



# Newsline

since 2006

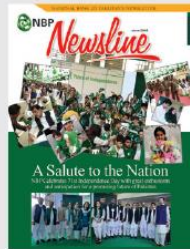


## A Salute to the Nation

NBP Celebrates 71st Independence Day with great enthusiasm and anticipation for a promising future of Pakistan







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**NBP Newsline**  
Creative Department

### NBP hails 'Naya Pakistan'

*Dear Readers,*

The Prime Minister Imran Khan in his speech has emphasised on self-efficiency and simplicity for Pakistan as was practiced by the government of Madina at the time of Prophet Muhammad (SAW). They did not borrow from anyone to run the government but strengthened the country on the basis of self-reliance.

With this new vision we all now need to take ownership and serve the nation as the leading Bank.

A large-scale initiative has been initiated to make Pakistan green again. The menace of pollution has to be addressed immediately as it leads to the spread of innumerable diseases and contribute in global warming.

All these commendable initiatives will surely pave a way for greener and healthy Pakistan. Therefore, NBP urges all its employees to come forward and play their role in planting trees around their offices and homes. Containing deforestation and increasing forest cover is effective, viable and the only way to mitigate the impact of climate change.

**Asra Adnan**  
Editor

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

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## The Government of Pakistan has appointed Mr. Tariq Jamali as President/Chief Executive Officer (A) of National Bank of Pakistan

Mr. Tariq Jamali holds MBA Degree from University of Dallas, USA and BS (Civil Engineering) from University of Texas at Arlington, USA. He has also completed DAIBP from Institute of Bankers Pakistan, Karachi.

He is a thorough professional banker with 30 years of successful banking career. He joined NBP in 1987 and has held various Senior Management positions at Regional and Head Office levels. He was Zonal Head, Quetta Region, 1990 to 1994, Zonal Head Sibi, 1994 to 1995, Chief Manager, corporate Branch Quetta, 1995 to 1998 and GM Credit /MSW Quetta, 1998 to 1999. His responsibilities entailed the areas of business, operations, credits, compliance, HR, logistics, administration, etc.

His experience in key positions is stretched over the span of 18 years; he is well conversant with all the areas of banking operations especially in business procurement, promoting bank's product line, client service, credit management, risk analysis, etc.

His key role in every job was to ascertain the up-and-coming business challenges in the overall industry spectrum and performing SWOT analysis of potential trainees for assuring desired level of compatibility between programs being offered and targeted participants. He identified trainable resource and developing stage-wise programs for enabling them to work at their full potential. He worked in close coordination with departments to acquire their preferences training HR particularly in terms of succession planning, Over Draft and creating future trainers.

During his career at NBP he has served as Group Chief of Logistics Support Group, Commercial and Retail Banking Group and Compliance Group. Presently, he was serving as Group Chief, Asset & Recovery Group. He is also Director of National Assets Insurance Ltd, Atlas Power Ltd, Fatima Fertilizer Company Ltd, Galadari Cement Gulf Ltd, Karachi Council on Foreign Relations and National Construction Ltd.

Throughout his career he has successfully performed in every challenging sphere of banking activities. He has unique ability to manage resources at finest level by keeping an eye on best industry practices/regulations for effective policy making and formulating strategies for superlative services.

He is armed with diversified work experience, knowledge and knack of working at different levels of management. ♦





## **NBPians all over Pakistan celebrated 14th August with full 'Josh & Jazba'**

With the onset of the month of August, we saw a unique fervor to celebrate the Independence Day throughout Pakistan. NBPians all over Pakistan also celebrated the day with patriotic zest and unity.







NBP celebrated 71st Independence Day in a big way. President NBP, hoisted the national flag at the NBP's Head Office and cut the cake to celebrate Pakistan 71st Independence Day. Hundreds of NBP employees, their families, representatives of media and social welfare organizations attended the event. Employees wore green and white dresses to show their solidarity to the Nation. National Anthem and live patriotic songs doubled the celebrations and festivities of the day. It was a day of full enthusiasm and peace.

The venue was decorated with flags, green balloons, buntings while national songs were performed live which doubled the celebrations and festivities of the day. Speaking on the occasion, the President advised the NBP workforce to perform their duties diligently and with full commitment to serve the motherland. Instead of criticizing others, he added, we should make sure that our own behaviour is in line with the good value system. We shall be contributing to the advancement of the country, only by holding ourselves accountable and responsible in discharging our duties, we shall be contributing to the advancement of the country.

He expressed his believe that the our national challenges such as water management, increasing populations and environmental issues

can only be tackled with collective effort rather these challenges can be turned into opportunities. He desired to change the NBP culture and environment to be progressive and friendly for the customer and thus he urged NBP staff members to further develop the spirit of team work, perform their duties honestly, with dedication and commitment to serve the nation.

"Our Country is facing environmental problem due to climate change in crowded cities and the only solution is better planning and addressing environmental issues among other actions by planting more and more trees." He further informed that NBP recognizes the urgency of this problem and has launched 'Green Initiative' campaign as part of CSR program through which thousands of plants are being planted across Pakistan. He urged the bank employees to take part in tree plantation campaign for improvement in the natural environment.

He urged everyone to perform his/her duty honestly, with dedication and commitment to strengthen the bank. He was happy to witness such a huge turnover of the employees who participated in the celebration and also appreciated the efforts of the organizers of this mega event.

Sadly, today we have forgotten the basic purpose behind the creation of Pakistan. This is not the same Pakistan that our Quaid had







envisioned. We need to show unity and brotherhood and act upon the sayings of our Quaid and demonstrate Unity, Faith and Discipline.

For this we need to move ahead and take Pakistan to another level. This day inspires all of us to contribute even more vigorously to make this country a better place to live.

As responsible citizens we need to take a pledge today to address essential and acute issues which are not only hindering our growth but also affecting the lives of our people adversely. We need to rise to the challenges and play our role in solution to the problem in conservation and efficient use of energy, as about 67pc of domestic energy consumption stems from inefficient appliances such as lights and fans.

Another alternative is to shift to renewable forms of energy, such as wind and solar power.

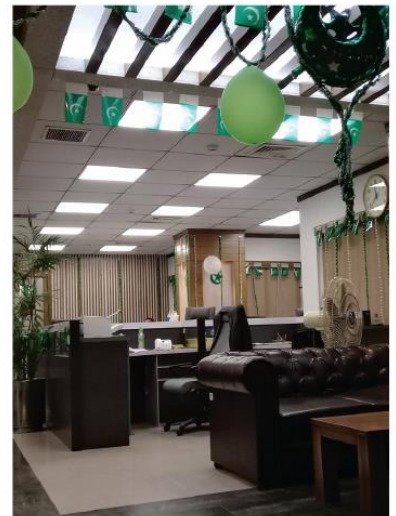
There is enough potential from wind generation to supply all of Pakistan's electricity needs. There are a large number of irrigation pumps installed in Pakistan, with about 90pc of these pumps using diesel directly or indirectly.

The use of solar irrigation pumps for agricultural purposes

instead of diesel-powered or tractor driven pumps could mean a saving in consumption of diesel fuel for irrigation pumping.

Pakistan is facing an acute water shortage and may run dry by 2025. Water scarcity is also stoking violent conflicts in the country, which is already battling insurgency. It is alarming that our capacity to preserve water has shrunk over the years. We haven't built new dams since the 1960s, and the capacity of existing ones to store water is decreasing. The water resources are pertinent not only for human lives but for the country's stability. The Supreme Court of Pakistan has ordered immediate construction of Bhasha and Mohmand Dam. So far the money funded for this purpose is phenomenal. NBP employees have also donated one day salary and I salute you all for your spirit and dedication to the country.

With the pressures of a rising population, stability and sustainability in Pakistan remain an integral part of the country's overall development. Pakistanis have withstood many tests, trials and crises in their country with resilience and hope. Solving the many problems in Pakistan and rebuilding the country's infrastructure and ensuring equitable access to markets and jobs for all Pakistanis. ♦







## NBP begins “Green Initiative” tree plantation drive

The National Bank of Pakistan formally launched its “Green Initiative” tree plantation campaign. NBP President planted sapling at the NBP’s north region head-office in Islamabad.

NBP’s tree plantation campaign, “Green Initiative” is part of bank’s CSR program in which plants will be planted in Islamabad, Peshawar and Karachi. NBP will gift over 1,000 plants to the Capital Development Authority (CDA) for its tree plantation drive in the capital.

The corporate institutions realize their responsibility and participate in tree plantation drives so that they can plant as many plants as they can. There is dire need for measures to control environmental pollution and protect human lives, trees play an important role in eliminating environmental pollution. Managers NBP branches are directed to plant tree in their surroundings. The NBP has 1500 branches across country including the remotest and far-flung areas.

The tree plantation drive was inaugurated in Peshawar by planting a sapling at NBP’s Aitemad Islamic Banking Regional Headquarter in Peshawar. NBP will extend plantation of about 1,000 trees in Peshawar city.

The NBP had already begun tree plantation drive in Karachi starting with over 1,000 trees at the campus grounds of the University of Karachi.

Strong linkage between the financial services sector and academia is an important tool for boosting intellectual capital in the financial services industry and in finding better solutions for the current economic challenges of Pakistan.

NBP will plant trees at various sites of UoK to beautify the campus and improve environment under its CSR program “Green Initiative”, has also started tree plantation drive at various parts of the city and will carry this initiative to other cities as well. Tree plantation in a large scale is essential to avert pollution and to counter negative impact of climate change.

In Pakistan, the industry-academia linkages are not as well developed as they are in other countries. Pakistani universities rarely tap into their alumni network or engage with industry, and neither has industry made any serious effort to generate more practical interest in universities. It is now time to make some serious attempts to reduce the gap between industry and academia. NBP plans to remain engaged with universities more regularly. This partnership can play a helping role in student recruitment, retention, and workforce development from within the local economy. A number of graduates from the UoK’s Business School have built successful careers at NBP and are contributing to the bank’s growing success. ♦





## Half Yearly Financial Results for June 30, 2018.

**Growth maintained;  
After-tax Profit increase by 46%**

Meeting of the Board of Directors (BoD) of National Bank of Pakistan (Bank) was held on August 30, 2018 at Bank's Head Office in Karachi in which the BoD approved the financial statements of the Bank for half year ended June 30, 2018.

The Bank recorded a pre-tax profit of Rs. 17.16 billion being 26% higher than the Rs. 13.61 billion earned during the corresponding six months period of 2017. The after-tax profit for the period amounted to Rs. 12.49 billion i.e. 46% higher than the Rs. 8.55 billion for the corresponding period of 2017. This translates into earnings per share of Rs 5.87 as against Rs. 4.02 for the corresponding period last year.

Bank's net interest / mark-up income increased by 15.7% to Rs. 31.14 billion against Rs. 26.05 billion for the corresponding period of 2017. This was achieved through maintaining an efficient asset-mix of high-yield loans and investments. The Bank has recently introduced changes in its operating structure for better service quality in order to enhance customer loyalty. Income from dividend and capital gains however recorded a drop due to the lacklustre performance of Stock Market. Overall non mark-up / interest income for the period amounted to Rs. 15.25 billion which is marginally lower by 2.7% as compared to Rs. 15.68 billion for the corresponding period of last year.

With a 12.1% growth by reference to December 31, 2017, the balance sheet size of the Bank has increased to Rs. 2.66 trillion. As of June 2018, Bank's deposits amounted to Rs. 1910.67 billion being 10.6% higher as compared to that of December 31, 2017. The net advances also increased to Rs. 790.4 billion showing an increase of 6.8% as compared to December, 2017. ♦

Joining NBP was an exciting experience for any young fresher who aims to have a career as a successful banker. Though the excitement was short lived and soon it was taken over by the desire to progress and strive in banking industry. As a young inductee, I also wanted to climb the ladder of success and achieve the desired goals just like my seniors. IBP was always on the cards as an objective to help reach the ultimate goal. Hence, I got enrolled in JAIBP



**You nailed it!  
Congrats.**

and appeared in JAIBP Stage-1 in winters, 2017. The preparation was really difficult thing to deal with after long working hours. With every passing day, the pressure was building on about approaching exams. However, I overcame those initial bouts of failure and cemented my name as the one securing top position in IBP-STAGE 1 of Winters, 2017.

The success is always rooted in failure. I have always drew inspiration from those who have found the road of success. Learn from your mistakes, but revisit your passion and keep pursuing your goals no matter what. ♦

Ayesha Mansha  
O G - II, Operations Group, Sialkot



## Sukkur Region

The 6th Town Hall meeting was attended by all the above executives from Head Office, RMT members of Sukkur and Larkana Region and branch managers of both regions. The President briefed the audience about re-organization process in the Bank, stressed upon the role of effective counter services, behavior and conduct of bank officials. He elaborated that it is important to tap new business avenues, on the Deposit and Financial products of the Bank, watchful internal control and branch up keep.

The President replied to the questions of field functionaries along with the assistance of Head Office executives.

The team visited Regional Office and Main Branch Sukkur and held a meeting with members of Chamber of Commerce Sukkur. Naudero Branch, Bank Square Branch and Moenjodero Branch and Regional Office Larkana were also visited. ♦



# Town Hall Meetings at Sukkur and Quetta Regions



The 7th Town Hall meeting was held in Quetta. Apart from President NBP & Head Office executives, the Town Hall Meeting was attended by RMT members and branch managers of Quetta, Sibi, and Gawadar Regions. The NBP President, during his speech, highlighted the importance of counter services, new business prospects and positive attitude. He talked about the forthcoming Asset and Liability products by NBP, the necessity of improvement in internal control/working and upkeep of branches. President NBP also candidly replied to questions/queries raised by the participants.

The President NBP and his team members also visited NBP branches of PAF Base Samungli, Quetta Cantt. and Regional Office Quetta. They also attended a meeting of Baluchistan Chamber of Commerce & Industry wherein the business community expressed their financing/banking needs. ♦

## Quetta Region



# NBP, Mobi-Direct Signed an Agreement

**The National Bank of Pakistan signed two Memorandum of Understanding with Mobi Direct enabling NBP to become consortium member and settlement bank and for using Mobi Direct's digital Products.**

The President NBP said that he is very optimistic about this initiative and said that this arrangement will go a long way in fulfilling aspirations and expectations of NBP customers and account holders and will help National Bank of Pakistan in rolling out various digital products and services in future through this arrangement. He emphasized upon achieving complete E-governance through this initiative which is the key to success for all types of businesses. The NBP is assisting all the provincial governments in digitalizing their various payments, fee and taxes collection systems. He mentioned that the NBP has already inked MoUs and agreements with various provincial and federal departments for digitally collecting their fee and payments including Directorate General of Immigration & Passports, Bureau of Emigration and Overseas Employment, Public Service Commission KPK, Islamabad Traffic Police, Driving License Sindh and Dealer Vehicle Registration System (DVRS) and collection of e-Tax in Punjab.

He further stated that after signing these arrangements, National Bank of Pakistan will be able to use Mobi Direct payment processing and transactions switching infrastructure, online payment gateway and shared agent network for promoting nationwide branchless banking and digital payments services to provide real growth to unbanked segment of

population. National Bank of Pakistan will act as a "Settlement bank" for Mobi Direct's digital payment system and for all of Mobi Direct's consortium members and stake holders.

NBP is playing a major role in enhancing the financial inclusion by aligning with digital banking revolutions in Pakistan. NBP is in process of developing systems for digitization of all G2P & P2G payments. He highlighted that NBP is actively working to digitalize its banking services built on a collaborative model with Telcos and other stakeholders. This will help in promoting Alternate Delivery Channels and enabling the right environment for inclusive growth and achieve the goal of financial inclusion. He emphasized that it will also help in formalizing the undocumented economy and help in achieving better economic growth.

Speaking at the occasion, Mr. Nawid Ahsan,

Chairman Mobi Direct expressed his gratitude to NBP's team, in taking lead in becoming the settlement bank for Mobi-Direct payment processing & digital payment switch with a forward-looking approach in this collaboration. Mobi Direct being the leading PSO/PSP, Mr. Ahsan also showed his firm commitment that Banking Industry will take Pakistan to a new digital era, by partnering with PSO/PSPs. He urged to work in close collaboration for development of rural and urban economy of Pakistan and making banking services affordable while being accessible for every citizen of Pakistan.

The agreement was signed by Muhammad Farooq EVP/ Group Head Payment Services & Digital Banking Group, National Bank of Pakistan and Mr. S. M Arif Director/ Chief Business Architect Mobi Direct in presence of dignitaries from both sides. ♦







# Relationship between Digitalization and Unemployment

(Case of Banking/Financial Sector - Pakistan)

## A Fear which would not arise.

The values and practices in societies evolved over the period. Changes in technology always create a fear/challenges among economies, societies and in organizations. However, the acceptance of those changes always create new avenues, efficiencies for all of them. This change also affects the labor market which adjust accordingly within a definite time frame for economic efficiency. Technology is on exponential curve and touching practically everywhere and on everyone.

Nowadays, the selection of Banking channel is very important to perform their business affectively and timely. Businesses always look to achieve their goal by minimizing cost. Due to globalization, controlling of time cost become very challenging in current business, the waste of time may lead to waste of contract/business or pilling the cost of transactions. If any company wants to get competitive advantage over their competitors, it should opt for banks which have efficient and time saving global operations. Therefore, Banks should provide the services which will cater the need of changing business world.

To attain this purpose, Banks are digitalizing their products and procedure to compete in market. However, some fears/challenges arise in economy, which need to be discussed, understood and strategized accordingly.

Since Banks are creating employment in economy and helping the government for reduction of unemployment level. The common fear of unemployment arises in this situation.

I think, this phenomenon will lead to divergence of employment within

the industry rather than increasing unemployment in economy. In future, employer would need professional who is capable of understanding technologies, their effect and having ability to cope up with any technological changes, which occurred in shortest period.

To cater the future employment demand of banking/financial sector, academic schools should develop their courses accordingly. The course should include information related to applied subjects and soft skills courses. IT related subject will provide the technical command to perform their job. However, the soft skills will empower for self-motivation and development of human skills, which will enable the labor forces to accept any further changes affectively.

Following challenges are real hurdle in quickly digitalization of operation in organizations.

- Standard of IT security is considered as main hurdle. Banks/Financial institutes should develop their system as per international standard which must reduce the chance of fraud or any ill operational activity.
- Due to digitization of the banking/financial system, the customer may perform their financial transaction without visiting branches or interacting Banks/FI officials. This lead to negative effect on the relationship between customer and banks; Due diligence has to be there at the time of transactions. Therefore, the system must be capable of identifying or avoiding any suspicious transaction.
- This effect on relationship may also be point of concern for alternative business of organization. Some people believe that this may be covered through regular texting or email. However, today's world excessive texting reduces the importance and customer avoids such messages.
- Organization need to interact with customer on regular basis to understand their changing requirement to develop their products. This digitalization may have negative effect to perform this important function of organization.
- The motivation level among the staff decreases which affect the productivity of employee to obtain the mission of the banks.

If any organization become able to channelize above mentioned challenges as per merit then specialization in function will be occurred. The organization need to hire/deploy professionals who have expertise in the field of research, marketing, relationship building and importantly for secure operations.

Above mentioned challenges of economy either of labor side or firm side will be mitigating with efficient labor force which not only retain the employment but also increases the overall all efficiency in economy. ♦

**Farzan Nazeer**

*NBP International Banking Group, Karachi.*





# NBP team visits Habibullah Coastal Power Company (Pvt.) Limited (HCPC)

NBP team led by the Group Chief - Mr. Jamal Baquar visited HCPC's power plant situated at Killi Almas, Sheikh Manda, Quetta, Baluchistan, for witnessing the working condition of power plant having power generation capacity of 140 MW based on Gas Fired Combined Cycle.

Upon arrival, the NBP team was warmly welcomed by the representative of the HCPC's plant management and other team members. Mr. Alye Moazam – COO started the ceremony with his opening speech.

The principal activity of the company is to own, operate and maintain a gas fired power generation project with an installed capacity of 140 MW (net capacity of 129.15 MW). The company achieved its Commercial Operation Date (COD) on 11th September 1999. The company entered into Power Purchase Agreement (PPA) with Pakistan Water and Power Development Authority (WAPDA) for supply of power. The company also entered into 20 years Gas Supply Agreement (GSA) with Sui Southern Gas Company Limited (SSGC).

## The Plant and its Operations:

The plant was constructed by Fiat Avio SPA as the EPC contractor. The total project cost was US\$ 155 Mn, financed through equity and sponsors loan of US\$ 40 Mn and US\$ 115 Mn, respectively. Project sponsors loan has been paid in full in March 2015.

The plant is based on 3 GE LM 6000 Aero Derivative Turbines, 3 Alstom Generators, 3 Babcox & Wilcox HRSG units and 1 steam turbine made by Mitsubishi Heavy Industries.

General Electric (GE) had been the Operation & Maintenance (O&M) contractor of the plant since 1999 under O&M contract till December 2014. From January 2015, subsequent to the acquisition,

Ithaca created a 70-person operations and maintenance team that successfully took over the O&M function that had previously been outsourced to GE. The O&M team has been operating the plant for 3 years and has produced better KPIs than previously achieved under GE while saving the company US\$ 1.0 Mn per year in the process.

Further, Mr. Alye Moazam – COO explained some major modifications and improvements in power plant from year 2015 till date, which are as under:

- Upgradation of GT-1 Control System
- Upgradation of 6kV Protection Relays
- Upgradation of Oracle and Maximo Servers
- Commissioning of Free Floating Gas Booster Compressor
- Addition of Coalescer Filter on GT-1 Gas Fuel Supply
- Addition of Gas Chromatograph on Fuel Supply
- Addition of New Tube Well to enhance Raw Water supply
- Rehabilitation of Diesel Fuel Centrifuges
- Rehabilitation of Sand Filters

- Rehabilitation of Startup Boiler for winter months
- Improvement of Cooling of Control and Electrical Systems

● Improvement in IT Systems for better workflow  
The company also gives due focus to Corporate Social Responsibility and is working for local community welfare. PKR 15 Million spent per annum under CSA hiring and local development. The other services are as under:

- Free Eye Camp
- 3-Day camp held in nearby village
- Almost 2,000 patients checked
- More than 100 cataract operations were carried out
- People Development
- 30 Internships annually
- 40 to 50 people hired in Annual Shutdown from Polytechnic Institute
- Almost 20 people from local villages trained and hired as technical staff
- Electrification and Tube-well Motor provided at Government High School
- One local village girl provided 100% scholarship for MBBS from QIMS

Mr. Jamal Baquar along with his team members visited the whole power plant site and said that it is our firm belief that these projects of national and strategic importance will continue bring prosperity to the country.

From NBP he was accompanied by Mr. S.H. Irtiza Kazmi, Regional Corporate Head, CBG (Khi), Mr. Saleem Saleemi, Divisional Head (A), CMG, Ms. Mehvish Hyder, Unit Head, CBG (Khi) and Mr. Syed Misbah Hussain, SRM, CBG (Khi). Participants from HCPC were Mr. Alye Moazam, Chief Operating Officer, Mr. Moiz Saifuddin, General Manager Finance and Other Team Members. ♦



In this ceremony awards were given to cashiers who collected highest amount of cash in the last week of June. Karachi (South) Region collected unprecedented amount of cash in government collection in the last week of June due to closure of fiscal year and in the wake of Government's Amnesty Scheme.

As compared to corresponding period of 2017, this year branches of South Region received around three times more cash. Comparative figures for tax collection were as follow.

	last week June 2017	Last week June 2018
Transfer/clearing	104,661.52	110,243.79
Cash	2,602.93	7,668.60
total	107,264.44	117,912.39

In this ceremony 21 Cashiers who collected more than Rs.100 million cash in the given period were given shields. Two cashiers of Main branch were also given special awards for managing cash received from all branches of two regions of Karachi. Cash collection during last week of June by top three performers of the region were as follows. Top performer Mr. Tauseef Bari of Main branch collected Rs.699 million, Mr. Shahbaz Zaki of DHA branch received Rs.588 million and Abdu Shams Malik collected Rs.544 million.

A pat on the back, a few words of praise or public acknowledgement of hard work in many instances prove more effective in motivating employees than monetary incentives. Regional Office Karachi South's initiative was meant to motivate staff. Hopefully, it will foster customer orientation in staff and result in improved standards of customer services in branches. ♦

S. No.	Branch Code	Branch Name	Cashier Name & Grade
1	9	D.H.A.	MR. SHAHBAZ ZAKI
2	9	D.H.A.	MR. S.MASROOR ABBAS
3	10	DENSO HALL	MHAMMAD NADEEM
4	10	DENSO HALL	MUHAMMAD SHAKOOR
5	158	HASRAT MOHANI ROAD	SYED AZHAR ALI, OG-III
6	85	INCOME TAX	Syed Sabir Ali, OG-II
7	85	INCOME TAX	Shujaat Ali, OG-I
8	2060	KARACHI STOCK EXCHANGE	ABU SHAMS MALIK OGII
9	2100	KAYABAN-E-ITTEHAD	HASSAN ABBAS OG-II
10	2	MAIN BRANCH	TAUSEEF BARI
11	2	MAIN BRANCH	GHULAM RASOOL MEMON
12	2	MAIN BRANCH	JAMSHEED AZEEM
13	1027	MODEL BRANCH CLIFTON	Nayab Ahmed- Head Cashier
14	1027	MODEL BRANCH CLIFTON	Muhammad Hassan Qureshi
15	1027	MODEL BRANCH CLIFTON	Bahadur Ali Mirani
16	1027	MODEL BRANCH CLIFTON	Muhammad Rehan Khan
17	222	NADIR HOUSE	M RAZIQ KHAN
18	44	NICOL ROAD	MIRZA OSAMA BIN SHAHID OG-III
19	50	P.I.D.C. HOUSE	Umair Raza
20	55	SADDAR	Muhammad Mushtaq
21	2158	TAUHEED COMMERCIAL	Mr Nasir Ali Siddiqui OG-III

Special Appreciation/Shield given to Mr. Khalid Hussain and Muhammad Ayub of Main Branch Karachi for Cash Handling from all branches of Karachi City.



# RECOGNITION OF DEDICATED SERVICES

Improving customer service is a corner stone of management's strategy to make NBP top bank of the country and to bring its past glory back. Role of counter staff particularly cashiers is pivotal in kindling and forging positive and amiable perception in the minds of customers. However, to recognize staff members who are part of this quest, a ceremony was held by Regional Office Karachi South to applaud high-performer-cashiers at the Main Branch.



## Points To Ponder

Before we talk about improving, first we need to understand the term "Service Quality"

It is meeting the perceived expectations of the customers about any service which is being offered to them and meeting those expectations by standard performance.

We now have customers who are more aware, educated, knowing about their rights and also knowing about the obligations of the Banking Institutions. Keeping pace in business world has become extremely difficult due to stiff competition and perks offered by other banking companies to its clients. As a rule of thumb, customer will always incline towards incremental benefits and ease. When we see our Bank in this scenario, we are stranded from the whole banking market operating in our country. We have the biggest asset base, strong equity structure and highest levels of human capital, yet we still are not there. The area we need to focus more for being at the top in the market is the improvement in our service quality. A satisfied customer is a retained customer.

First of all, before providing any service to anyone, we need to improve those premises where customers visit and receive services i.e. branches. Proper infrastructure, organized furniture and equipment, latest computers, heating/cooling

# SQG

**had invited suggestions  
to improve service  
quality at NBP in our last issue.  
Here are few responses that we  
want to share with our readers.**

system and cleanliness should be maintained in such a way that when the customer enters a branch he should feel good.

The second step is the ethical and moral training of staff members to deal with the clients, to listen to their issue calmly, to tackle and manage a bunch of clients at a time but amicably. This could be done by arranging workshops & seminars and inculcating a thought in their minds that customer is of utmost importance for us. Training is also necessary to equip the staff with the skills which are required to deliver efficient service.

Third step is the training of leaders (those who are at managerial positions). Educating them to exploit the skills of their staff by choosing the right person for the right job. Motivating their staff from time to time and indulge in affairs to ensure their involvement with the subordinates.

Fourth step is the usage of modern technology to reduce the hassle and paper based work by making sure that service is readily available on a click thus reducing the wastage of time. Nothing makes a client happier if he is provided quickly with what he asks for and that too in a polite way. A system of feedback can also be put in place just to know what our customers feel about us, our organization, our services and suggestions could be asked for further improvement.

In the end, I conclude that each and every business needs customers. The class and type may vary but customers are essential to businesses. Maintenance and retention of customers help business flourish. So this area needs much attention for future growth and sustainability. ♦

### **Komal Muzamil**

*Credit Officer OG-II,  
Credit Management Group,  
Regional Office, Faisalabad.*

## Superior Customer Service

Globalization has made the world a global village and information is available at our fingertips. The digital era is impacting every industry out there, and the banking industry is no different. In a world where customers receive real time help and support in other areas of their lives, they also expect to receive similar service when banking. Improving the digital aspect of customer service in the banking industry is the way to go.

Customers today desire three things: immediacy, high-quality of services, and personalization. In our country from last two decades we are facing a new breed of competitors: challenger banks. Preserving market share will not only require reimagining the role of technology in core business operations, but also a new outlook on the customer experience.

Challenger banks are designed to offer a superior customer experience at a much lower price than traditional banks. Because they aren't responsible for the high overhead costs associated with operating large branch networks, challenger banks can typically provide more competitive interest rates. Their online-only, customizable and easy-to-use apps make them an attractive option, especially for millennial.

We are the only Bank established under banking ordinance, the agent of SBP, a government institution are the factors that contributed to poor customer services and care. Unfortunately, our bank was familiar-

ized as police station but we got to know the "customer" after privatization of bank sector. That's why the management especially from last two decades working for improvement in service quality.

Employee initiation and creativity helps organizations to innovate and improve their processes align goals of employees with those of the organization. Empowerment provides employees a clearer view of organizational goals and strategies. They understand their role and value the autonomy given to them.

Most of our competitors have no charges on IBT. The retailer likes to remit cash to suppliers free of charges. That's why they advise their suppliers to have an account in the bank where IBT is free.

Credit card is a very important part of life. Credit card by itself is better defined as a bank's trust. Our bank has not yet introduced credit card. Moreover, debit cards should be firstly issued free of cost.

Employee empowerment is a philosophy associated with real benefits for an organization. Its underlying principle of giving employees the freedom, flexibility, and power to make decisions and solve problems leaves an employee feeling energized, capable, and determined to make the organization successful.

The price of cars continuously growing and risk involved in this product is lessor than the other products i.e. advance salary.

As leaders of traditional banks look to the future, it is imperative to remember that the mobile experience and customer experience have become inextricable.

Institutions that deploy innovative technology to improve efficiency, accessibility, and security for customers will maintain a loyal customer base.

Gift is a surprisingly complex and important part of human interaction, helping to define relationships and strengthen bonds with customer. Indeed, psychologists say it is often the giver, rather than the recipient, who reaps the biggest psychological gains from a gift. On opening of a current or business account any gift should be presented like Quote Paperweight, Monogrammed Phone Case, Headphone Cord, Metallic Napkins, Key Ring, Family Photo Calendar, Pin Cushions, Monogrammed Candle, Cutting Board, and Wall clock.

In this perfectly competitive market where barriers to entry are minimal, it has become more than necessary to attract new customers and retain the existing ones. Customer delight is the key which can be attained by delivering higher than expected service and the service employees become the customer contact point which reveals the moments of truth to cast an everlasting impression which either makes the customer a positive brand ambassador or spread negative publicity. Employees at all level should must be educated and motivated for service quality and our bank should be known not for business but quality service. ♦

### **Aijaz Ahmad**

*AVP/Manager, NBP Main Branch Lalamusa*





# Sponsored Scholars Scheme

With a view to encourage bright and talented students, **Human Resource Management Group** granted scholarships to children of Clerical/Non-Clerical (including those employees who have retired or deceased NBP) and Maintenance staff. The scheme is exclusively for those students who have passed Matriculation Examination in First Division in the recent year from a recognized institution.

## LIST OF NBP SCHOLARS



**Ch. Abdul Manan Yousaf** s/o Ch. Mohammad Yousaf, (Driver), Regional Office-Islamabad secured 75% marks in Intermediate Examination (Pre-Medical Group). He is a proud recipient of NBP Merit Scholarship for his 4 years BDS course at Rawal Institute of Health Sciences, Islamabad.



**Aijaz Ahmaed Sahito** s/o Ayaz Ahmed Sahito (Assistant), RO-Sukkur secured 64% marks in Intermediate Examination (Pre-Engg Group). He is a proud recipient of NBP Merit Scholarship for his 2 years BSc at Government Sachal Sarmast Degree College, Ranipur.

**Mohammad Shoab Akhtar** s/o Allah Rakha (Messenger), RO-Islamabad secured 62% marks in Intermediate Examination (Pre-Engg). He is a proud recipient of NBP Merit Scholarship for 4 Years BS(CS) from Bahria University, Islamabad.



**Iqra Bibi** d/o Mohammad Aslam (Cashier), RO-Vehari secured 88% marks in Matriculation and achieved NBP Scholarship for Intermediate at Punjab College Jahanian.



**Sadia Aslam** d/o Mohammad Aslam (Cashier), RO-Vehari secured 87% marks in Matriculation and achieved NBP Scholarship for Intermediate at Punjab College Jahanian.

**Tooba Tabassum** d/o Shamshad Ali (Sr.Assistant), FCG, HOK secured 88% marks in Matriculation and achieved NBP Scholarship for Army Public College, Karachi.



**Sajid Khan** s/o Mohammad Sharif Khan (Messenger), RO-Mardan secured 86% marks in Matriculation and achieved NBP Scholarship for Iqra Science College, Mardan.



**Mohammad Zonash Naeem** s/o Mohammad Naeem (Chowkidar), R.O-D.G. Khan secured 83% marks in Matriculation and achieved NBP Scholarship for Government PG College, Kot Addu.



**Mohammad Daniyal Khan** s/o Mohammad Sajid Khan (Driver), RO-Islamabad secured 78% marks in Matriculation and achieved NBP Scholarship for Army Public College, Islamabad.



The finest  
gesture one  
can make to  
**save life**  
is by donating  
**Blood**

**Transfusion of blood every year saves millions of life all over the world and Pakistan also faces the challenge of inadequate blood supply to the patients. Keeping in mind this dire need, National Bank of Pakistan in collaboration with blood donation drive by Afzaal Memorial Thalassaemia Foundation (AMTF) celebrated 'World Blood Donors Day' at NBP Head Office.**



Such drives as these, give us an opportunity to engage in philanthropic activities and, therefore, contribute substantially towards the well-being of the community.

To make the blood donation drive a success, NBPians came forward and become a part of this noble gesture.

National Bank of Pakistan has facilitated Afzaal Memorial Thalassaemia Foundation (AMTF) in organizing a 'Blood Donation Camp' at the NBP Head Office to receive blood donations from NBP employees for later blood transfusions to patients specially children suffering from thalassaemia and other blood related diseases.

This initiative received an overwhelming response and large units of blood were collected. NBP employees volunteered enthusiastically and worked in conjunction with the medical teams of AMTF to make the Blood Donation Camp a real success.

NBP President in his message said, "Voluntary blood donation is a valuable service to people in severe medical emergencies. NBP has always been a front-runner in setting-up such health camps for the benefit of the communities. It gives me great pleasure to see our employees enthusiastically supporting such causes, and

demonstrating their strong sense of social responsibility."

Regarding the collaboration with NBP, AMTF Executive Director, Ateeq-Ur- Rehman said "We appreciate NBP's efforts in highlighting the burden of Thalassaemia in Pakistan. Blood is the life line of these Thalassaemia Children, but sadly there is scarcity of blood for them. Thalassaemia is a havoc and a cyclone which is ruining our generation. I requested NBP to join hands to eradicate Thalassaemia from Pakistan and I am satisfied with the positive and encouraging response I received from the Bank. With increased efforts, we can help the afflicted children and may prevent new cases by raising awareness about Thalassaemia."

The World Blood Donor Day (WBDD) event was established in 2004, which serves to raise awareness of the need for safe blood and blood products, and to thank blood donors for their voluntary, life-saving gifts of blood. Afzaal Memorial Thalassaemia Foundation (AMTF) is engaged in managing Thalassaemia Intensive Care Unit (ICU) with all required sub-specialties clinics, medical & diagnostic services for the patients suffering from Thalassaemia and these services are 'free-of-cost' to the needy

one.

NBP organizes such blood donation camps every year which is in addition to donations offered to entities engaged in social welfare activities – without any discrimination or preferentialism. This is in accordance with our mission statement to discharge our responsibility as a good corporate citizen of Pakistan.

NBP Aitemaad Islamic Banking Group, also collaborated with AMTF (Afzaal Memorial Thalassaemia Foundation) in its fight against Thalassaemia. In this regard, an awareness session was organized at NBP Aitemaad Head Office where participants were briefed about the genetic disorder and the efforts that need to be undertaken in order to eradicate the disease from the country. The session was followed by Blood Donation and Thalassaemia screening drive at NBP Aitemaad, Head Office, where the Bank's employees donated blood for children suffering from Thalassaemia.

This initiative is a part of the NBP Aitemaad's greater focus to provide better health opportunities to masses. Thalassaemia is an inherited disorder that leads to the decreased production and increased destruction of red blood cells. As it is inherited, the disease afflicts a patient since childhood and regular blood transfusions are required. According to estimates, every year there are around 7000 new cases registered in the country. AMTF has been actively making efforts to combat the disease in the country since 2003 and patients are given free of cost treatment at their facility situated in Karachi.

AMTF Executive Director, Ateeq-Ur- Rehman said "We appreciate NBP Aitemaad's efforts in highlighting the burden of Thalassaemia in Pakistan and thank the employees for taking part in the blood donation drive for the patients enthusiastically. With increased efforts, we can help the afflicted children deal with the disease and prevent new cases." At AMTF we are facilitating blood donations campaigns to raise awareness of blood shortage and importance of donating blood.◆



# TRAILBLAZER

NBP Newslines is proud to announce the winner of 'Success Story'

The winner is...

**Taranum Sarwar**  
SVP/Regional Head, Abbottabad.

When I look back, it seems only yesterday when soon after completing my Masters in Public Administration from University of Peshawar, I joined National Bank of Pakistan through a competitive examination of Pakistan Banking & Finance Services Commission in 1993 as Officer Grade-II. Frankly speaking, I had no intention of joining the Bank but for the sake of enjoying a trip to Muzafarabad, I found myself at NBP's Regional Office Muzafarabad which was my first place of posting as per my appointment letter. Regional Chief Mr. Ismail Khan Afridi (ex-SEVP) was an amazing boss and his motivation convinced me to join the Bank. My journey in NBP began on 19th of January, 1993 exactly the same date when Bill Clinton took oath as President of USA. So my date of joining is a historic one. (Giggles)

I stayed there for a month. Later, I was directed to report to the Principal Staff College Islamabad from where I completed my basic training of eight months with recognition. There at Staff College, we studied, we learned, we joked, we had branch work experience and above all we were living on our own, this further built my confidence and gave me the courage that helped a lot in the coming years of my life.

Like a newly appointed officer, I was anticipating warm welcome at my second place of posting in Abbottabad, dreaming of separate chamber with all office ancillaries. Contrary to my great expectations, I was instructed to sit at branch counter and issue tokens to customers. I was shocked but soon recovered and came to the conclusion that one should accept things as they come our way.

At that time there was no female officer in Abbottabad and working environment was quite tough on account of manual work with suffocating work environment. My disciplined upbringing helped me a lot to adjust and learn and perform whatever assignment was given.

My quest for quality education didn't die with my induction in the bank. My persistent efforts and determination brought me and my family the biggest achievement of my life when I won the British Chevening Scholarship and got admitted at one of the top ten UK's Business School at the University of Birmingham. It was tough but I successfully completed my MBA-IBF (International Banking & Finance). I became life member of Alumni of the University and till date contributing for the support and guidance of new entrants in the University. Extensive travel across Europe strengthened my skills and broadened my



## 'Every person has a story to tell. Here is my story that spans over a period of 25 years with NBP'

vision and above all further strengthened my loyalty to my homeland and my love for Islam- the complete code of life that I saw was actually practice over there when it comes to truth, integrity, discipline, cleanliness, and work ethics besides merit culture.

Facing tough challenges over the time with strong spirit of never to give up, I gained diversified work experience. The Management in recognition of my services/ skills, appointed me as Regional Compliance Officer (first female RCO during first re-organization in 2001-2) for management of Audit/inspection matters of entire region. That was my first key post. After three years, the management shifted me to Risk Management section where I successfully managed Corporate Portfolio of the region.

Then a second major turn in my professional career came and I was appointed as GM- HR in July 2004 (first female GM-HR in NBP). I was selected from batch-I of Talent pool of NBP. At that time National Bank was the first local bank that introduced new concepts of HR at all levels. A number of HR initiatives were taken, the top management trusted my abilities and I had the honor of being a member of numbers of Committees that worked on various HR initiatives across the Bank. Some of my major contributions were: "Working paper on Succession planning," Booklet on "New Employee's orientation" Besides,

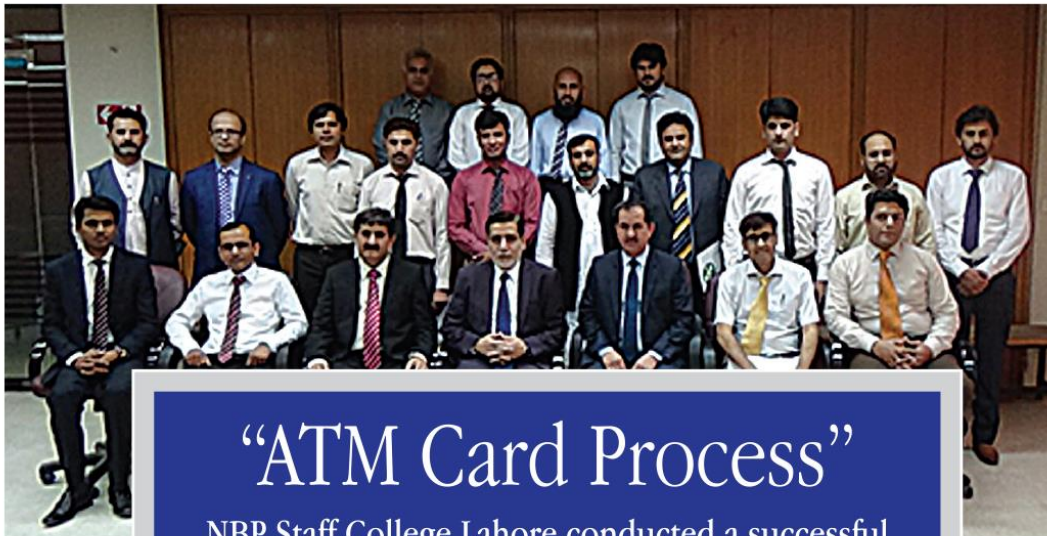
member of Committee for selection of female branch managers both from within/outside the organization.

My services/contributions to HR were recognized and a shield of excellence along with cash award was granted by the President of NBP.

After 2009-10 re-organization of NBP I was appointed as Regional Credit Chief, Abbottabad. Being a hill station, Abbottabad market had potential for SMEs, Consumer financing and agriculture. As such our Credit portfolio diversified accordingly with quality exposure in these areas. Together with my team, we took a number of small initiatives like simple Urdu brochures to encourage SME financing, mentoring of junior / field staff, besides pro-active monitoring of Region credit portfolio. On account of best performance, I was awarded Performance Award consistently for two years. After three years in Credit Group, opportunity of serving Business Group appeared and by the grace of Allah Pak, I was placed as GM-Business. With multiple KPIs to follow and to manage both assets and Liabilities, first thing that I focused upon was to develop coordination among my two –staff team and to keep direct liaison not only with branch managers but with maximum staff to get timely feedback and to suggest Business strategies to RMT for getting maximum results from the branches. Our focused and pro-active strategies based on feedback, scientific calculations, strict monitoring and well-coordinated team efforts brought us joy when Abbottabad Region got top position in Business Performance results for consecutive two years. It was historic moment for our entire RMT when our achievements were recognized in Business Conference with shields and huge applause by our Senior Management / Group Chiefs and President of our prestigious bank.

In 2017, posts for Regional Heads were announced and after complying with fit and proper testing procedure / interview by panel of Group Chiefs in the presence of President NBP, I was selected as Regional Head and here I am right now. I have accepted the challenge and working with my utmost dedication along with my team to face with positive intension to contribute , to learn from each new experience, to get positive out of negative, not to react, have empathy towards all, be persistence and focused in efforts and to put our heart , mind and soul into even our smallest acts. This is the secret of success and this is my story that is not finished yet as I have miles to go before I sleep. ♦





## “ATM Card Process”

NBP Staff College Lahore conducted a successful Training Session on “ATM Card Processes” under the supervision of Mr. Ghazanfar Abbas/SVP Director, Staff College, Lahore

The Program has been conducted by Mr. Muhammad Amin, VP/Wing Head, ATM Card Management Wing along-with his team Mr. Leemoon Changlani/AVP & Samiullah Abro/OG.I with the collaboration of Program Coordinator Mr. Imran Ghouri/MDS Staff College, Lahore.

The session has been attended by 18 participants from different regions Pan-Pakistan with the concept of “Train the Trainers”.

The training was held to share the knowledge of new automation & additions in the CPRDOX regarding ATM Card Capturing & Cancellation.

As earlier it was done manually which creates hassle in monitoring & controlling the processes. It was also lacking in MIS Reporting. New automation will serve the regulator’s requirements and will help in compatibility with peer banks along-with strong monitoring & control.

All the participants have shown maximum satisfaction regarding the Program as the material shared during the program was impressive, the Presentation and the content was supportive, and participants were clear that the discourse and deliberations would be fruitful for them. ♦

## PERFORMANCE IMPROVEMENT PROGRAM (PIP)



President National Bank of Pakistan visited NBP Staff College Peshawar for an interactive session with course participants of Performance Improvement Plan (PIP) second batch. He appreciated the participants’ enthusiasm and seriousness towards this training program.

In his address, he highlighted the efforts of NBP employees and reiterated the importance of quality customer service. He mentioned that this course will provide employees with an opportunity to play a more effective role of achieving bank’s goals and objectives. He appreciated the efforts of Staff College Peshawar in making this training a success story. He promised to provide more opportunities to this college for conducting training for NBP employees from all over the country.

He also had a question and answer session with the course participants. At the end president had lunch with course participants and staff college employees. ♦



# Internet of Things and Security

## What is Internet of Things (IoT)?

Increasing number of physical objects is being connected to the internet at an extraordinary rate realizing the idea of the Internet of Things (IoT). Some statistics reveal that more than 23 billion devices will join the space of IoT in 2018, and the count will increase to over 26 billion in 2019. One of the IoT realizations is in the form of consumer products (TVs, refrigerators, ACs etc.) being digitally connected. We are bound to see greater adoption of smart devices like smart cameras and wearables in near future. At a larger scale, IoT examples include HVAC (Heating, Ventilation, and Air Conditioning) monitoring and control systems to enable smart homes. There are also other environments in which the IoT can play remarkable role to improve the quality of human life. These applications include transportation, healthcare and industrial automation where human decision making can be hard and problematic.

The IoT enables physical objects to share information and coordinate decisions. In the IoT system, traditional devices and systems are transformed from being ordinary to smart with the use and automation of underlying technologies such as communication, internet and software applications. Figure 1 illustrates how various systems and domains can be brought under consideration to join the IoT space.

With the passage of time, IoT is expected to have significant home and business applications to contribute to the quality of life and growth of economy. Smart homes will enable their residents to automatically open their garage for car parking when reaching home, prepare coffee, and control the systems of their TVs, refrigerators and other appliances. In order to make it possible at such scale, emerging technologies will grow at a faster pace to fulfil market demands and customer needs. Therefore, new protocols and systems are required to match the compatibility requirements of heterogeneous objects such as appliances,



Figure 1: Overall picture illustrating the IoT space.

vehicles, phones etc.

IoT can also be an enabler of more efficient, quickly responsive and convenient banking services when implemented in conjunction with other newly considered paradigms to change the dynamics of financial industry such as fintech, blockchain and artificial intelligence. This area seems to be worth-exploring due to significant increase in the use of mobile devices by consumers to perform financial transactions. Some studies indicate that IoT has already started improving the area of retail banking.

### State of IoT Security

Security is a significant challenge for IoT implementations due to the lack of established standards and architecture for IoT security. Although the popularity of the IoT-enabled small devices tends to increase, many of these devices are deployed without considering the internet security. User demand and market pressure have pushed IoT device manufacturers to introduce more and more smart devices, without considering the security at core. As a result, attackers would continue to find increasing number of vulnerabilities in IoT devices to exploit

for their malicious purpose and gains. Once an attacker would be able to better understand the ecosystem of IoT, he/she could use tactics like malware variants (ransomware, adware, scareware etc.) to extort money from or blackmail device users.

In heterogeneous environment of smart devices such as the case with IoT, guaranteeing the security of users is not easy. The core functionality of IoT is based on the exchange of information amongst billions / trillions of objects connected via the internet. Thus, securing the exchange of information over the architecture of IoT at core level is necessary to ensure user privacy and security. A transparent access control management is a basic requirement to build security among IoT devices. For example, a vendor can just read the data while another is allowed to control the device. An existing approach is to support access control in the application layer on per-vendor basis.

The main considerations in the perspective of information security for IoT devices are listed below:

- Timely update of operating system.
- Timely update of device's software application.
- Maintaining recommended security configuration of device at all times.
- Timely update of security patches (applicable on both operating system and software application).
- Effective access control for authentication and availability to mitigate the threats of unauthorized access and denial of service (DoS) attacks.
- Periodic scans to check if there is any malware in the system. In case malware is detected, immediate remedial steps are necessary such as removing or quarantining the malware.
- Considering confidentiality, integrity and availability aspects in cost-benefit analyses of IoT infrastructures. ♦

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Source: Information Security Division - Risk Management Group



# TREND *setters*

DRESS UP,  
SHOW UP  
AND NEVER  
GIVE UP

DRESSING PROFESSIONALLY IS A MUST FOR EVERY EMPLOYEE WORKING IN THE CORPORATE WORLD, ESPECIALLY IN BANKS. WHILE DEALING AND MEETING WITH CUSTOMERS THEY NEED TO PRESENT THEMSELVES IN SUCH A WAY THAT THE CUSTOMER SEES THE EMPLOYEE AS A CAPABLE AND A PROFESSIONAL INDIVIDUAL. THE WAY HE CARRIES HIMSELF SHOWS HIS LEVEL OF PROFESSIONALISM, ATTENTION TO DETAIL, AND CLIENT CONCERN. IN THIS ISSUE WE HAVE RANDOMLY SELECTED A FEW SENIOR EXECUTIVES WHO HAVE SHARED THEIR STYLE MANTRA AND GUIDED US ABOUT COMMON FASHION FAUX.

‘I like opting for conservative colours. You shouldn’t forget that there should always be professionalism to your business look. Black is classic and works well with crisp white shirts, but use business casual as a way of introducing more colour to your looks. Dusty brown is recommended as it works well alongside other neutral tones like beiges and tans and also complements navies, emerald greens and rich burgundies.

Remember, when opting for blazers for business it shouldn’t be too formal, yet it should have a dressed up element to it. The fit is important, and you do not want something baggy or that overwhelms your look. Keep in mind that business suits in staple colours will ground your look and lend a classic edge to your style. ♦’



Zubaid Ali Sheikh

*EVP/Divisional Head, Operations*



## Friday Look !



Syed Khurram Hussain

SVP/Divisional Head, Strategic Marketing Division, SQG



‘You can’t go wrong when wearing a traditional suit as it will do you no wrong when it comes to office attire. A simple dark coloured suit is a good option as its simplicity makes it great for customising your look. Play around with the colour of your tie or pocket square, as it adds a bit more detail and texture to your look. Especially if it’s worn with a pair of plain shoes, it will give a classy, office-ready look, while adhering to certain dress codes.

There’s nothing more empowering than putting on a great looking suit. Ranging from the height of sophistication to the more casual and comfortable, a suit always looks good while maintaining that touch of class. For a work suit I would recommend going for grey or navy colour as this gives off the professional vibes. And when looking at the fit, keep it slim. No one likes an ill-fitting suit.

There are numerous ways of adding interest and personality through the use of colour and pattern, although it’s usually best to go for one or the other. If going for a brightly coloured shirt, it’s best to pair with a simple suit, whereas a pinstripe or check suit should be paired with a plainer shirt and tie combo. Remember to keep it simple and classic! ♦’



Sardar Azmat Babar Chauhan  
EVP/Group Head (Acting), Assets Recovery Group

‘Black, navy, khaki and beige are few colours which I would normally recommend. These colours are great investments for office wear, so you won’t feel totally underdressed. You can dress up and also dress down depending the day’s agenda.

Once you find a style or brand that works well for you, you can invest in several pairs and colours of ties, shoes and other accessories for a consistent polished and fit look.

Make sure you don’t select a shoe colour which can destroy the look of a suit. A black suit should always be matched with black shoes; a grey suit can be paired with either black or brown, and likewise with navy and light blue suits. Classically coloured button-downs are traditional and work well when tailored to skim the body. For shirts opt for vivid patterns and plain subtle colours for an elegant look.

If you are one of those who like to play safe and is a little conservative when playing with colours, opt for patterns with a neutral or classic colour scheme. Mixing textured shirts with well-tailored suit needs thumbs up! ♦’







# The Three Musketeers of NBP on an Expedition



From left to right: Syed Abid Hussain Shah (ARG), Taha Sajjad (TCMG) and Faizan Nabi Khan (RMG) getting ready for Trail No. 5, Monal, Islamabad (Picture Credit: Faizan Nabi Khan)

**A group of three individuals from National Bank of Pakistan—Faizan Nabi Khan from Risk Management Group, Syed Abid Hussain Shah from Asset Recovery Group, and Taha Sajjad from Treasury & Capital Markets Group—embarked on an expedition with Caravaan Sara’ay to explore Rush Lake and Rush Peak this August, to make their Independence Day a memorable one. The trio also did Trail No. 5 to Monal, Islamabad as a warm up before undertaking Rush Lake and Rush Peak. While this was Faizan’s first-ever trek, both Abid and Taha take hiking as their hobby and have done treks like Ratti Gali Lake, Azad Jammu and Kashmir, Nanga Parbat Base Camp from Rupal, and Nanga Parbat Base Camp from Fairy Meadows and Beyal in the past.**





Located in the heavenly region of Hopar Valley, Gilgit Baltistan at an altitude of over 4,650 meters above sea level, Rush is Pakistan's highest and world's 25th highest alpine lake. Adjacent to this magnificent lies Rush Peak, a mountain in the famous Karakorum range with an elevation of over 5,000 meters. The top of this peak provides breathtaking views of Miar Peak (over 6,800 meters), Miar Glacier and Phuparash Peak (over 6,500 m). On a clear day, Rush Peak is an excellent view point of some of the most stunning views of the world's mightiest eight-thousanders, including the K2 (over 8,600 meters), commonly known as the Savage Mountain, Broad Peak (over 8,000 meters) and Snow Lake (over 4,800 meters) etc.



### The expedition

The trio started their trip by heading to Islamabad from Karachi via train. The next phase was to get to Hopar Valley, Nagar District, Gilgit Baltistan, in which Rush Lake and Rush Peak are situated, by a lengthy but picturesque road journey of more than 20 hours through Kaghan-Naran Road. The six-day loop trek, which was more than 60 kilometers long started from Hopar Village. During the entire course of the trek, nights were spent on the following campsites:



- Baricho Kor (located at a distance of about 17 kilometers from Hopar Village, with a maximum surface elevation of 3,200 meters above sea level)

- Chedan Hinar (approximately 7 kilometers from Baricho Kor, with a maximum altitude of 4,300 meters above sea level)

*Note: Steep ascend was made to Gutenz Top to get to Chedan Hinar*

- Rush Lake (about 6 kilometers away from Chedan Hinar, with a surface elevation of over 4,600 meters above sea level)

- Phai Pheri (located about 10 kilometers from Rush Lake, with a maximum height of 3,400 meters above sea level)

*Note: Dangerously vertical (about 80 degrees) descend was made from Rush Lake to get to Phai Pheri*



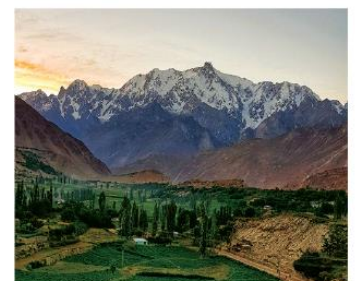
- Hapakund via Hamdar (located about 7 kilometers away from Phai Pheri, with a maximum altitude of 3,100 meters above sea level)

*Note: The magnificent Miar Glacier was crossed across width to get to Hapakund*

- Back to Hopar (about 12 kilometers from Hapakund)

After the trek, the trio first headed back to Islamabad by Kaghan-Naran road, and then paid a short visit to Lahore after returning to Karachi via train.

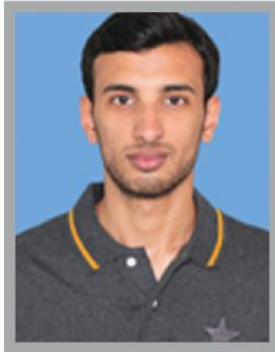
Pakistan is extremely rich in natural beauty – from the long coast line and mud volcanoes in the South to some of the world's highest mountains, longest mountain ranges, lakes and plateaus in the North – the country has a lot to offer and has the potential to become one of the most sought after tourist destinations in the world. All that is needed is to explore all these natural wonders responsibly i.e. refrain from littering these places with plastics, wrappers, tetra paks and PETs, and brand them through social media so as to depict a softer image of Pakistan to the world. ♦



### Picture Credit

● Dr. Shahbaz Hassan ● Mehtab Yousuf ● Syed Abid Hussain Shah  
● Mohsin Raza ● Faizan Nabi Khan ● Maryum Afzal





### Shan Masood and other Pakistan players Join NBP Cricket Team

To participate in Quaid-e-Azam Trophy 2018, Bank has hired services of Shan Masood, Mir, Hamza Roman Raees and few other Test and International Cricketers to strengthen its Cricket Team. The Domestic season 2018-19 has started from 1st Sept-2018. The probable announced by the CSR & Sports (SQG) are Shan Masood (Captain), Bilal Asif (Vice Captain) Roman Raees, Mir Hamza, Umer Siddiq, Akbar-ur-Rehman, Mohd Asghar, Danish Aziz, Atif Jabbar, Attaullah, Umaid Asif, Rameez Raja, Kmran Ghulam, Ali Asad, Naveed Sarwar, Ghulam Mudassar, Ahsan Ali, M. Faizan, Usama Ali, Imran Shah, Mushtaq, Ali Manzoor.



### Special Games for Special Children at Karachi

NBP in alliance with Prof. Iqbal Memorial Welfare Trust organized a series of sporting events for special children at National Sports & Training Centre, Karachi, about 300 students from various schools participated in different sporting events. Parents, Sports dignitaries and journalist from media witnessed it and appreciated National Bank of Pakistan's active role towards maintaining healthier environment for special children of the society.



### NBP Sindh Kabaddi Tournament at Ghotki

Kabaddi is a traditional game, largely played in rural area of Punjab and Sindh, NBP in collaboration with Rural Support Development Foundation organized Kabaddi Competition at Ghotki, Sukkur. District level teams from all over Sindh participated. Commissioner Sukkur distributed trophies and cash prizes to the winner and runners' up of the tournament.



### Jashan-e-Qaqlasht Sports Festival at Chitral

Qaqlash located at an elevation of 7000 ft in Tehsil Mastuj, District Chitral. The event creates harmony and cordial environment in Chitral District. Over the years it turned into forceful competition between adjoining villages. NBP sponsored the winning Trophy and cash prizes for participants.



### PGF Series 'Futsal-2018' at Defense Authority Creek Club Karachi

Bank with the PGF organization held Futsal (Football) Tournament with the idea to promote futsal game among the people who take up sports seriously. Teams from all over Karachi participated in this tournament. Bank provided trophies and prizes to the winner and runners up of the Tournament.



# Corporate Social Responsibility



### Medical Camp at Bannu

The under privileged people living in surrounding area of Bannu City, have no medical facilities, they cannot afford expensive treatment at private clinic. To overcome the situation, Bank in collaboration with NHSD organized Medical Camp in local school, about 250 -300 Patients from adjacent area were examined and free medicine were supplied.



### Eye Camp at Karak (Konda Khel)

NBP in collaboration with NHSD, organized eye camps at Karak (Konda Khel). Around 400 Patients were examined, Around 25 Cataract operations were performed. About 300 eyesight glasses and medicine were distributed free of cost.



### Medical Camp at Mardan

The team of dedicated doctors with the support of NBP has organized a Medical Camp at Mardan, KPK. About 300-400 women and children were examined and free medicines were supplied to them. The efforts of NHSD and NBP were applauded by local population.



### Awareness Campaign for Gutka, Pan, Tobacco & Drug

National Bank of Pakistan in collaboration with Anti-Narcotics Welfare Organization Karachi held an awareness campaign for school and college students who are an easy target for the drug paddlers. The Bank sponsored seminars in various colleges and schools to deliver lectures on after effects of using drugs and training to overthrow the menace of tobacco and other drugs.



### NBP Adopted Female Ward in Marie Adelaide Leprosy Centre Karachi.

NBP as sponsor has long association with Marie Adelaide Leprosy Centre Karachi. Bank has extended financial support by adopting a female ward at MALC, Female Leprosy patients who are poor and living in far-flung area of the country, they get free treatment at the center. MALC Management is nonprofit organization, not only provides free medicine but extend financial support to patients' families.



### NBP Scholarship Program for IBA Students Sukkur

NBP has approved to award scholarship to the students of IBA Sukkur. Most of the students come from rural and remote areas and majority of students belongs to poor and humble family background. These students are suffering from quality education and financial limitations. NBP and Sukkur IBA is working to offset these poverties by providing quality education with modern teaching method and arranging different scholarship for needy and talented students.





## Gearing up for the Future

Mr. Fouad Farrukh, Group Chief, Aitemaad Islamic Banking Group, moderating panel discussion on "Islamic Banking 2025 - Challenges and Opportunities" at the 7th Islamic Finance Expo and Conference held in Karachi.



## Funds for Dam

Mr. Sohail Ahmad, Regional Head, NBP Peshawar Region and Muez Afridi, Manager Marketing, received donation cheque from President Karkhano Market Traders association in Chief Justice Fund Raising campaign for BASHA/Mohmand DAMS in Karkhano Market, Peshawar.

## “Long Term Banking Proficiency”



NBP Bishkek Branch, Kyrgyz Republic, has been awarded “Long Term Banking Proficiency” medal by the Central Bank of Kyrgyz Republic. The medal was awarded to the Branch by the Chairman, Central Bank of Kyrgyz Republic in a ceremony held at Central Bank of Kyrgyz Republic to commemorate the silver jubilee celebration on the completion of 25th year of introduction of Kyrgyz Currency ‘Som’ in Kyrgyz Republic.

## CELEBRATIONS ON CROSSING ONE BILLION MARK OF NBP ADVANCE SALARY PORTFOLIO AS OF 30TH JUNE, 2018 REGIONAL OFFICE SAHIWAL



Mr. Irfan Siddique, Head Retail & Consumer Banking Deptt., Rao Abid Sharif, SVP/Regional Head, Mr. Muhammad Umar Wattoo, CBSM Main Branch Bahawalnagar (Top in Disbursement), Mr. Sarmad Ali Qaiser BSSM Renal Khurd Branch (2nd in Disbursement), Mr. Muhammad Amin Shahid VP/RE Business





**Our Shining Star!**

In today's competitive & Modern business world its highly essential to be an equipped professional keeping in view Mr Rahil Nazar Sheikh (MTO BATCH II )AVP BSSM NBP-Saddar Branch Lahore has completed Master of Philosophy (M-Phil Commerce) from Hailey College of commerce University of the Punjab Lahore his area of research was Organizational learning in banking sector. He has scored 76 % in the program he is further committed to enhance his professional-skills. We wish him success!



**Well Done!**

Muhammad Adeel, OG-I/Manager Operations, DHA Y-Block Branch Lahore, have successfully qualified AIBP exams conducted in WINTER 2018 by Institute of Bankers Pakistan.



**Consistency of Success**

We congratulate Mr. Rashid Ali, Branch Sales & Service Manager, Chak No 100 WB Branch Vehari on his consistency of achievements and success. He has passed AIBP in 1st attempt. Earlier he passed JAIBP examination with distinctions and was awarded gold medal in MBA from Hailey College of Banking & Finance, University of the Punjab.



**First Position**

Tahir Iqbal Butt, Assistant Vice President secured 1st position in the NIBAF Islamic Banking course held at NIBAF Lahore and secured 93.2% marks. Keep up the good work!



**Mango Mania**

Mango Festival was arranged by Embassy of Pakistan in Tajikistan Branch. It was an open day for customers at bank's premises.



**Continuous Learning!**

Certificates were awarded to Sohaib Iftikar on completion of training program; Fundamental of Islamic Banking, AML/CFT E-Learning and Fundamental of Islamic Banking



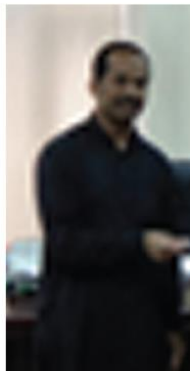
**Happy Birthday Boy!**

Syed Sail Ali Abbas Kazmi s/o Syed Kamran Shahzad Kazmi, Head Agriculture Finance Deptt, Regional Office Mianwali celebrated his fourth birthday on 14-August 2018.



**A Tribute to our Martyrs**

In order to pay tribute to NBP District Council Branch has displayed/exhibited some panaflexes to contribute and take part in campaign initiated by Pakistan's Armed Forces & Government.



**Welcome to NBP!**

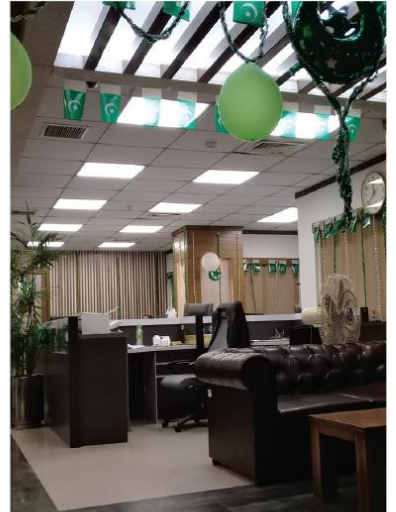
Nasir Hussain, NC-I (Farrash), Ghulam Abbas, NC-I (Farrash), Muhammad Zahir, NC-I (Farrash) and Abbas Khalil, NC-II (Messenger) have been appointed at Staff College, Lahore.



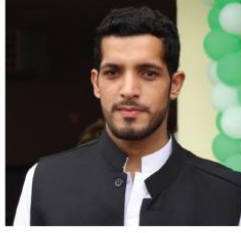
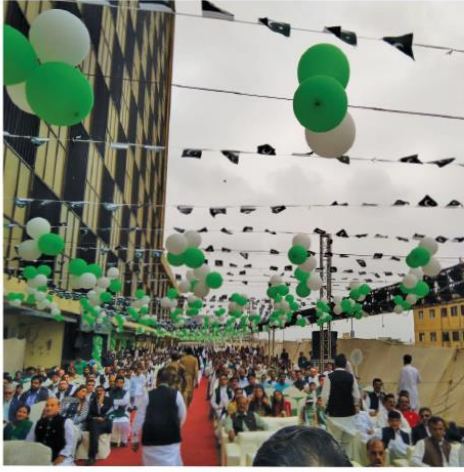


ہمارے پاکستان کی توانائی ضرورت پوری کرنے کے لیے ہوا کے ذریعے بجلی کی پیداوار حاصل کرنے کی ممکنات موجود ہیں۔ پاکستان میں آبپاشی کے لیے 90 فیصد پمپس میں براہ راست یا بلواسطہ طور پر ڈیزل استعمال ہوتا ہے۔ آبپاشی کے پمپس کو ڈیزل کے بجائے آگرمشینی توانائی پر چلایا جائے تو ڈیزل کی 27 فیصد تک بچت کی جاسکتی ہے۔ پاکستان کو پانی کی شدید قلت کا سامنا ہے اور 2025 تک خشک سال کا سامنا کرنا پڑے گا۔ پانی کی قلت سے ملک میں پر تشدد تنازعات جنم لے سکتے ہیں جبکہ ہم پہلے ہی بغاوتوں سے نمٹ رہے ہیں۔ یہ بہت ہی تشویش کی بات ہے کہ گزشتہ سالوں میں ہماری پانی کو محفوظ کرنے کی صلاحیت میں کمی ہوئی ہے۔ ہم نے 1960 کی دہائی کے بعد کوئی نئے ڈیم نہیں بنائے اور موجود ڈیموں کی پانی کو محفوظ کرنے کی صلاحیت کم ہو رہی ہے۔ آبی وسائل نہ صرف انسانی زندگیوں بلکہ ملکی استحکام کے لیے ناگزیر ہیں۔ سیریم کورٹ آف پاکستان بھاشا اور مہمند ڈیم کی فوری تعمیر کا حکم دیا ہے۔ اس مقصد کے لیے اب تک جمع ہونے والی رقم بہت حوصلہ افزا ہے۔ NBP کے ملازمین نے بھی اس مقصد کے لیے ایک دن کی تنخواہ دینے کا اعلان کیا کہ جس کے لیے میں آپ کے جذبے اور ملک کے لیے آپ کے عزم کو سلام کرتا ہوں۔ آبادی میں اضافے کا دباؤ ہے، ملک کی مجموعی ترقی کے لیے استحکام اور پائیداری لازمی حصہ ہیں۔ پاکستان نے امیدوار پٹی پھر سے ابھرنے کی صلاحیت کے ذریعے بہت سے بحرانوں کا کامیابی سے مقابلہ کیا ہے۔ پاکستان بہت سے مسائل کا حل نکالا ہے ملک کے تعمیراتی ڈھانچے کو بنایا ہے اور تمام پاکستانیوں کی ملازمتوں اور مارکیٹوں تک برابر رسائی کو یقینی بنانا ہے۔

بینک کی ملازمین پر زور دیا کہ وہ قدرتی ماحول کی بہتری کے لیے درخت اگاؤ مہم میں حصہ لیں۔ سعید صاحب نے اس بڑی تقریب کے منتظمین کی کوششوں کی تعریف کی۔ انہوں نے زور دے کے کہا کہ ہر کسی کو اپنے فرائض ایمانداری، لگن اور بینک کو مضبوط کرنے کے عزم کے ساتھ ادا کرنا چاہئے۔ بڑی تعداد میں ملازمین کی آمد اور جشن میں شرکت دیکھ کر وہ بہت خوش ہوئے اور میں بڑی تقریب کے منتظمین کی تعریف کی۔ انہوں نے پاکستان کا امیج بہتر بنانے کے بارے میں اپنی نظم بنا کر حاضرین میں جوش و جذبہ بھردیا۔ افسوس، کہ آج کل ہم نے پاکستان منانے کا بنیادی مقصد بھلا دیا ہے۔ یہ وہ پاکستان نہیں ہے جس کا تصور ہمارے قائد نے دیا تھا۔ ہمیں بھائی چارہ اور اتحاد کا مظاہرہ کرنا چاہئے اور قائد کے فرمان اتحاد، ایمان اور تنظیم کا مظاہرہ کرنا چاہئے۔ اس مقصد کے لیے ہمیں آگے بڑھنے اور پاکستان کو نئی بلندیوں پر لے جانے کی ضرورت ہے۔ 14 اگست ہمیں یاد دہانی کروانا ہے کہ ہم پاکستان کو ایک بہتر جگہ بنانے کے لیے بھرپور انداز میں اپنا کردار ادا کریں۔ ذمہ دار شہریوں کے طور پر یہ ضرورت ہے کہ ہم یہ عہد کریں کہ ہم ان لازمی اور سنگین مسائل پر توجہ دیں جو ہماری ترقی میں رکاوٹ بن رہے ہیں اور عوام کی زندگیوں کو متاثر کر رہے ہیں۔ ہمیں اس بات کی ضرورت ہے کہ ہم توانائی کی بچت اور اس کے بہتر استعمال کی مسائل کا حل نکالنے میں اپنا کردار ادا کریں کیونکہ توانائی کے گھر بیلو استعمال 67 فیصد غیر موثر اشیاء مثلاً روشنی کے آلات اور پنکھوں کی وجہ سے ہے۔ ان کا ایک متبادل توانائی کے قابل تجدید ذرائع مثلاً ہوا و سورج کی توانائی کا استعمال ہے۔







اس موقع پر صدر نے NBP کے ملازمین کو شہرہ دیا کہ وہ اپنے فرائض تنہا ہی اور مادر وطن کی خدمت کے عزم کے ساتھ ادا کریں۔ انہوں نے کہا کہ دوسروں پر تنقید کے بجائے ہمیں اس بات کو یقینی بنانا چاہیے کہ ہمارا رویہ ایک اچھے اخلاقی نظام کے مطابق ہو۔ ہم ملک کی ترقی میں اپنا حصہ صرف اس طرح ڈال سکتے ہیں کہ ہم اپنے فرائض ذمہ داری سے ادا کریں اور یہ احساس کریں کہ ہم اپنے عمل کے لیے جوابدہ ہیں۔

انہوں نے اپنے اس یقین کا اظہار کیا کہ ہم اپنی اجتماعی کوششوں کے ذریعے قومی مسائل جیسا کہ پانی کی کمی، بڑھتی ہوئی آبادی اور ماحولیاتی مسائل پر قابو پالیں گے بلکہ مسائل کو مواقع میں تبدیل کر دیں گے۔ صدر نے NBP کے ماحول اور کلچر کو کسٹمرز کے لیے ترقی پذیر اور دوستانہ بنانے کی خواہش کا اظہار کیا، اس لیے انہوں نے NBP کے اسٹاف پر زور دیا کہ وہ ٹیم ورک کے جذبے کو مزید فروغ دیں، اپنے فرائض ایمانداری سے ادا کریں قوم کی خدمت خلوص سے کرنے کا عزم کریں۔ انہوں نے پاکستان کا شیخ بہتر کرنے کے بارے میں اپنی نظم سنا کر حاضرین میں جوش و جذبہ بھردیا۔

صدر نے کہا کہ "موسمیاتی تبدیلی آلودگی اور شہروں کی بڑھتی ہوئی آبادی کی وجہ سے ہمیں ماحولیاتی مسائل کا سامنا ہے جن کا حل بہتر منصوبہ بندی اور زیادہ سے زیادہ درخت اگا کر ماحولیاتی مسائل پر قابو پانا ہے۔" انہوں نے مزید بتایا کہ NBP کو مسئلے کی فوری نوعیت کا احساس ہے اور اپنی سماجی ذمہ داری کا احساس کرتے ہوئے "Green Initiative" مہم کا آغاز کیا ہے جس کے دوران پاکستان بھر میں ہزاروں پودے لگائے جائیں گے۔ انہوں نے

اگست کا مہینہ شروع ہوتے ہی سارے پاکستان میں یوم آزادی منانے کا مفرد جوش نظر آیا۔ NBPians نے سارے پاکستان میں یوم آزادی اتحاد اور جذبہ حب الوطنی کے ساتھ منایا۔

NBP نے 71 واں یوم آزادی بھر پور انداز میں منایا۔ NBP کے صدر اور سی ای او نے NBP کے صدر دفتر میں 71 واں یوم آزادی منانے کے لیے پرچم لہرایا اور ایک کانٹا۔ NBP کے سینکڑوں ملازمین، ان کے گھرانوں کے افراد، میڈیا اور سماجی اداروں کے افراد نے یس تقریب میں شرکت کی۔ قوم کے ساتھ اظہارِ تہنیتی کے لیے NBP کے ملازمین سفید اور سبز لباس میں ملبوس تھے۔ قومی ترانہ اور قومی نغمے گانے اس دن کا جشن منانے کا لطف دوہلا ہو گیا۔ یہ دن جوش و جذبے اور امن سی بھر پور تھا۔

تقریب کی جگہ کو پرچوں، بزم غباروں اور جھنڈیوں سے سجایا گیا تھا جبکہ قومی نغمے گائے گئے جن سے اس دن کے جشن کا لطف دوہلا کر دیا۔





# طارق جمالی

## صدر/ چیف ایگزیکٹو آفیسر (A)



جناب طارق جمالی صاحب نے یونیورسٹی آف ڈیلاس، یو ایس اے سے MBA کی ڈگری حاصل کی ہے اور یونیورسٹی آف ٹیکساس ایٹ آرلنگٹن یو ایس اے سے سول انجینئرنگ میں بی ایس کیا ہے۔ انہوں نے انسٹیٹیوٹ آف مینجمنٹ پاکستان سے DAIBP بھی مکمل کیا ہے۔

وہ مکمل طور پر ایک پیشہ ور بینکر ہیں جو 30 سالہ کامیاب بینکنگ کیریئر رکھتے ہیں۔ وہ 1987 میں NBP سے منسلک ہوئے اور انہوں نے ریجنل اور ہیڈ آفس کی سطح پر متعدد سینئر مینجمنٹ پوزیشنز پر کام کیا۔ وہ 1990 سے 1994 کے دوران کونسلر ریجنل کے زونل ہیڈ تھے، 1994 سے 1995 کے دوران ہی کے زونل ہیڈ تھے۔ 1995 سے 1998 کے دوران کارپوریٹ برانچ کونسلر کے چیف مینجر تھے اور 1998 سے 1999 کے دوران وہ کونسلر کے جنرل مینجر برائے کریڈٹ / MSW تھے۔ ان کی ذمہ داریوں میں بزنس، آپریشنز، کریڈٹ، کمپلائنس، ایچ آر، لاجسٹک اور ایڈمنسٹریشن وغیرہ شامل رہے۔

انہم عہدوں پر تعیناتی کا ان کا تجربہ 18 سالوں پر پھیلا ہوا ہے۔ وہ بینکنگ آپریشنز کو بہت اچھی طرح سمجھتے ہیں خصوصاً بزنس رویورمنٹ، بینک کی پراڈکٹ لائن کی تشہیر اور آگے بڑھانا، کلائنٹ سروس، کریڈٹ مینجمنٹ، رسک ایبالیسز وغیرہ۔

ان کو دی گئی ہر ذمہ داری میں ان کا مرکزی کردار اس بات کا تعین کرنا تھا کہ موجودہ اور آنے والے بزنس چیلنجز سے مجموعی طور پر انڈسٹری میں اپنی کارکردگی کو کیسے برقرار رکھا جائے۔ اس کے علاوہ وہ زیر تربیت آفسران کا SWOT تجزیہ کر کے یہ اندازہ لگاتے تھے کہ ان آفسران اور ان کو تعویض کردہ پروگراموں میں کتنی مطابقت ہے اور اس بات کو یقینی بنانے کے لیے مطلوبہ مطابقت موجود ہو۔ وہ آفسران کو تربیت کی ضرورت کی نشاندہی کرتے تھے اور مرحلہ وار تربیتی پروگرام ترتیب دیتے تھے تاکہ ان کی صلاحیتوں سے بھرپور فائدہ اٹھایا جاسکے۔ وہ مختلف شعبوں کے ساتھ مل جل کر رابطہ کاری کرتے تھے تاکہ افرادی قوت کے لیے ان کی ترجیحات معلوم ہو سکیں اور ایسی افرادی قوت مہیا کی جاسکے۔ ان کی خاص توجہ سیکشن پلاننگ اور مستقبل کے ٹریژن تیار کرنے پر ہوتی تھی۔

نیشنل بینک آف پاکستان کے ساتھ ان کے کیریئر کے دوران انہوں نے لاجسٹک سپورٹ گروپ، کمرشل اور ریٹیل بینکنگ اور کمپلائنس گروپ کے گروپ چیف کے طور پر خدمات انجام دیں۔ آج کل وہ اثاثہ جات اور ریکوری گروپ کے گروپ چیف کے طور پر کام کر رہے تھے۔ وہ درج ذیل اداروں کے ڈائریکٹر بھی ہیں۔ نیشنل اسسٹ انشورنس لمیٹڈ، اٹس پاور لمیٹڈ، فاطمہ فریڈا بزنس کمپنی لمیٹڈ، گلہ داری سینٹ گلڈ لمیٹڈ، کراچی کونسل آف فارن ریلیشنز اور نیشنل کنسٹرکشن لمیٹڈ۔

اپنے سارے کیریئر میں انہوں نے بینکنگ سرگرمیوں کے دوران پیش آنے والے چیلنجز پر کامیابی حاصل کی ہے۔ انہیں وسائل کو باریک بینی سے استعمال کرنے کی خصوصی مہارت حاصل ہے جس کے دوران قوانین / انڈسٹری کی بیسٹ پریکٹسز پر نگاہ رکھتے ہیں اور بہترین خدمات کی فراہمی کے لیے حکمت عملی اور پرائز پالیسی بناتے ہیں۔ ان کو کام کرنے کا متنوع تجربہ حاصل ہے اور مختلف سطح پر انتظامیہ کا علم اور کام کرنے کا سلیقہ رکھتے ہیں۔





# نیشنل بینک آف پاکستان 71 واں یوم آزادی

انتہائی جوش و جذبہ سے منایا اور پاکستان کے روشن مستقبل کی توقع رکھتا ہے۔







# نیوز لائن



قوم کو سلام

NBPians نے سارے پاکستان میں 14 اگست تکمل

جوش و جذبہ  
سے منایا۔

