has successfully achieved the NFLP target for 2018-2019 under the dynamic leadership of Muhammad Asif Wakil (Regional Head) & Muhammad Mohsin Mobeen (NFLP Regional Focal Person). SBP Faisalabad office gave a performance Recognition Certificate to Junaid Iqbal Duggal (Field Trainer) on achieving allocated targets. A proud moment for NBP Faisalabad.



70th Anniversary Celebration Lunch

The Regional Management Team, Karachi West, celebrated the achievements and targets of 2019 and held a cake cutting ceremony on NBP's 70th Anniversary.



Convocation

Sidra Zaheer, Service Quality Officer, Regional Office, Faisalabad, participated in IBP Essay Competition 2018 and was awarded 1st Position.



Lums League!

Shamaim Kirmani (2nd from left sitting) daughter of Fauzanullah Kirmani, AVP, JNMDC, L&MDD, HRMG participated in FC Women's Lums League. LUMS Team A bagged a gold medal while LUMS Team B bagged bronze. Way to go!



Prize Winner

Mr. Muhammad Waqas, OG-III/Operations Manager, NBP Kallar Syedan Branch, Rawalpindi has achieved an award at IBP Prize distribution ceremony for passing and securing the second highest total marks in stage-II in first attempt Winter 2018.



Good Job!

Mudassar Hussain, AFO/MTO, OG-II, NBP Region Office, Bahawalpur, secured highest marks in Agriculture Finance (Subject of JAIBP Stage III Summer-2018), for which he was awarded a Certificate and Cash Prize.



Birthday Celebration!
Sehrish Khan, AFO/MTO, NBP Regional Office, Mansehra, OG-II celebrated her sons' (Ibrahim and Muhammad) birthdays last month.



National Bank of Pakistan
نیشنل بینک آف پاکستان