



CIBG pursues a balance between growth & prudence alongwith green bottom.



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

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EDITOR'S NOTE

Change is always for the Better!

This editorial explores the dynamic transformations, and the promising future of NBP's corporate and investment banking under the leadership of Shahid Iqbal Chaudri, Group Head, CIBG. The Corporate & Investment Banking Group at NBP handles one of the largest corporate loans/advances/deposit portfolios amongst all banks in Pakistan and constitutes more than 50% advances portfolio of NBP. With its presence in all major cities of Pakistan, CIBG is well-positioned to cater to the banking & financial needs of all its local corporate customers, multinationals, and government entities by offering a whole spectrum of financial products & services ranging from simple working capital loans & trade products to highly tailored/structured financial solutions.

NBP Newline sat down with Shahid Iqbal Chaudri, to discuss the outlook for Pakistan in general and NBP Corporate and Investment in particular.

In 2023, RBG continued its journey of transformation initiated in 2021 for achieving sustainable growth and market leadership through teamwork and management excellence. Major initiatives were taken in areas of organizational restructuring, technological advancement, product innovation, risk management and inculcation of sales culture. After realigning organogram and addition of some new critical positions at the Head office and the field, focus has shifted on improving branch productivity and inclusive growth performance.

In this edition, you'll find articles and insights on these topics and more, offering a comprehensive view of the ever-changing banking landscape. We hope the information provided here will empower you with knowledge and strategies to thrive in the dynamic world of finance.

Happy Reading!

Asra Adnan
Editor

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President's Message



Dear NBPians,

In the ever-evolving landscape of Pakistan's financial sector, we have taken strides to redefine the way businesses envision growth, innovation, and success. Our commitment to serving as a strategic partner to corporations, institutions, and government entities has been the cornerstone of our approach.

As the CEO of National Bank of Pakistan, I am immensely proud of our dedicated team's unwavering commitment to delivering tailored financial solutions that empower our clients to navigate complexities and seize opportunities. In a dynamic market like Pakistan, where challenges and opportunities often walk hand in hand, our Corporate & Investment Banking Group has been at the forefront of shaping transformative strategies. From facilitating groundbreaking projects that enhance infrastructure and energy capabilities, to providing ingenious trade finance solutions that connect us to the world, we have consistently demonstrated our dedication to fostering economic growth. At the heart of our operations lies a commitment to innovation and partnership.

We recognize that our success is inherently intertwined with our client's success. This recognition has fueled our drive to constantly evolve, adapt, and refine our offerings. Our journey isn't solely about numbers; it's about building enduring relationships founded on trust and mutual growth. As we move forward, we remain focused on redefining industry benchmarks and pioneering novel solutions that elevate Pakistan's economic potential. Our dedication to responsible banking practices, risk management, and ethical conduct will continue to be paramount as we navigate new horizons.

I extend my gratitude to our clients, partners, and stakeholders for their trust and collaboration.

Together, we will continue to shape a future that goes beyond financial transactions—it's about transformation, inclusion, empowerment, and lasting impact.

Thank you for being part of this journey.

Sincerely,
Rehmat Ali Hasnie

Shahid Iqbal Choudhri

Group Head, Corporate & Investment Banking Group



Mr. Shahid Iqbal Choudhri brings in wealth of diversified professional experience with an illustrious career spanning over 30 years. For past 12 years, Mr. Shahid has been working at senior positions of large commercial & investment banks/DFIs of the country and has remained instrumental in overhauling and transformation of Businesses, Risk Architecture, Remedial Framework, Credit Policy and Human Resource capital.

During his assignments in recent past, he has developed and turned-around various core banking functions of Corporate and Remedial, which has contributed significantly to the growth of economic landscape along-with bottom line profitability of the bank.

Presently, being Group Head CIBG, he is spearheading one of the largest corporate asset portfolios of the country that includes key sectors like Textile, Power, Cement, Fertilizer, Sugar, Appliances, Oil & Gas, Telecommunication, EPC, Steel, Construction, Real Estate and many other sectors/supply chains of core national importance.

Under his leadership, CIBG is offering customized end-to-end structured solutions to the diverse business needs of its clientele base including but not limited to Project Finance, Investment Banking, Working Capital management, Structured Trade, FX, Trust & Custodial services and Cash management. CIBG offers its wide array of services to the large Corporates, MNCs, Government Ministries/Departments and Specialized Agencies of Government of Pakistan.

Mr. Shahid is also the Chairman Board of Directors, Agritech Limited and a nominee director on the Board of PEL. He holds an MBA Degree and has successfully completed Director Framework course from Lahore University of Management Sciences (LUMS).

Interview

Shahid Iqbal Choudhri

- **You have seen CIBG grow during these years. Where do you see Corporate & Investment Banking in the current economy setback?**

The booms and busts of economic cycle in Pakistan have become more recurrent primarily due to uncertainty and vulnerability at macro-economic front and external account outlook. Post Covid boom during FY 2021 & 2022 was followed by the slowdown in FY 2023. The key catalysts of slowdown were Russia- Ukraine war, surge in international commodity and oil prices, monetary tightening across the globe, delay in IMF agreement, spree of floods particularly affecting sugarcane and cotton crops.

The IMF deal has been unlocked with a standby agreement of US\$ 3 Bn, which will bring in stability in the external account. The headline and core inflation are likely to pose problems for the businesses in the near future with surge in finance costs, but I think the inflation number is expected to tame down from mid of fiscal year 2024 due to higher base effect at the fiscal year close (June 30, 2023) and relatively stable FX reserves of the country.

CIBG has remained pro-active in dealing with the clients' varying requirements in a fluid market outlook marred by exponential surge in interest rates and scarce foreign exchange. A robust mechanism of identifying the stress points in the portfolio is in place backed by the quarterly and real time industry data.

A comprehensive account plan is finalized in consultation with all the stake holders with key focus on the relevant risk triggers, covenants and facility structure aimed at improving financial discipline and liquidity of our clients. We have identified pool of vulnerable credits and well-rounded and concerted efforts are made to resuscitate & rehabilitate the vulnerable credits.

We at CIBG understand that during any downturn, it is imperative for a business vertical to remain abreast with the varying business dynamics and remain pro-active for a well-informed decision making that will not only help clients navigate out of the crises, but will also foster the broader vision of the bank.

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- **The interest rate is increasing and our economy is under severe pressure. How do you maintain CIBG growth portfolio?**

When things get tough, the tough gets going!

During the present downturn exacerbated by the continuous increase in the interest rates, we have broadly focused on rehabilitation of stressed accounts, ancillary streams of the businesses, i.e. export flows, cash management, FX earnings, and arrangement & transaction fees. The growth in export volumes has not only increased our non-fund based income, but has also improved FX income and import coverage for the bank amid scarce foreign exchange availability in the country.

- **NBP has one of the highest NPLs, how will you manage this?**

I believe a goal saved is a goal scored!

A cautious balance between business growth and prudence both in the down turn and in the boom will help arrest fresh NPL attrition. It is imperative for us to have a robust early warning system in place. When I say early warning system, it doesn't mean that we should merely focus on flagging a vulnerable credit, but should also devise an actionable and thought through account plan with all stakeholders based on the historic and projected cash flows along with plausible business assumptions. A lot has been done on this aspect in recent past, but we must develop this function further in line with the best industry practice.

It is also a fact that no business anywhere can project unforeseen and exogenous circumstances, but in a business ecosystem like us, the best time to prepare for the worst is the best time itself.

We are encouraging businesses to de-leverage prior to expansion or restrain from heavy and simultaneous investment in growth capex and working capital through the help of actionable and practical risk triggers and covenants.

One of the key takeaways of the present down turn is that the businesses who have invested a large portion of profits of FY 21 & FY 22 in working capital (post covid boom) are relatively faring well on the liquidity front due to availability of capital buffers to absorb short to medium term volatility on external front.

- **Being the Head of CIBG, one of the largest commercial Bank, how do you plan to support the economy during the current situation?**

We must strive to reduce the trade deficit by growing our export base at a country level, which in turn will give us a much needed respite in reducing our chronic current account deficit. We can replicate the similar strategy here as well and should focus on the things that can be achieved. If a business has exported anywhere above than US\$ 400- 500 Mn for past five years or so with no or minimal history of impaired trade debt, I am supportive of offering structured working capital/medium term solutions for export based models.

I am also a strong advocate for offering integrated supply chain solutions to the corporate houses in-line with President's vision of One Bank approach.

NBP is one of the largest financing partners of large infrastructure and power projects and will continue to support these sectors of key national importance.

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To keep the wheel of the economy moving, we will continue to support the import requirements related to strategic procurements in order to ensure that oil remains available in the market which is a lifeline of an economy. We also keep supporting requirements of strategic nature to fulfill the defense related commitments of the country. CIBG's contributions in both oil and defense industry is so significant that no other peer bank can match our contribution to support these sectors of core national importance.

Continuing in the same zeal and fervor, with rapid advancements in technology, shifting client expectations, and increasing focus on sustainability, CIBG will strive to

make their customer feel individually valued and important. The Group will use the familiarity they gained through shared credit relationship to deliver meaningful experience to their customers. In essence our focus will remain for 'deeper understanding' enabling to play a vital role in meeting the financial needs of businesses,

To cope with the tough business environment, it is imperative that the existing staff focus on its core function that is handling of business and rehabilitation of stressed accounts.

NBP is one of the largest financing partners of large infrastructure and power projects and will continue to support these sectors of key national importance.

- **We have heard that cash management and trade products are being automated for customers' convenience and market awareness. What is your take on this?**

Cash Management products and solutions are getting much faster traction in the financial industry landscape. Besides reducing the Cost of Funds through the float maintained and being instrumental in growth of our outreach in multi-faceted sectors of national economy, the cash management solutions also help keep a track of cash flows of the key businesses. All RCCs across the country along with the Cash Management teams are actively pursuing closure of Cash Management mandates that represent our low-risk-high-yield strategy on this front.

Similarly, like I said earlier, we are pursuing a strategy of enhancing trade throughput in line with the share in lending wallet of our clients and a region-wise Trade business plan has been implemented. The idea revolves around identifying the broader universe of the trade business in the regions, realigning trade based exposure-mix and finally linking the trade business reciprocity with NBP's share in aggregate lending wallet of our clients.

- **So far what challenges you have faced after taking over as Head CIBG?**

Tough economic conditions, staff motivation and legacy NPL portfolio were few critical challenges from the onset. To cope with the tough business environment, it is imperative that the existing staff focus on its core function that is handling of business and rehabilitation of stressed accounts. We have strategically carved out the legacy NPL and tagged it to ARG for more concerted efforts for NPL recovery from the relevant

function. As far as the staff motivation is concerned, we have elevated some of the existing staff to the senior positions, who are performing well in their new roles. Furthermore, in order to diversify and broaden the skill set at CIBG, a comprehensive staff rotation plan has been implemented at RCH Unit Head and RM levels across all Regional Corporate Centers.

- **What new strategies did you implement after taking over?**

Like I said earlier, a significant part of NPL portfolio, where business efforts to regularize the loans have been exhausted, has been tagged to ARG so that a more specialized team for NPL may look after those relationships with special focus on recovery. This also gives breather to the existing team so that they may concentrate on existing regular clients to cope up with the challenges of difficult economic conditions. Growth targets were set realistically by keeping the economic conditions in mind. Major focus was given to export business and import LCs were opened where NBP gets the major export reciprocity.

Cash management business was given special emphasis for maximizing profitability yield. For staff motivation, we have elevated existing staff on senior positions who have been performing well within CIBG instead of hiring staff from the market. Outside hiring was only done on entry level positions to bring in fresh blood in the system. Similarly, spot awards and appreciation letters were awarded to high achievers to keep the motivation level high. To address the issue of largest lender, CIBG has engaged proactively at every level and limits are rationalized despite challenging economic conditions. Similarly, client wise exposure reduction strategy was prepared and implemented in true spirit where NBP was in breach of regulatory per party limits.

- **What are your plans for 2023 & beyond?**

Direction of CIBG has been realigned and reshaped and we have started to see encouraging results. Rehabilitation of stressed names with a key focus on structured solution, improvement in profitability through trade business reciprocity in line with the share in lending wallets, increase in import LCs & guarantee commission income, growth in cash management and FX business, enhanced Investment Banking role in national economy, adherence to the prudent Credit culture, and last but surely not the least, optimization of HR capital are some of the salient features of my plans, going forward. Cross-sell is also one of our key initiatives and all RCCs are collaborating closely both within and cross-function to improve our client coverage. For example,

RCCs being source point of origination, are providing platform to IDG to offer integrated supply chain solutions to meet regulatory agriculture disbursement targets.

In essence, I would like to embed a culture within our regional and divisional teams to shift their focus towards understanding customer's 'life events' or more importantly various 'life stages' leading towards a customer centric solution oriented approach in its growth cycle. The point is that – and if we really think about it, CIBG's customer relationships should be similar to any other relationship, where financial services underpins everything that one may wish to aspire for an individual.

We will continue to support the cause of national economy and offer customized and integrated solutions to the diverse and varying business needs of our select names with a key focus on resuscitation of stressed names in our portfolio in a rapidly changing business outlook.

I believe each 'event' or 'life stages' in growth and financial progress of a corporate customer brings with it different challenges, opportunities and financial needs. Those banks that are able to predict such 'events' and deliver solutions that demonstrate a deep understanding of the individual customer will be the most successful in the future.

Therefore, in my opinion the more successful CIBGs units of the future, as the focus move to minimize NPL portfolio 'of our banking landscape, shall be those that focus on creating a truly personalized relationship with their customers - by way of continuously deciphering customer needs based on analytical forecasting of its growth progression path

At the same time, We will continue to support the cause of national economy and offer customized and integrated solutions to the diverse and varying business needs of our select names with a key focus on resuscitation of stressed names in our of the portfolio in a rapidly changing business outlook.

Corporate & Investment Banking Group (CIBG)

The Corporate & Investment Banking Group at NBP handles one of the largest corporate portfolios amongst all peer banks in Pakistan and constitutes more than 50% advances portfolio of the NBP. With its presence in all major cities of Pakistan, CIBG is well-positioned to cater to the banking & financial needs of all its local corporate customers, multinationals, and government entities by offering a wide spectrum of financial products & services ranging from working capital solutions to structured trade finance, medium to long term Demand Finance for growth & maintenance capex, advisory to syndication, supply chain to receivable financing and cash management to deposit mobilization and custodial services. The product and solution offerings are suitably structured considering a client's risk profile, appetite and specific needs. CIBG's role has been pivotal in development of Pakistan's industrial infrastructure. Our well diversified loan portfolio comprises of Power, Textile, Telecoms, Fertilizer, Consumer Goods, Cement, Sugar, Construction, Real Estate, Steel and many other important segments of our national economy.

Regional Corporate Centres

In order to serve our clients and better to broaden the business base of our outreach, our highly experienced Regional Corporate Centre relationship management teams are located close to our clients in Pakistan's six major cities namely Karachi, Lahore, Islamabad, Rawalpindi, Faisalabad and Multan, and provide on-the-ground coverage to our clients to meet their wide ranging, multifaceted, and constantly changing financial needs.

GOP & Specialized Agencies Division

GOP & Specialized Agencies Division within the Group covers all priority Government of Pakistan (GoP) relationships within NBP

from a single window. It provides dedicated & personalized banking services to all Government Ministries/Departments and Specialized Agencies of Government of Pakistan.

The basic intent of this Specialized Division is to improvise and strengthen our Business with the major stakeholders (Government of Pakistan and Specialized Agencies) and put a face to manage these valuable/sensitive yet critical relationships. Since inception GOPSA Division has provided superior service and best practices from a single point of contact/ One Stop Shop (OSS). It is the largest business generation unit of NBP in terms of Deposit Volume & Trade Business.

Trade Finance Division

For providing dedicated centralized services to corporate clients, a specialized Trade Finance Division has been incorporated within CIBG with a team of experienced trade professionals for efficient handling of all trade related transactions for our clients. For leveraging the global trade finance network and our correspondent banking arrangements, arrangements, NBP's Trade Finance team supports exporters



and importers by securing and financing their international trade transactions.

Investment Banking Division

CIBG's Investment Banking Division specializes in Capital Markets, Project Finance, Advisory Services, Corporate Finance, Syndication, Agency, Trustee Services, Escrow Services, Mergers, Acquisitions, Divestitures, & Bond Underwriting. Over the years NBP has successfully exhibited its proven capability to act as a lead arranger and underwriter for a variety of corporate & capital market transactions. It is also catering the needs of real estate sector of Pakistan.

Cash Management Division

NBP, through its Cash Management Division provides customized solutions to our clients to improve their overall cash management efficiency and day-to-day business needs through transactional partnership with our customers to bridge their fund flow gap.

Strategy & Business Planning Division

The strategic business division with in CIBG has been created with an aim to align the strategic intent of the group with both internal & external stakeholders' expectations. The coverage of this function includes (but is not limited) to rolling out of strategic business plan & roadmap for CIBG aimed at ramping up the operating and bottom line profitability; reviewing of Credit Proposals rolled out from across all regions and divisions and to assess the need analysis, wallet sizing, regulatory & internal compliance; aligning of the strategy with key focus on meeting and complying with regulatory benchmarks & frameworks; sound internal controls (Credits & Operations) reflected through satisfactory internal & external Audit reports ratings, minimal or no fresh NPL attrition; cascading the strategic intent of Board & MCC down the line to respective functions; reshaping and overseeing the HR construct within CIBG through career development plans, market-based adjustments in compensation, robust head count fill up and reducing employee turnover; arranging yearly Account planning sessions of key obligors with Risk partners resulting into reduced Turn-around-time (TAT).

Analytics & Compliance Division

The primary role of subject wing is to develop, oversight & evaluation of analytical strategies with respect to industry trends, market development, CIBG's strategic direction, regulatory environment, macroeconomic trends etc. Further, prepare & update the annual budget targets & delivering monthly business reporting through meaningful analysis & insight to address any challenges & make recommendation for future actions to help the management at different levels to take better decision by providing the necessary/requisite information.

Economic Challenges & Role of CIBG:

Year 2022 was one of the most difficult years in the history of Pakistan's economy. Sharp increase in interest rates raised the financial cost of corporate clients. High inflation, devaluation of Pak Rupee and challenges in maintaining foreign exchange liquidity also made it difficult for corporate clients to run their operations smoothly.

In these difficult circumstances, it was imperative for CIBG to reassess the business requirements of each corporate. During the year, stress testing was conducted by CIBG on various clients to assess the ability of corporate clients to pass on rising financial and foreign exchange cost. Trade strategy was also reassessed to keep the foreign exchange available for essential and export based business requirements.

Initiatives & Achievements

- Year 2022 was a difficult year for Pakistan's economy. In this difficult time, CIBG closely monitor its relationships and work proactively to meet the constantly changing requirements of corporate banking clients.
- NBP CIBG led, advised and/ or participated in raising debt including development of over 10,000 MW of thermal & renewable energy across the country during the year.
- Automated methodologies created by CIBG includes Account Profitability Report, NII, NFI, Cross Sell Ratio, ECL, RAROC, Industry Segmentation: Global standards using NAIC, Interactive performance-tracking Dash Boards, Obligor-wise Credit Wallet Vs Trade Wallet, Credit approval-status pipeline (Region-wise), & Deal pipeline.
- CIBG played a key role in development & expansion of export oriented projects in textile industry.
- It also financed agri-based power generation projects for import substitution.
- It was a key player for infrastructure development in Pakistan and financed for capacity expansion of over 10,000 TPD of cement industry.
- Instead of aggressive lending, cautious approach was followed during the year. Total advances of CIBG increased by 12.5% from PKR 676 billion in 2021 to PKR 761 billion in 2022. In first half of year 2023, CIBG advances reached to PKR 865 billion.
- Due to FX outflow constraints, there was pressure on accepting local deposits particularly in oil sector during the last quarter. Total deposits increased by 37% from PKR 287 billion in 2021 to PKR 394 billion in 2022. However, CIBG managed to keep its own ADR at 193% and contributed significantly towards maintaining overall ADR of the bank above 50%. Total deposit in first half of 2023 stands at PKR 509 billion.
- Trade business increased by 3% from PKR 1.64 trillion in 2021 to PKR 1.69 trillion in 2022 with an increase of 9.2% in export business. In the first half of 2023, trade business stands at PKR 849 billion.
- Despite higher Cost of Funds due to increase in discount rate, CIBG managed to increase its Net Interest Income by 22.8% from PKR 3.5 billion in 2021 to 4.3 billion in 2022. Net Interest income in first half of 2023 stood at PKR 5 billion.
- Non-Funded income increased by 9.7% from PKR 4.1 billion in 2021 to PKR 4.5 billion in 2022 contributing towards an increase in overall yield on client's relationships. During first half of year 2023, non-funded income stands at PKR 2.4 billion.
- Operating profit increased by 15% from PKR 6.5 billion in 2021 to PKR 7.5 billion in 2022 whereas it stands at PKR 6.7 billion as on 30.06.2023 and overpassed last year number in just six months.

Regional Corporate Centre Karachi



Shoaib Anwer
Regional Corporate Head

Contributing approximately 50% to CIBG's portfolio size and profitability, RCC Karachi is the largest hub of socio-economic and business activities in the country. Our diverse sector coverage includes, but is not limited to, oil & gas, textile, fertilizer, FMCG, aviation, trading, auto, power, etc.

Business Outlook & Profitability (RCC's views)

With a view to develop a more sustainable and high-quality profitability, RCC Karachi has been lately focusing on cleanup of balance sheet that includes, but is not limited to, improving asset quality, transfer of non-performing and/or non-target corporate relationships to relevant teams outside CIBG, onboarding of new names on a very selective basis, further penetrating into existing relationships and improving cross-sell. As a result of this, RCC Karachi has achieved profitability thereby leading to improved ratios.

In addition to the above, the RCC Karachi team continues to address another core topic, i.e., talent management. To address the aforementioned, the team is focusing on strengthening headcount through internal and external

human resources, aligning organization structure to improve efficiencies, providing career growth opportunities and improving the skillset of existing staff.

In view of the overall macroeconomic and geopolitical environments, RCC Karachi is taking a cautious approach with key focus on risk management and maintenance of exposure quality whilst maintaining cross-sell and profitability.



Regional Corporate Centre Lahore



Mian Muhammad Faisal
Regional Corporate Head

Corporate Banking Centre Lahore leads the financial and banking services of top-tier MNCs and local clients, across a wide spectrum of industrial segments including Energy, Transmission, Cement, Tyres, Engineering, Contracting, Textile, Sugar and OMCs. The dedicated team of RCC Lahore specializes in providing existing and potential customers access to:

- Extensive suite of Long-term and Short-term lending products.
- Infrastructure Project Finance primarily solving the energy needs.
- Foreign & Local Currency trade products through process automation and specialized service desk to ensure seamless flow of transactions.
- One-window solution to corporate clients covering the bank's entire suite of tailored cash management products.
- Arrangement of specialized project finance, capital market solutions and debt syndication services in close coordination with NBP's Investment Banking Division.

Business Outlook & Profitability (RCC's views)

Despite economic challenges, flood damages, restrictive SBP policies (import restrictions, historic high interest rates, limited LCs), RCC Lahore continued its profit earnings and expansion in high rated assets. RCC Lahore's asset book grew to PKR 173 billion by 30th Jun 2023 from PKR 152 billion for

same period last year by registering a growth of 14%. RCC Lahore contributed Pre-Tax profit of 1,928 Million in six monthly profits of NBP for period ended 30.06.2023.



Regional Corporate Centre Islamabad



Mr. Abid Kitchlew
Regional Corporate Head

Working Capital, Off-shore financing and Syndicate Financing. With a value of PKR 250+ billion in terms of limits, as of date, at Islamabad, our outstanding exposure stands at PKR 112+ billion (funded) and PKR 91 Billion (non-funded). Our portfolio is diversified covering sectors like Power, Telecom, Textile, Fertilizer, Construction, Cement, Real Estate, Logistics, Alternative Energy (Wind, Solar & Coal), Oil & Gas, FMCG, Government and Infrastructure.

Our purpose is at the heart of everything we do, and our culture keeps us all focused – as one team.

RCC – Islamabad with a mission to be a market maker is always working very closely with its corporate clients supporting them to achieve their financial goals and to share ideas and opportunities, like Equity and Debt raising, BMR and Working Capital financing, Bond and Sukuk floatation and arrangement of Syndicate financing.

The RCC (ISD) teams manage a portfolio consisting of complex and vanilla deals including Project & Infrastructure Finance,

Business Outlook & Profitability (RCC’s views)

Despite the challenging macroeconomic scenario, RCC Islamabad remained instrumental under the leadership of Mr. Shahid Iqbal Choudhri - Group Head CIBG and has been functioning successfully with Zero NPLs for the last 9 years and has achieved “B” Audit rating for the last 6 years successively. RCC – Islamabad closed June 2023 at an Operating Profit of PKR 1,123 million (In 06 Months) as compared to last year PKR 1,215 Million (In 12 Months). The net yield of the portfolio has improved from 1.54% in December 2022 to 2.25% in June 2023.

<p>APCO Park One (Pvt) Ltd</p>  <p>PKR 3,900 Million Syndicated Term Facility</p>  <p>Mandated Lead Arranger /Structuring Agent</p>	<p>Universal Gas Distribution Co Ltd</p>  <p>PKR 980 Million Syndicated SBL Facility</p>  <p>Mandated Lead Arranger /Structuring Agent</p>	<p>Government Holdings (Pvt) Ltd</p>  <p>PKR 65,000 Million Syndicated Term Facility</p>  <p>Mandated Lead Arranger</p>	<p>Transworld Associates (Pvt) Ltd</p>  <p>PKR 1,500 Million Term Finance Facility</p>  <p>Lead Structurer & Arranger</p>	<p>Central Power Generation Co. Ltd (GENCO-II)</p>  <p>PKR 5,000 Million Import LC Facility</p>  <p>Lead Arranger</p>
<p>Tower Power Limited PKR 4,500 Million</p>  <p>Syndicated Term Finance & TERF Facility</p>  <p>Joint Lead Advisor & Arranger</p>	<p>National University of Science & Technology</p>  <p>PKR 200 Million Import LC Facility</p> 	<p>Pakistan Mobile Communications Ltd</p>  <p>PKR 8,500 Million Term Finance & Working Capital Facilities</p> 	<p>Pakistan Accumulators Pvt Ltd (Volta- Osaka- Fujika)</p>  <p>PKR 1,000 Million Import LC Facilities</p>  <p>Bilateral Arrangement</p>	<p>Foundation Solar Energy</p>  <p>PKR 1,280 Million Syndicate Term Finance</p> <p>Mandated Lead Advisor & Arranger</p>



Regional Corporate Centre Faisalabad



Javed Siddique
Regional Corporate Head

Faisalabad City is called “Manchester of Pakistan” being the major contributor in Textile Industry. However, the portfolio of RCC-FSD is well diversified & consists of 40% exposure in sectors like Rice, Sugar, Energy, Chemicals, Foam, Tyres, Construction, Solvent & Textile exposure is limited to 60% only. The RCC-FSD has managed to increase its portfolio manifold in terms of trade business/limits starting from scratch to PKR 5Bln (majorly infected- inherited) in CY’10 to crossing a mark of PKR 75Bln with O/S of PKR 50Bln at year end CY’22 & trade business staying > PKR 100Bln for last 3 consecutive years with major concentration under export flows.

Business Profitability & Outlook

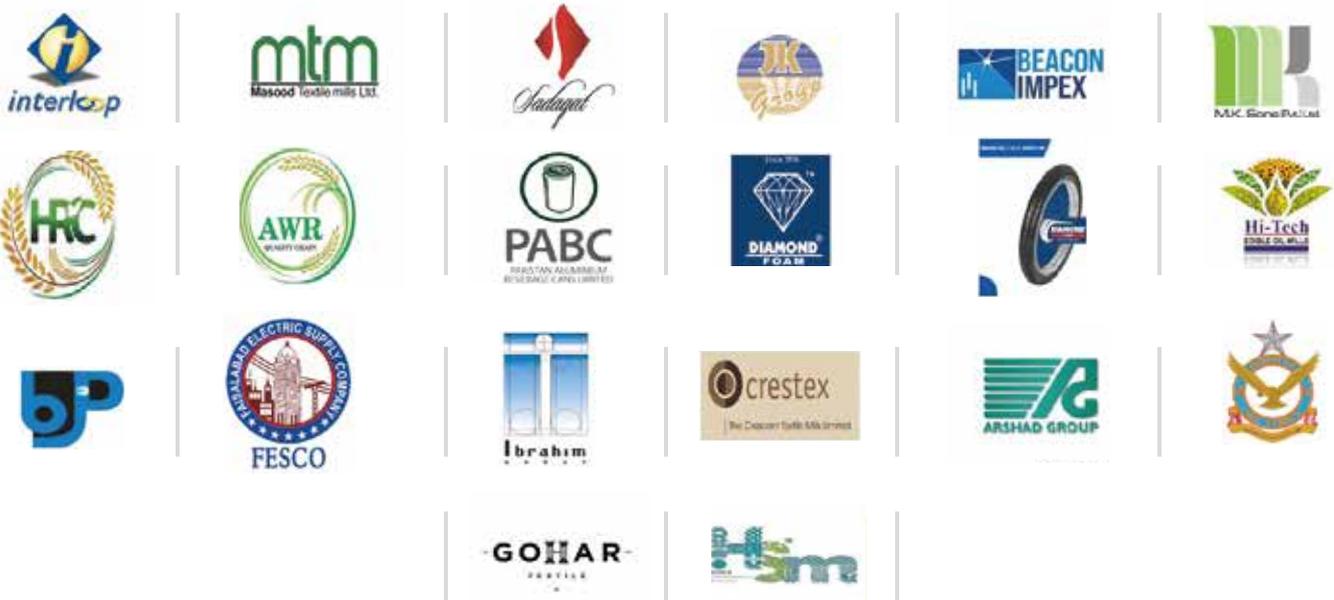
The outstanding funded facilities of RCC Faisalabad slightly reduced & stood at > PKR 45 billion in 1st half-CY’23 (CY’22: PKR 50 Billion) on account of temporarily seasonal adjustments & transfer of Non-Target Market relationships to Inclusive Development Group amounting to PKR 3 billion. Despite these reductions, the operating profit of RCC-Faisalabad has improved by >17% from PKR 415 million in 1st HY-2022 to PKR 487 million in 1st HY-2023. RCC- FSD remains the highest export business

breeding unit of NBP since many years & in the 1st HY-2023, RCC- FSD is once again the leader in exports across Pakistan within CIBG.



After recent past downturn in the economy (post FX liquidity situation/import restrictions, mounting inflation, hike in energy prices & financial cost alongside slowdown in demand for exports) RCC-FSD shifted its focus on managing existing portfolio especially the names battling with adverse current economic conditions. The major focus remains on early problem recognition, being proactive, staying close to the customers & taking all the possible remedial measures to keep the accounts current- this strategy is working well till date & there is no incremental impairment despite challenges. At the same time, the focus remained on the cross sell & the key indicators of business volumes for import/export remained stable/positive even in the absence of full-fledged import volumes due to scarcity of USD. In addition, RCC-FSD on-boarded 12 Cash Management Mandates for salary / vendor payments including Pakistan Air Force, Interloop, MTM Group, Sadaqat, Arshad Group etc.

Client



Regional Corporate Centre Multan



Ziauddin Tahir
Regional Corporate Head

Multan is the hub of socio-economic and business activities in the southern part of the Punjab province. Our coverage includes—but is not limited to— clients from various sectors of national importance like sugar, textile, fertilizer, feed, solvent, construction and energy sectors.

In line with the broader vision of the bank, the footprint of NBP’s presence is multiplying organically in the multi-faceted sectors of the national economy in this region.

Business Outlook & Profitability (RCC’s views)

RCC Multan has continued to provide structured & customized solutions to the diverse needs of our business partners. Despite the fluid macro-economic situation marred by the surge in the policy rate, import restrictions and devastation caused by the spree of floods on the standing crops (particularly cotton crop) during the latter half of FY 2022; the successful implementation of the trade business plan, cross-sell (FX, export, cash management), arrangement fees, commission income, targeted increase in lending spreads, transfer & recovery from legacy NPL, have contributed to the turnaround in the profitability.

The profit before tax (PBT) of RCC Multan has registered a whopping growth of 160% from PKR 72 million at the close of H1FY22, to PKR 187 million at the close of H1FY23, and with the business pipeline already implemented for FY23, RCC Multan is well poised to close FY23 at a PBT of around PKR 400 million.

Client Interactions at RCC Multan



Independence Day Celebrations at RCC Multan



Government of Pakistan & Specialized Agencies Division (GOPSA)



Farooq Hasan
Divisional Head

In order to streamline the business of Government of Pakistan and Specialized Agencies (which is bank's crucial and major stakeholder) and to provide dedicated & personalized banking services to all Government Ministries/Departments and Specialized Agencies; Government of Pakistan & Specialized Agencies Division (GOPSA) was formed within Corporate & Investment Banking Group (CIBG) in February 2020. The objective was to ensure provision of top notch and seamless customer services to one of the most important client segment of NBP. Syed Farooq Hasan (EVP) was designated to spear head this new initiative and to put a face to manage these sensitive yet critical relationships. The basic intent of this Specialized Division was to improvise and strengthen our Business with the major stakeholders (Government of Pakistan and Specialized Agencies). Since inception, GOPSA Division has provided superior service and best practices from a single point of contact/One Stop Shop (OSS). All GOPSA Division clients appreciated the formation of the division as it caters to their banking requirements from a dedicated single point of contact.

In September 2020, GOPSA Division took the charge of Corporate Branch Rawalpindi for provisioning of devoted services to Government relationships. It is the largest Single Branch of NBP in terms of Deposit Volume and Operating Income Pan Pakistan and one of the largest branch in terms of trade business. Primarily, the concentration was on the revival and solidification of critical relationships, which historically have been with NBP for decades. In addition to managing corporate GOPSA relationships, more than 143 influencers were also called upon by the GOPSA team apart from the tagged portfolio. This initiative created a hype in the market, which assisted in acquiring numerous New to Bank relationships.

GOPSA is a one-stop shop, delivering banking services to critical government relationships. This includes a full range of customer specific banking products and services including but not limited to term finance, trade finance, working capital finance, transactional banking services, inward & outward remittances, deposit mobilization, business to business collection & payments, bills discounting, cash management & advisory services etc.



Key Highlights:

- A Divisional Head, Three Unit Heads and Seven Relationship Managers manages 90 GOPSA relationships.
- GOPSA team booked a Trade Business of. PKR 699 billion in FY 2022.
- Eight New to Bank GOPSA relationships were solicited and added to GOPSA portfolio during FY 2022 & FY 2023 that contributed an asset volume of PKR 11 Billion.
- GOPSA Division operating profit of PKR 1.9 billion in FY 2022 & PKR 2.2 billion until H1 2023.
- GOPSA deposit volume for the year ending FY 2022 was PKR 173 billion. Similarly deposit volume until June 2023 is PKR 206 billion.



Investment Banking Division (IBD)

Snap shot of just a few Key Transaction handled during FY-2022-23



Hasan Jamal
Divisional Head

Investment Banking Division (IBD) is the session that offers a full range of financial services and works to raise money for institutional investors, large corporations, and governments - both Federal and Provincial. IBD provides underwriting services to help clients raise debt, capital and complete mergers and acquisitions (M&As). In summary, the Division functions and acts as an intermediary between corporates and the financial markets / financiers, while internally its adds a franchise value to the Bank's brand. Following are some of the recent projects carried out by Investment Banking Division".

Reko Diq – Largest & Most Critical Deal of the Year in Pakistan

Reko Diq's mining lease was held by an international consortium of investors, comprising of Antofagasta (Chile) and Barrick Gold (Canada). In the later year, the Lease was revoked by the Supreme Court of Pakistan.



Subsequently, Consortium approached ICSID, which ruled in favor of the Consortium and placed a hefty penalty amount on Pakistan.

After extensive negotiations with the Consortium, in Feb-2022 an out of court settlement was agreed whereby, Antofagasta dropped its claim against Islamic Republic of Pakistan for an upfront payment of USD 900 million, while, Barrick Gold decided to stay in the Project.

NBP was engaged as an advisor to negotiate/ coordinate with stakeholders of this very large and complex international deal of national importance. NBP's role was

pivotal, and was much appreciated by all the stakeholders right up to the Federal Minister of Finance, Govt. of Pakistan. The Pakistan leg of the transaction involved MOF, SBP, OGDCL, PPL, GHPL and NBP.

Internationally, it was initially explored with several banks as a cash-collateralized SBLC transaction and eventually after due deliberation, the settlement amount was executed / routed through a funded escrow structure, whereby HSBC London agreed to escrow bank to hold the funds on behalf of the parties – till appropriate legislations. Furthermore, the arrangement of USD 900Mn in cash was a challenge which was finally managed by NBP with the support of PSEs, MOF and SBP. Consequently the settlement took effect in Dec-2022 to the satisfaction of all parties involved.

APCO – A Complex Real Estate Deal

APCO is developing, in the heart of Islamabad, a prominent piece of land into a 21-floor multipurpose real estate project comprised of 1.4 million sq. ft. of covered area.

This wasn't a run of the mill transaction, as it had unprecedented level of challenges which included, extensive litigation legacy, non-clear title, difficulty in ascertaining the actual liabilities of the project amid the proprietorship based project ownership structure etc.

To address the challenges of the deal, extensive due diligence process was adopted which included, transfer of Project into a limited liability SPV, forensic accounting audit and comprehensive design and structure due diligence etc. The Transaction structure included various unique features including, Call Option on Project units, step-in provisions, direct assignment of commercial floors to be retained in the favor of lenders, comprehensive escrow arrangement for all Project inflows and outflows.

TPL REIT - First ever Hybrid REIT

TPL REIT Management Company Limited ("RMC"), a 100% owned subsidiary of TPL Properties Limited ("TPLP"), is in the process of developing the Real Estate market of Pakistan by



launching the first ever Multi-Purpose REITs; namely TPL Pakistan REIT Scheme ("REIT") with a fund target size of approx. PKR 80 billion to allow both local and foreign institution and retail investors to benefit from the growing housing market.

IDB was the transaction's lead advisor and NBP participated in the REIT's as an equity investor; the scheme was labelled as Pakistan's first ever Hybrid REIT (Developmental + Rental) fund. The project provides residential and commercial places in the prime locations of Pakistan's biggest city which includes construction of high-rise residential towers, commercial towers, IT Towers, plots etc. TPL Properties prime function in the real estate development business, is vis-e-vis to invest, purchase, develop, sell, lease or dispose of real estate assets.

K-Electric 900MW RLNG Power Plant Deal

K-Electric Limited ('K-Electric' or 'KE'), is a publicly listed utility company engaged in the Generation, Transmission, and Distribution of electricity in Karachi and its adjoining areas. K Electric has exclusive distribution rights for its licensed areas. The project of 900MW (gross) of energy which is meant to not only reduce power shortage but was also provide cheaper electricity to its consumers. Upon commissioning, the project will increase the fuel mix diversity of K-Electric with induction of high efficiency dual fuel capability.



Consequently the financial close of the deal (debt) took place in FY-2022 under a ring-fenced efficient debt servicing structuring whereby the Company will benefit from sufficient timely liquidity through the Project. IDB was not only able to successful place / close the LCY debt component but also through its efforts ended-up oversubscribe the debt in the FI market place.

Orastar Limited Leverage Share Acquisition

NBP Investment Banking structured an acquisition finance deal for an offshore entity Orastar Limited (a trust owned company operated from Jersey Island, UK by a firm JTC Limited), to increase its shareholding of a broadband



infrastructure provider, located in Pakistan, namely Trans World Associates (Private) Limited (TWA) - a Pakistani Registered Tier 1 Network operator company. IDB arranged the acquisition financing of USD 25 Million through an off-shore long-term debt syndicated arrangement. The transaction closure was successfully achieved in January 2022

Universal Gas Development Com. Pvt. Ltd. a Syndicate non-funded facility advisory

National Bank of Pakistan acted as a Mandate lead Advisor and Arranger in this land mark syndicated Bank Guarantee transaction of PKR 988 million. This transaction not only help the local businesses but also contribute towards the economic growth of the country.



Pakistan first-ever private to private gas supply business in the Gas Sector, Universal Gas Development Company Pvt. Ltd. (UGDCL) is an OGRA Licensed Gas Distribution Company which signed a Gas Supply Agreement with MOL Pakistan Oil & Gas Company (Subsidiary of MOL Hungary) for supply of 14 mmcfcd for a period of 10 years from Mamikhel Gas field KPK. IDB achieved closure of the facility in May-2023

Trade Finance Division (TFD)



Aqeel Muslim
Divisional Head

International Trade is considered as mainstay of the country's economic strength & the opportunity for Importers & Exporters to contribute towards the country's financial growth & prosperity.

It provides opportunity to a country to exports surplus of goods & services available to earn foreign exchange & to imports the goods and services as per their needs. International Trade finance refers to the financial activities and transactions to facilitate the exchange of goods & services with other countries or regions.

Trade Finance Division

NBP is one of leading Trade Finance bank in Pakistan, offering expertise and experience in Trade Finance. The bank maintains a global network of correspondent banks, ample presence in countries to support the domestic, regional, and global trade finance requirements of its customers.

It provides a comprehensive range of trade finance products & services to facilitate import and export activities, including issuing Letters of Credit, purchasing export documents, providing guarantees, and other support services.

NBP has a specialized Trade Finance Division in CIBG with a dedicated team of highly qualified & experienced trade professionals for efficient handling of all trade related transactions for our clients. Leveraging the global trade finance network and our correspondent banking arrangements.

Trade Finance Division has dedicated team to manage &

deliver trade finance products and services to customers of the bank, with the mitigation of the risks associated with international trade and safeguard the interest of the bank and the customers

Trade transactions are highly complex in nature and involves a web of associated risks, which requires mitigation. Trade Finance delivers fast, efficient, reliable, and comprehensive solutions for every stage of a client's trade value chain to support their foreign trade activities.

Vision & Objectives

Trade Finance Division is established with the management's vision to transform NBP as "Leading Trade Partner of Corporate, Commercial & SME Customers"

The Objective are:

- Improve the Bank's Trade Business
- Diversify trade portfolio & do business with customers from Imperative Industries of the economy.
- High Quality Customer Services by engaging internal stakeholders & providing ease of doing business.
- Compliance of Regulations by adoption of good practices.

Milestones

- On boarded various NTBs approved names in Trade Umbrella for further deepening in industries namely textile, chemical, automobiles, pharmaceuticals and constructions etc.
- Trade Volumes of CIBG reaches PKR 1.68 Trillion in Y 2022 which is 17% above target.
- CIBG's has outstrip Exports business by 5% & Import business by 18% above targets
- Non-Oil trade business has an auxiliary improvement up to 39 % from 33%
- Customers' accreditation of Trade Services Standard
- Zero complaint from Customers



NBP Cash Management Division (CMD)



Asir Hussain,
Divisional Head

Vision of Cash Management:

Our vision is to become Pakistan's premier cash management services provide by integrating our client's existing receivables, collections, and payments platforms/processes and offering a comprehensive package of collections, payments, clearing, data capture, consolidation, matching, and follow-up activities through fully automated solutions.

The Power of Cash Management:

- Cash Management is a big booster for increasing "risk free" income through selling Technology driven creative & customized solutions by virtue of which low Cost Deposits are mobilized through opening of their Collection Accounts, Dealer Accounts, Operating Accounts and Main Disbursement Accounts.

Cash Management Division at NBP:

NBP Cash Management has three Wings under it to support Collections and Payments Business across Pakistan. These Wings are supported by a dedicated team of experienced personnel fully conversant in Structuring and Implementing Technology driven Collections and Payments Solutions so as to provide early Credit to Customers accounts through Collections Services and Expediently processing Payments through Digital Mode.

Existing Portfolio:

Cash Management Division On-Boarded Clients from different Business segments such as Oil Marketing Companies, Distributors, Telecom, Cement, Fertilizers, Education Institutes, Government Institutions, Regulators, Armed forces etc.

Future Products of Cash Management:

Cash Management is working very closely with its Product Partners i.e. Digital Banking Group and Information Technology Group for rolling out Cash Management Payments Portal which will provide convenience to customer for processing Transactions from their premises, such as:

1. Payments via Digital Mode i.e. IBT, IBFT, Utility Bills, Taxes & Duties from their premises
2. Real Time MIS & Account Statement view for Customers availing Payment Portal.
3. Standing Instructions Debit Authority (SIDA) for pulling the Payments from the Payee Account to its Principal
4. E-Collections
5. Account Sweep at any Interval of Time and frequency
6. Cash Over the Counter (CoC)
7. Bulk Pay Order Printing at NBP premises
8. Bulk Cheque Printing at NBP and Customer premises



Advantages of Payment Portal:

Once Payment Portal becomes live then we will be able to offer these Service to our Customers for processing following Payments from their own premises:

- > Bulk Vendor Payment
- > Bulk Utility Payments
- > Bulk Tax Payments
- > Bulk Salary Payments

Benefits of Cash Management System for Collections and Payments:

- > Opening of Main Disbursement Account (MDA)
- > Opening of Main Collection Accounts (MCA)
- > Mobilization of Current Account in a Structured manner
- > Generation of Risk Free Revenue through NII and NFI
- > Risk Mitigant Tool which will keep Management well-informed about the Inflows and Outflows from the Collection Account and Payments Account.

Strategy & Business Planning Division (SBD)



Nabeel Zahoor
Divisional Head

Strategy & Business Planning Division (SBD) within CIBG (Corporate and Investment Banking Group) in Pakistan has a multifaceted role in driving the business growth and operational excellence of the organization. The key responsibilities and functions of the division are as follows:

1. Business Planning and Strategy Development:

- SBD is responsible for crafting the strategic business plan and road map for CIBG. This plan is designed to address the challenges presented by the current economic scenario in Pakistan, including high interest rates, currency devaluation, and FX liquidity issues.
- The strategic plan aims to understand the specific business requirements under these challenges and provide realistic growth solutions to improve the Non-Performing Loan (NPL) ratio.

2. Client Engagement and Portfolio Expansion:

- SBD focuses on expanding the business portfolio by targeting top-tier clients in the market. Incremental business expansion is a key goal to maintain a healthy portfolio by engaging product teams from Investment Banking, Trade Finance, and Cash Management Divisions.
- Special emphasis is placed on export business through collaboration with product teams, aimed at addressing the FX liquidity challenges.

3. Credit Review and Monitoring:

- Credit Review & Monitoring (CRM) analyzes and reviews credit proposals originating from various regional centers and divisions across multiple cities in Pakistan.
- Efficient credit analysis is crucial for maximizing yields and managing risk.

4. Turn-Around-Time and Stakeholder Engagement:

- SBD actively engages with stakeholders to expedite the processing of credit proposals and reduce the Turn-Around-Time (TAT), aligning with industry best practices.

5. Portfolio Monitoring and Decision Support:

- SBD develops tools for portfolio monitoring, aiding decision-making processes within the division and the broader organization.

6. Human Resource Management:

- SBD oversees Human Resource requirements by implementing career development plans, market-based compensation strategies, and initiatives to enhance staff motivation and reduce turnover.
- The division recognizes top performers and achievers by providing functional promotions and acknowledges employees through spot awards and appreciation letters.
- Training initiatives are also undertaken to enhance the professional capabilities of CIBG staff.

7. Recruitment and Staff Welfare:

- SBD handles recruitment needs across various divisions, ensuring that the right candidates are placed in the right roles.
- Additionally, the division takes care of staff welfare, including staff loans and medical requirements, to create a conducive work environment.

8. Logistic Support and Infrastructure:

- Logistic support is pivotal in maintaining high service standards for corporate clients. SBD collaborates with the Logistics and Construction Management Group (LCMG) to arrange civil works and procurements for CIBG offices.

Overall, SBD plays a critical role in aligning CIBG's business operations with strategic goals, addressing challenges in the market, optimizing credit processes, enhancing human resources, and maintaining efficient logistical support.



Analytics & Compliance Division (ACD)



Syed Nadeem Ahmed
Divisional Head

ACD has been managing CIBG's Portfolio Management and Internal Controls respectively. It has two main functions which are:

- MIS & Analytics Wing
- Risk, Audit, Compliance & External Agency Coordination Wing

MIS & Analytics Wing:

The primary role of subject wing is to develop, oversight & evaluation of analytical strategies with respect to industry trends, market development, CIBG's strategic direction, regulatory environment, macroeconomic trends etc. Further, prepare & update the annual budget targets & delivering monthly business reporting through meaningful analysis & insight to address any challenges & make recommendation for future actions to help the management at different levels to take better decision by providing the necessary/requisite information. Following are the some major functions:

- Assemble the Regional Corporate Centers annual budget in collaboration with Regional Corporate Heads (RCH).
- Monitor & conduct analysis of monthly KFI's with assigned targets.
- Reporting of various reports to Internal and External Stake Holder for their consumption.
- Coordination with FCG for reversal/correction of KFI's based on issue identified.
- Assist the CIBG team in responding appropriately to SBP and Auditors inquiries.
- Monitoring of SAP-GL and ensure that issues are identified and resolved prior to submission to respective Corporate Centers.
- Coordination with FCG, TCMG & CRMG on matters pertaining to reimbursement, provisioning profitability etc.
- To carry out various Analytical assignments over CIBG's

portfolio as & when assigned by GH-CIBG.

- Preparation of presentation for GH- CIBG for onwards submission to MCC, President, BoD etc.

Risk, Audit, Compliance & External Agency Coordination Wing:

The subject wing is mainly responsible to co-ordinate with all RCCs & Corporate Branches to ensure compliance with banking laws, regulations, bank instruction & procedure etc. Moreover, address auditors (internal & external) & SBP's queries promptly & ensure compliance with SBP's PRs & internal policies of NBP. In addition to above, the wing is also inter-alia coordinate with internal stakeholders & external regulator(s) and agencies. . Following are the some major functions:

- Provide timely information to SBP through various MIS in order to avoid penal action by the regulator.
- Correspond with Internal & external auditors & provide justifications on queries and respond to their observations.
- Manage all external audit inquiries and provide them with information and documentation from CIBG's perspective on a pan Pakistan.
- Initiate & supervise actions to reduce the number of Diarized Audit Findings & Business Risk Review and filing of compliance report in a timely manner.
- Arrange for evidence in support of contest against the SBP's inspection team's draft provisioning proposal for CIBG's portfolio
- Co-ordinate with FIA, NAB & Commission established by the Federal Government on relevant matters of the bank.



Building Trust, Driving Profits!

The Heart of Banking Success

In 2023 RBG continued its journey of transformation initiated in 2021 for achieving sustainable growth and market leadership through teamwork and management excellence. Major initiatives were taken in areas of organizational restructuring, technological advancement, product innovation, risk management and inculcation of sales culture. After realigning organogram and addition of some new critical positions at the Head office and the field, focus has shifted on improving branch productivity and inclusive growth performance.

The performance of employees in the field, often involving activities outside of traditional bank branches, can significantly impact a bank's profitability. This approach expands the reach of banking services, enhances customer engagement, and drives revenue.



Here's a glance of challenges & success of all leading Regions

CLUSTER NORTHERN PUNJAB

Gujranwala

Dilbar Hussain, General Manager

• **Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?**

Gujranwala Region is fast becoming a business hub and slowly gaining attributes of a metro city, however current economic conditions has greatly affected bank business banks like other banks but opportunities are always there to grasp.

Higher interest rates has helped a great deal to attract new customers and to procure fresh deposit, but at the same time it has acted as a double edged sword and has seriously negatively impacted our Retail product clients who at one end are facing the worst market situation and on top of that have to pay huge amount in lieu of interest payment to banks. Overall there is uncertainty and lack of confidence on the part of customers due to this ongoing current political/economic situation prevalent in the country.

• **What are the unique challenges in your region and how do you overcome them?**

Like other regions of the bank, we are also facing challenges such as low market presence and un-trained personnel resulting in a reputational loss. To overcome these challenges, efforts have been made to improve bank's image and market position. Initiatives include conducting seminars at various organizations to create awareness of NBP's products and services and also arranging regular meet ups with their staff to address their issues and meet bank targets effectively.

• **How is NBP positioned vs the competition in your region? How many branches are operating in your region?**

Gujranwala Region has 30 conventional branches. Being a brand Name NBP is always positioned and rated very high in any area, however there are many areas which are un-attended and we as a bank need to improve upon it.

Latest technological advancement in all the private banks is so rapid which gives them a competitive edge. Technologically we are not placed at par with other banks but there are certain improvements going on in this segment as well which we are trying to market and capitalize upon. However, NBP is always been treated and considered as the government's bank which somehow gives us unique edge in banking industry, so we just have to hit in the right direction to get fruits from it.

• **What has been the strategy to promote business, and key what initiatives have you taken recently in your region and how successful have they been?**

Our regions has introduced new initiatives/strategies such as conducting branch MPI assessments, organizing awareness sessions to improve performance, and holding follow-up conferences to plan future way forward.

Additionally, branches have been assigned the responsibility of conducting marketing campaigns at potential business clients or organizations, which has resulted positively towards our market image and increased business. As a result, the our region has achieved 1st and 2nd positions during the last two years.

• **What are the most popular / sought after products in your region?**

Our retail products related to Gold Loan Portfolio are quickest and easiest for customers to avail finance from any bank. Gold Loans products has always contributed major share in our region's income with lowest NPL's.

At the same time our Advance Salary product is also very successful and attracts government employees to get loan on easy terms. On the liability side, recently launched Deposit product namely "Izaafi Munafa Account" is getting great response from market and a number of customers have placed their funds in this product which is competing well with our competitor bank's products.

• **What are your future plans to grow deposits and loans in your region?**

Considering the saturated banking market in Gujranwala, our future plans include increasing market presence by specifically targeting potential business clients, improving customer satisfaction, conducting conventions and awareness sessions in various government departments, schools, colleges and other institutions while providing them state-of-the-art services within the available resources. This will take time but will definitely yield good results which will ultimately contribute towards our growth in both forms (Asset/Liability).

• **What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?**

We at Gujranwala are trying to play a vital role in improving the financial health and lives of the customers through our various products. Customers are being extended quick loans with minimum possible formalities for land cultivation and livelihood purposes. The advance salary loan product has tremendously contributed to customers' financial well-being for fulfilment of their immediate cash needs. Additionally, NBP's profit-sharing accounts provide customers with good monthly profits which have raised their financial health and standard of living. Furthermore our region is providing social community services by collecting various government fees & Challans by acting as a subsidiary of SBP.

These are our submissions regarding the subject matter.



• **Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?**

Deposit:-

Gujrat Region has good potential of Individual retail deposits primarily due to foreign remittances being sent home by overseas workers. Foreign Currency accounts are also a preferred choice by Non Resident Pakistanis to park their savings. Major portion of these remittance is still channeled through COC payments, whose conversions to Accounts is a potential area for deposit growth.

Gujrat has a sizeable retail business in major cities of Region i-e Gujrat , Mandi Bahuddin , Lalamusa etc. Similarly Gujrat also has good number of SMEs in various industrial sectors. Business accounts of above sectors is also an area of focus to augment deposit.

Gujart has limited scope of institutional deposits. University of Gujrat is the only institute having some significant requirement of deposit placements.

SME:-

Substantial numbers of SMEs of following sectors are

operating in Gujrat Region.

- Rice Husking & processing
- Fan Industry & Allied vendors
- Furniture Manufacturer
- Pottery Manufacturing
- Flour Mills

In addition to above , trading & services concerns also have good presence in the marker. These sectors offer a good potential for SME lending to the Bank.

Assets:-

Agriculture landscape of the Region consist of small land holders due to which there is low farm loan potential. However is some areas like Phalia & Malakwal tehsils, Agriculture is mainstay of the population and therefore good potential of Agri farm loans and allied products is available. Dairy sector is growing and there is good demand of dairy production and development loans in the Region.

Demand for housing is also present in the Region and Region performed well in LCHP. However due to historic high interest rates and lack of documentation of business persons are major hurdles in taping this sector.

• **What are the unique challenges in your region and how do you overcome them?**

We are facing acute shortage and are trying to cope up with it by optimal use of existing resources. Trainings have been imparted to staff to equip them with better skill set to discharge their duties. Need assessment for refreshers and orientations for new products are being carried out on regular basis to bridge skill gap.

• **How is NBP positioned vs. the competition in your region? How many branches are operating in your region?**

Forty one (41) Branches of NBP are operating in Gujrat Region. In terms of Deposits, NBP ranks 2nd after HBL. While other major players are Mezaan Bank, UBL & MCB.

NBP has presence in almost every major city and town of Region, while some Non-Bank areas are also being served by NBP. NBP Leads the market in Agriculture & consumer asset products with its flagship products of NBP Advance Salary, Agri Gold and Cash & Gold.

NBP also have a good portfolio of SME Financing and is second to only HBL in this sector.

• **What has been the strategy to promote business, and key what initiatives have you taken recently in your region and how successful have they been?**

Created awareness of NBP Products of NBP Saibaan, Cash & Gold, NBP Advance Salary, Digital App etc. Major institutes include Education, Health, Police, SNGPL, etc.

To promote business, we have arranged extensive training of the branch staff to bridge any skill gap, so that can answer to all the queries of customers satisfactorily.

Digital platforms of Mobile app & Debit Card were marketed among existing and NTB customers with an aim to reduce footfall at branches and provision of ease of service to customers.

• **What are the most popular / sought after products in your region?**

Agri Finance against Gold Ornaments and Cash & Gold are the products which are always in demand. Although due to high interest rate, its demand diminished a little bit now a days. However, still more than 100 loans of Agri Gold & Cash & Gold are booked daily.

• **What are your future plans to grow deposits and loans in your region?**

We are working on a three pronged strategy to grow deposit & loans of our Region.

Recently Launched NBP Izafi Munafa Account has been marketed and we have received a very encouraging response from market. We have plans to further its out reach and grow this deposit product in near future.

Every Branch has been assigned to convert their COC home remittances to Accounts so that deposit portfolio of each branch improves.

Offering personalized services to High Net worth individuals to retain and enhance the business.

Awareness & Advisory sessions at Public & Private organizations for Consumer Loan products i-e Saibaan, Advance Salary, Cash & Gold shall be conducted.

Meetings with SME associations eg Chamber of commerce, Traders Associations shall be held to tap SME Market.

Liaison with farmers at village level by arranging meeting at every village in Agriculture area of Region shall be enhanced to offer Agri Loans.

• **What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?**

The NBP being the Nation's Bank serves financial needs of its customers with a broader perspective. NBP is serving at many Un Banked Places to provide basic banking services to the population.

NBP at Gujrat Region always remains at forefront of Financial Inclusion Initiatives of SBP with special emphasis on Female Financial inclusion, SME sector development.

NBP also serves to masses through various financial products announced by Govt to spur economic growth and fulfillment of financial needs of the people like PMYBL, Kamyab Jawan & LCHP.

NBP not only provide financial services but also extend advisory services to helps Individuals and SMEs for better accessibility to financial markets and managing their financing needs.



Sialkot Region

• **Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?**

Deposit:-

Sialkot Region has good potential of Business accounts & Individual retail deposits primarily due to Export oriented city having export volume of USD 2 (B) \$ with highest GDP & foreign remittances being sent home by overseas workers. Foreign Currency accounts are also a preferred choice by Non Resident Pakistanis to park their savings. Since Sialkot is the Top Region Pan Pakistan in terms of e-remittance transaction but Major portion of these remittance is still channeled through COC payments, whose conversions to Accounts is a potential area for deposit growth.

Sialkot has a sizeable retail business in major cities of Region i-e Daska, Sambrial, Pasrur, Narowal Shakarghar & Zafarwal etc. Similarly, Sialkot also has good number of SMEs in various industrial sectors. Business accounts of above sectors is also an area of focus to augment deposit.

Sialkot has limited scope of institutional deposits “Women University” is the only institute having some significant requirement of deposit placements.

SME & Commercial: -

Substantial numbers of SMEs & Commercial of following sectors are operating in Sialkot Region.

- Leather Garments
- Surgical & Instruments
- Sports Goods
- Musical Industry
- Garments & Hosiery
- Rice Husking & processing
- Agri tools
- Flour Mills

In addition to above, trading & services concerns also have good presence in the marker. These sectors offer a good potential for SME lending to the Bank.

Assets:-

Agriculture landscape of the Region consist of small land holders due to which there is low farm loan potential. However, some areas like Daska & Shakarghar tehsils, Agriculture is mainstay of the population and therefore good potential of Agri farm loans and allied products is available. Dairy sector is growing and there is good demand of dairy production and development loans in the Region.

Demand for housing is also present in the Region and Region performed well in LCHP. However due to historic high interest rates and lack of documentation of business persons are major hurdles in taping this sector.

• **How is NBP positioned vs. the competition in your region? How many branches are operating in your region?**

Forty-Five (45) Branches of NBP are operating in Sialkot Region. In terms of Deposits, NBP ranks 2nd after HBL. While other major players are Mezaan Bank, UBL & MCB.

NBP has presence in almost every major city and town of Region, while some Non-Bank areas are also being served by NBP. NBP Leads the market in Agriculture & consumer asset products with its flagship products of NBP Advance Salary, Agri Gold and Cash & Gold.

NBP also has a highest portfolio of SME & commercial Financing leaving behind the HBL in this sector.

• **What are the most popular / sought after products in your region?**

Cash n Gold & Agri Finance against Gold Ornaments are the products which are always in demand. Although due to high interest rate , its demand diminished a little bit now a days. However, still more than 100 loans of Agri Gold & Cash & Gold are booked daily.

CLUSTER BALOCHISTAN

Balochistan

Ejaz Ahmed, General Manager

• Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?

Balochistan Cluster consists of whole of Balochistan and divided into three regions i.e. Quetta, Sibi and Gawadar. The Province has an area of 347,190 Sq km with population of 13 M approx. The main economic activity is trading to meet the requirements of local population. The manufacturing and Agri sector is insignificant.

The manufacturing sector is concentrated at Hub city and eastern part of the province with some flour and rice mills. These pockets of industrial / manufacturing set up is also on decline due to present economic conditions in country. The last year's floods also paid its toll and affected the crops badly.

In Agri sector in terms of fruit production the province produces more than 50% of national production of fruits like cherries, almonds, grapes, dates, apricots and peaches. Govt Support and financing by banks for food processing units, cold storages, refrigerated vehicles and solar tube wells with modern irrigation techniques for optimal use of water can give a boost to this sector. The province has coastline of 760 km which only provides around 15% of Pakistan's value addition in fisheries. Specialised product for extending loans to fishermen can be a good opportunity to enhance the quality of life of people. The loans can be extended to small farmers for purchase/repair of boats, fishing nets, engines etc.

The business opportunities we have for deposits and consumer assets are relied on Government and educational institutions, Traders, whole sellers, small retailers, Infrastructure development project and real estate businesses.

• What are the unique challenges in your region and how do you overcome them?

The cluster consists of whole of Balochistan which is 43% of

Pakistan's total geographical area, the scattered branches and the distances involved with limited means of communication and poor infrastructure are the key challenges to manage it in terms of administration, controls, connectivity and other logistic issues. Undocumented economy, lack of credit culture and the precarious law and order situation in the province also create hindrances to enhance our business. Shortage of staff in branches is another challenge to remain competitive in the industry.

Nevertheless; despite all odds the staff is performing their duties with dedication and making all out efforts to bring the operational efficiency and improve the bank's business.

• How is NBP positioned vs. the competition in your region? How many branches are operating in your region?

Around 300 branches of various banks are operating all over the province. Out of this 50% Branches are clustered in Quetta City. NBP has 81 branches (excluding Islamic brs) – the most in comparison to rest of the banks in Balochistan. The most immediate competitors are HBL and UBL which have approximately 50 branches each in the province. Although we have the largest network of branches in the provinces but a good number of branches are located in unbanked areas where we have to be as a nationalized bank.

Small bank's presence is mainly in Quetta city and now banks like Meezan, Askari, Bank al Habib and Faisal Bank have extended their outreach by opening their branches in the interior of province as well. This will for sure result in more competition. We are aware of that and will try that our market share will not be impacted as the size of pie is small at these locations.

A detailed study/analysis regarding CA deposits of major banks in province was carried out by us in Jan-2023. We mapped branches of NBP and other banks located in same vicinity which gave us a fair idea that where do we stand. At few locations NBP were far better than the other banks but at most locations our core CA business were considerably low.

The same was shared and discussed in detail with RHs and REs Liabilities/Assets of each region of cluster.

The sales team including RMs and BDOs which supports the branches of our competitors is the key edge they do have over us.

• What has been the strategy to promote business, and key what initiatives have you taken recently in your region and how successful have they been?

The business strategy was formulated keeping in view both the business opportunities and challenges.

For Deposits and Costumer asset's business we have focus on the following:

a) Digitalisation:

Digitalisation is need of the hour and immense emphasis is to educate and convince maximum customers to use ADCs. As a matter of fact, our Gandawa Branch (1988) of Sibi Region was 4th amongst the top 10 branches and won the award of Digital Champion awarded by the President of bank in a very impressive ceremony.

b) Traders / wholesaler and retailer:

Two pronged strategy was adopted for this neglected segment. Firstly, market penetration by opening of accounts (NTBs) of traders / whole sellers / Retailer and to rebuild our relationship with ETB customers to enhance our business.

c) Educational Institutions:

Schools, colleges and universities are the nurseries not only to increase NTBs but also for cross sellin. We have been successful to secure handsome business from Uthal and Loralai universities. At Uthal University even a bank is closing its branch as we captured its business. The accounts of newly established Makran University and Awaran Cadet College were also opened with NBP.

As SBP emphasises on inclusiveness and to open more and more women accounts, we are following it up with SBK Women University (having around 8000 students) to be the exclusive bank for them. Few other institutions are also in pipe line in this sector. The only handicap we have is to open bulk accounts for their employees and students.

d) Govt Institutions:

Keeping in view the fact that our branches are scattered and have very little business potential, linking an institution brings some stability in branch business. We have been able to attach Shaikh Zaid Hospital Quetta and Pak Oman Hospital

at Pasni with our couple of branches. This helped us not only to get handsome deposits, open NTBs of their employees but also to harness consumer loans as well.

The strategy paid back in a way that performance of our regions marked considerable improvement. Sibi Region which was at last position (37th) a year ago became the top region of country now. Similarly, Gwadar Region has also shown impressive performance in its ranking across the country. Needless to mention that Gwadar Region is one of those regions which have acute shortage of operations staff. Quetta Region despite all odds is also on the track and will prove to be a Dark horse this year.

• What are the most popular / sought after products in your region?

The basic set of products are in place and quite competitive but the need of hour is to have Credit Card - the most sought after product is the province. The other products which are required on are in Agri and SME sectors may include provision of solar energy solution, and some specialized product in fisheries sector.

• What are your future plans to grow deposits and loans in your region?

The way forward is to grow deposits and loans on a sustainable basis by having focus on inclusiveness, digitalization and having focus on both ETBs and NTBs. The factor which will differentiate us from the industry will be the quality of service provided by our staff. We have to be customer centric. Extensive trainings and education of staff to provide prompt and flawless service to customers will be the only way out.

• What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?

Being the nationalized institutions our only focus is not to earn profit but to add value in the lives of people of Balochistan. We have the most extensive and unmatched network of branches and ATMs in the province. NBP is providing the banking facilities in every nook and corner of the province where the other banks and FIs not prefer to go due to economic reasons. The bank is extending loans against salary at a very discounted price as compared with our competitors. Our range of products in rural financing and SME is also there to cater the needs of customers which for sure adding value to the lives of our people.

CLUSTER KARACHI

Karachi

Aqib Malik, General Manager

• **Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?**

• Karachi is a diversified market; having the ports, the largest wholesale market of Pakistan, the largest retail segment of the country. Most of the governmental departments including Sindh Secretariat, Sindh High Court, CM, Governor House, Port Qasim, PARCO, Steel Mills, and Various Universities such as Karachi University / Urdu University / NED University are located in the Country. With respect to geographical benefits; the posh area of Clifton, DHA, Gulshan, SMCHS and PECHS are also located here. So, there exists a high potential for Deposits / Assets and SME.

• **What are the unique challenges in your region and how do you overcome them?**

• The biggest challenge the regions has that it house the head offices of all the commercial banks, due to which we have a lot of stiff competition amongst the pier banks with regards to the product, pricing and the quality of service.

The banks have created there trade and credit hubs in these markets, catering to the needs to the small / medium and large scales businessman. Through these HUBs, the banks TAT for any product and service is reduced drastically as all the trade base transactions are being catered at a single window making it convenient for the customers.

• On the contrary, we have centralized our IDG setup and have moved the trade and finance specialized people from the branches resulting in loss of all the trade business to the competition as the branches are neither equipped nor have the required knowledge to deal the customer.

• Moreover, NBP lacks the medium and large scale, high net individual / business customers as we do not have the complete product range which is currently being offered to them by the competition. Products like; credit cards, preferred banking lounges, online banking etc due to which these customers become inaccessible for NBP.

• Online banking service has become a mandatory service product being offered to the customer specially after covid, but we still lack in providing this service to the business.

• **How is NBP positioned vs. the competition in your region? How many branches are operating in your region?**

• The NBP target market has become very unique with the competition; we either cater the governmental departments (which by default have to bank with NBP only) or the lower / middle salaried class, as we have the lowest competition in these two segments because no other bank is focusing majorly on this. Our positioning pose a Big No towards the segment of private companies and businesses mainly because of our product offerings and IT limitations; and both these 2 segments are muscularly focused by our competitors on other hand.

• Most of the branches located in the city area are being opened to cater governmental departments and salaried class. 77 Branches are currently operating in Karachi; from which 28 are project branches, maintaining 90% of governmental business. Remaining Branches run on a mix of few government intuitions and mostly salaried class.

• **What has been the strategy to promote business, and key what initiatives have you taken recently in your region and how successful have they been?**

• We have taken multiple initiatives to promote business following were the activities and their results:

> For acceleration at Assets side; marketing campaign / stalls were set at PIA, NED University and Jinnah College; leading to increase in Advance Salary Cases.

> Onboarded NTB account opening of the more than 500 lady health workers working in all the districts of Karachi.

> Conducted different liability and assets marketing campaigns including establishment of office booths at different

governmental and private hospitals including Dow medical college and hospital, NICVD and Jinnah Hospital /college.

> On boarded new employee banking mandates with NBP Funds, Sindh Revenue Board , Frontier Constabulary & PIA. All these relationships were on boarded with the perspective of liability generation and cross sell of assets. We managed to open more than 700 new salary accounts of NBP fund Pan Pakistan, processed 18 new advance salary case of SRB and approx 225 new accounts of the personnel of FC posted in Karachi.

> Conducted a mobile unit marketing activity for the promotion of Low cost housing Scheme in different commercial centers in Karachi including Clifton, Boat Basin, Saddar, NICVD , Massan Road, thus generating good leads.

> Conducted different seminars and marketing activities to boost the financial Inclusion in the females by opening their accounts. In this regards campaigns were run at “ Hunar Foundation”, Sindh Madrassa tul islam University, Lyari Medical College, Urdu University . The turnout was successful and helped us open more than 300 plus women accounts.

• What are the most popular / sought after products in your region?

- NIDA Account for high yield Savings, Advance Salary, Gold loan, Low Cost Housing / Saibaan

• What are your future plans to grow deposits and loans in your region?

- We have multiple strategies to grow Deposits and Assets.

- Have to grow our NTB account on a month on month basis with a special focus on approaching the market including the retail shops located in the surrounding of the thickly populated branches. The target segment is to have an average ticket size of PKR 100,000/- each.

- Get in touch with all the salary account holders of the branch (who are eligible of the advance salary / cross sell) by the branch via telephone and keep a record of the same.

- To follow-up with all the branches to ensure at least one employee banking mandate per quarter to explore new avenue to sell our existing consumer products.

- To improve our CASA TD mix. Our main priority set and instructed to all the branches is to open current accounts of all the walk in customers, and to offer NBP izzafi munaifa

accounts for rate sensitive clients.

- Trying to teach the branches to focus on targeting the supply chain of the existing customer base since we have developed good relationship with the existing customer, we should take the leads from them to open accounts of their vendors, suppliers and even their routine customers to complete the supply chain.

- Conducting regular seminars / workshops in the high foot fall and Potential branches like Passport office, NICVD, Airport, Malir Cantonment, NED / Karachi University, to educate customers about our asset products.

- Focusing on getting the trade related business onboarding from the marketing by offering them different Funded and Non funded limits, hence increasing our branch revenues as well as getting low cost deposits in the margin accounts.

• What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?

- Financial consultancy is being given to the customers according to their needs both in terms of investment & lending requirements by investing their funds in the appropriate liability products and offering suitable consumer/lending product according to the requirements. By offering the alternate Delivery channel i.e. Mobile App customers/communities are given an opportunity to optimize the utility of Digital/Branchless banking 07/24.

Emphasizing to the women for the financial sector importance and brought them in banking net by pursuing women inclusion through above mentioned endeavors. Publicize and trying to penetrate in unbanked sector/communities by offering Aasaan Account to get them in the banking net for their convenience.



CLUSTER SINDH

Sindh



Mohammad Zaman Khan, General Manager

• **Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?**

Deposit basket of Sindh cluster (comprising of Hyderabad, Mirpur has, Sukkur & Larkana Regions) has two parts; Core Deposit consisting of Salary & Pension accounts, Individual & Business accounts, NIDA Accounts.

FI Deposit; NBP is providing cash management services to different banks and it constitutes 35-40% of our total deposit. Business dynamic of deposits are variable as well as highly volatile depending on number of factors. Our main focus is to increase customer base by opening small retail business/individual accounts, salary & pension accounts as well as retention and revival of existing customer base and reactivation of old dormant/inoperative accounts (in Year 2022 we have opened 41,000 plus accounts out of which 11,000 plus accounts i.e. 27% pertain to Women, similarly, 134,838 accounts were reactivated).

As far as market dynamics are concerned, Hyderabad is the second largest city and has a diverse economy with a focus on agriculture, manufacturing, and services industry. Larkana, Sukkur and Mirpurkhas rely heavily on agriculture and agri-business. Larkana is known for its Rice and Paddy belt, Sukkur's economy is closely tied to cotton, wheat, and sugarcane, and Mirpurkhas is known particularly for its mango cultivation, along with other agricultural products.

These four Regions present promising market dynamics and significant business opportunities. The NBP can tap into the growing market of deposits and consumer finances in these Regions. As urban centres develop and attract investments, there is an increasing need for banking services, including savings accounts, loans, and credit facilities. NBP Advance Salary has always been a flagship product of Sindh cluster. By far and large Sindh cluster is leading with the highest disbursement last year and continue to be the major shareholder i.e 46 % of Total advance salary portfolio of the Bank. Sindh Cluster has disbursed 12,118 cases amounting to Rs.7,858 Million (highest disbursement pan Pakistan),

similarly, Sindh cluster is among leading Regions for other products i.e Cash N Gold, Agriculture Gold and SME Financing. There is also huge potential for housing loans but non-availability of title documents and cumbersome procedure for approval of maps etc are the main hurdles.

The Small and Medium Enterprise (SME) sector holds immense potential for growth in these Regions. With the right support and infrastructure, entrepreneurs and start-ups can thrive, contributing to local employment and economic development. Sindh Cluster has highest volume of SME business with major chunk of seasonal finances. The diverse economies of these four Regions provide opportunities for businesses to offer tailored products and services, catering to the specific needs of each region. This includes industrial sectors in Hyderabad and agricultural activities in Larkana, Sukkur, and Mirpurkhas. Last year, despite severe flood especially in Larkana, Mirpurkhas & Sukkur, the Regions maintained the volume of SME business i.e 41 (b) with negligible NPLs. Overall, these Regions offer a promising landscape for businesses to capitalize on the evolving market dynamics, deposits, consumer finances, and SME opportunities, fostering economic growth and prosperity. NBP can take advantage of these opportunities by providing banking services tailored to the needs of individuals and businesses, and by offering specialized financial solutions to support the growth of small and medium-sized enterprises.

• **What are the unique challenges in your region and how do you overcome them?**

Sindh cluster consists of 165 branches majority of which are located in interior Sindh & present unique banking challenges that require tailored solutions to overcome them. Scarcity of skilled and trained resources are biggest challenge to cope up the growing need of banking business i.e digitalization, customer satisfaction, customer retention and its expansion. Especially in these days of increasing dearness, posting of staff in far flung areas is always a challenge and branches located in remote areas most of the time suffer with shortage of staff leading to compromised customer service also. However, Regional Teams are managing it with utmost care.

- We are also facing number of challenges for procurement of FI deposit i.e (currency management issues, Vault capacity, Banks refusal/change of policies, seasonal payment, shortage of cash/sorting staff etc.) It is also worthwhile mentioning the fact that FI deposit were traditionally procured in bulk during half yearly and yearly closings but after induction of Monthly Business MPis, achievement of monthly deposits targets of FI is a challenging task and mainly dependent on the availability of cash and other issues in target market/FIs. To overcome these challenges, our teams both at Branches and Regions are closely monitoring and fixing these issues on day to day basis. Another significant challenge is the limited banking infrastructure in these remote areas, with fewer branches and ATMs compared to urban centres. To address this, NBP need to invest in expanding our presence by establishing additional branches and mobile banking units, as well as promoting digital mobile banking solutions to ensure convenient access to financial services for the local population. We are ,however, also pursuing our customer to use ATM Card and our mobile Apps/modern mode of payments for settlement of financial transactions and better customer management.

- With induction of new policies and market players, our Assets portfolio is seriously struggling to cope up with the desired growth rate. In this connection, it is worth sharing following key factors that are mainly responsible for reduction of advance salary loans in entire Sindh province as under;

The regulatory requirement simultaneously hit Debt Burden reducing to 40% and loan tenure by 1 year thus blocking all our 1-2 years' renewals these are approximately 30-40% of our Outstanding, Major chunk of these borrowers become easy targets for FIs and Micro Finance Banks for Advance salary facilities. As a result, thousands of accounts involving millions of rupees have been adjusted by the borrowers thereby reducing the overall growth of this portfolio.

Increased Markup, this has also hampered our progress in NBP Advance Salary. i.e a Borrower having Salary of Rs 70,000/- could have availed loan of Rs 1,000,000/- but now due to increased markup he can avail only Rs 860,000/- also, with ever rising bench mark interest rates as well as heavy inflation rates have reduced the capacity of borrowers to avail loans.

- Micro Finance Banks, Target market of personal loans in this area is rich but at the same time it is time sensitive and borrowers have great tendency to switch to some other products/banks. These FIs/Banks are also taking advantage

of SBP PR Circular dated 23.09.2021 and attracting our borrowers with enhanced limits and modified products in the shape of House Loan / Clean Loan clubbing additional Income and loan tenure up to 7-10 years. To overcome these issues Bank has recently made some changes in product policies i.e Clubbing of income to address debt burden issues and counter shifting trend, digitalization of loan processing (sanction/disbursement) to make it more fair and time efficient.

However, NBP needs to introduce some more products like loan to pensioners to avert shifting of deposits to other banks/Micro Finance banks.

- Another challenge in Sindh cluster is the agricultural focus of the region. The nature of agricultural income and seasonal cash flows can create challenges for NBP in managing credit risks and ensuring timely loan repayments. To address this, NBP can develop specialized loan products tailored to the agricultural cycle, offering flexible repayment terms and customized packages that align with the specific needs of farmers. Additionally, providing financial advisory services to farmers can help them better manage their finances and mitigate risks associated with the agricultural sector. By understanding the unique challenges of the agricultural community and offering tailored solutions, NBP can effectively support the growth and development of the agricultural sector in the interior regions of Sindh.

• How is NBP positioned vs. the competition in your region? How many branches are operating in your region?

NBP is one of the prominent players in the banking industry and is positioned as a strong competitor in the Sindh cluster as we offer a wide range of banking services and have a significant presence across interior Sindh . NBP being Public Sector Bank is generally perceived as more stable and reliable in market than private banks. Customers may have a higher level of trust in the safety and security of their deposits with NBP. In terms of branch presence, NBP operates a substantial number of branches in the region. With a total of 165 branches spread across all four regions, including Hyderabad, Sukkur, Larkana, and Mirpurkhas, NBP has a strong network that allows it to cater to the banking needs of customers in these areas. We are serving our nation in far flung areas i.e desert, small villages/town/unbanked areas where mostly banks found non profitable, therefore, in some areas either they do not exist or have limited operation. Major competitors in our area are Islamic bank (Meezan) conventional banks (HBL, UBL, ABL, MCB, BALH etc). Recently, Microfinance banks also emerged as major

competitors as most of them have developed their products as per the need of society and learning experiences from other banks. Their network is closely working in the market and they are diverting our consumer business with some luxury of their modified products with enhanced limits which our Regions are facing with more prompt services.

• What has been the strategy to promote business, and what key initiatives have you taken recently in your region and how successful have they been?

We are working with the simple strategy that every branch should work and achieve its assigned targets. In this connection we have aligned our team to understand the importance of team work “every individual should understand his role and assume responsibilities for the achievement of desired results.” We conduct frequent sessions via Telephonic contact, Zoom meetings and one on one interaction with BMs/BOMs/Regional Teams to understand their problems and also provide timely solutions. Despite number of critical issues i.e Scarcity of resources, lack of skilled staff/limited resources in RBG, large number of rain & flood affected areas and lack of required support for upgraded infrastructure /logistic support, our team has shown significant improvement in 2022 in Average CA & CASA & other indicators as compared to last year. We worked for not only NTB but for ETB also by ensuring curtesy calls from BMs to valued clients and their meetings with Regional Teams for their feedback on NBP services and suggestions for further improvement. In fact, the strategy revolves around providing tailored financial solutions to meet the diverse needs of consumers in Sindh. These initiatives have been supported by targeted marketing campaigns to create awareness and reach potential customers effectively. Additionally, NBP has embraced digital transformation by introducing user-friendly online and mobile banking platforms, enabling customers to conveniently apply for and manage their consumer finance accounts. The combination of tailored products, and digital banking solutions has contributed to the increased adoption of consumer finance options and the satisfaction of customers in the Sindh region.

• What are the most popular / sought after products in your region?

In the Sindh cluster, the most popular and sought-after products from NBP include the NBP Advance Salary, Cash and Gold and agricultural financing.

Advance Salary Product: The NBP Advance Salary product is highly sought after in the region. This product offers employees the opportunity to access a portion of their salary in advance, providing financial flexibility to meet immediate needs. The convenience and quick processing of this product

make it popular among individuals seeking short-term financial assistance.

Cash & Gold Product: The NBP Cash & Gold is also very famous and high in demand product of NBP. This product allows the financing against pledge of Gold with ease and quick process. NBP is the market leader in financing against gold and we have the competitive advantage of low mark up in this particular product.

Agriculture Financing: Given the agricultural prominence of the Sindh region, NBP's agricultural financing solutions are in high demand. These products cater to the needs of farmers, providing them with financial support for crop cultivation, livestock farming, farm machinery, and other agricultural activities. NBP offers competitive interest rates, flexible repayment terms, and customized financing options to support the agricultural sector and contribute to its growth. These products have gained popularity due to their relevance to the specific needs of individuals in the Sindh region. The NBP Advance Salary product addresses the immediate financial requirements of employees, while agricultural financing solutions support the agricultural sector, which plays a significant role in the region's economy. NBP's ability to provide tailored products and services that align with the local demands has contributed to the popularity and high demand for these offerings in the Sindh region.

• What are your future plans to grow deposits and loans in your region?

Our future Plan to grow to our deposits as under;

a) Customer focus on retention and reactivation/revival of dormant/inoperative accounts.

b) Training and coaching of staff for customer handling, satisfaction and efficient compliant management.

c) Building core deposit by opening maximum accounts, utilizing relationship officers/branch staff network for business marketing with major focus on retail shop keepers/government institution, house hold, encourage women, students and other individual for account opening and utilizing bank services for financial transactions.

d) Opening of remittance accounts for receiving remittances/funds from abroad.

e) Visiting government institution for opening of accounts for their freshly hired staff and convincing other staff who are maintaining accounts with others to open Bank account with NBP.

f) Visiting government offices to provide maximum support for national cause. i.e opening of maximum accounts for flood effected people.

g) Visiting top tiers/middle managements and BMs of FIs for maintaining healthy banking relationship by offering smooth currency management solutions for our mutual benefits. Convincing them to maintain maximum average balances and their timely disposal.

Loan portfolio; Our future plans to grow deposits and loans in our region take into consideration the pros and cons of prevalent higher kibar rates. We recognize that higher interest rates can impact both deposit growth and loan demand. Therefore, our strategy focuses on balancing these factors to achieve sustainable growth in our cluster. Here are our key initiatives:

a) Provide efficient solution to the customers need in timely manners. Satisfied customers are more likely to deposit their funds with us and consider our loan options, even if interest rates are relatively higher.

b) Call untapped customers and offer them services and support on priority.

c) Visit government institution for business marketing.

d) Use social contacts, latest technology, WhatsApp, SMS messages to promote banks products and services. By raising awareness of the value these financial products offer in achieving financial goals, we can overcome concerns related to higher interest rates. Educated customers will make informed decisions and understand the long-term benefits of banking with us.

e) Visit potential clients/existing borrowers and cross sale other products and services. Exploring partnerships with local businesses will allow us to offer exclusive benefits and incentives to their employees or customers. These collaborations may involve preferential loan rates, special deposit schemes, or customized financial solutions. By leveraging these partnerships, we can expand our customer base, increasing both deposits and loans within the region.

f) Product wise strategies to achieve desired results from target marketing.

g) Weekly, monthly review of loan portfolio and guide field staff to achieve desired results.

h) Monitoring and timely renewal of all loan to avoid unnecessary classification.

i) Follow policies and procedures and ensure completion of

all pre sanction and post sanction formalities.

By implementing these strategies, we are confident to foster deposit growth and encourage loan demand, even in the presence of higher interest rates. Our focus on competitive rates, excellent customer service, financial education, targeted marketing, and collaborations will position us as a trusted banking option, attracting customers who value the overall banking experience beyond interest rates.

• What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?

As part of NBP we are actively involved in helping people in Sindh cluster to improve their lives through a range of financial services. Firstly, NBP offers consumer finance solutions tailored to the specific needs of individuals in form of NBP Advance Salary & Cash & Gold. By providing accessible and convenient loan options, NBP enables people to fulfill their aspirations and enhance their living standards.

Moreover, NBP recognizes the significance of the agricultural sector in these regions. Through its agriculture financing programs, NBP supports farmers by providing loans and financial assistance for purchasing farming equipment, seeds, fertilizers, and other inputs. This empowers farmers to modernize their practices, increase productivity, and generate higher incomes. By strengthening the agricultural sector, NBP contributes to the economic growth and well-being of farming communities. Similarly, small and medium scale business can also avail different finance facilities from bank. i.e SME, Commercial, import/export etc. Thereby we are contributing towards promotion of economic growth, generation of employment, enhancement of living standing, meeting short and long term domestic and business needs of customers and social welfare of any community.

Lastly, NBP actively conducts financial literacy programs in Sukkur, Larkana, Hyderabad, and Mirpurkhas in collaboration with SBP. These programs educate individuals on money management, budgeting, saving, and making informed financial decisions. By promoting financial literacy, NBP empowers people to take control of their finances, make sound financial choices, and improve their overall financial well-being.

Through its consumer, agriculture financing and financial literacy programs, NBP is playing a vital role in improving the lives of people in Sindh cluster comprising of Sukkur, Larkana, Hyderabad, and Mirpurkhas. By providing the necessary financial resources, knowledge, and support, NBP is enabling individuals to achieve their goals, fostering economic growth, and creating a positive impact on the communities we serve.

CLUSTER NORTH

North

Syed Asad Kakakhel, General Manager

• Can you share your insights / perspective on the market dynamics in terms of business opportunity (Deposits / Assets / SME) in your region?

Jhelum

Jhelum Region mainly has Retail Banking orientation. Income source of people is mostly from salaries, small farms and income from relatives residing abroad received through inward remittances. Geographically it is located in Potohar Region and comprises 2 Districts i.e. Jhelum (14 Branches), Chakwal (13 Branches), 08 Branch of Tehsil Gujar Khan District Rawalpindi and 04 Branches of Tehsils Sarai Alamgir & Kharian in District Gujrat.

Deposits: The major portion of Core Deposits is from individuals residing abroad and Govt. Deposits. Non-core deposit is from Bank's which is concentrated during month ends and totals to 30% of Jhelum's Absolute Deposit.

Assets: Income of Local community is mostly from i. Private Salary, ii. Employment in Govt. Institutions & Pak Army and iii. Small farms in Barani areas with 01 major crop per year. These Individuals borrow loans for their domestic needs due to improper cash flows / low income /no collateral etc.

SME: The potential to target SE & ME is limited due to smaller size of businesses however the major industries in Jhelum Region's Territory, which are PTC, LCI & Cement Industries have their corporate office at Islamabad, Lahore & Karachi from where they cater their financial needs.

Muzaffarabad

Muzaffarabad region, which is among the three regions in the state of Azad Jammu and Kashmir, there are potential business opportunities in terms of deposits, assets, and SME

Deposits: The region's important geographical location, including Muzaffarabad district, the capital of the state, District Hattian, and District Neelum, could attract deposits from Government ,businesses and individuals. The stability and growth of the local economy, as well as the prevailing interest rates and inflation rates, are effecting the deposit opportunities in the region.

Assets: The Muzaffarabad region's strategic location offers diverse asset-related opportunities. For instance, as majority of population is associated with Government Jobs Personal loans are much in demand.

SMEs: The Muzaffarabad region could foster opportunities for Small and Medium Enterprises. The region's geographical advantages, combined with government support and policies, may encourage entrepreneurship and business growth. Various sectors such as tourism, agriculture, handicrafts, and services could provide avenues for SMEs to thrive.

Mirpur AK

Mirpur Region comprises of 3 districts of Mirpur, Bhimber and Kotli. Majority of the population is settled abroad in UK, that makes the largest chunk of the total Overseas Pakistanis (OSPs). With quite stable financial position of the local population in these areas, potential for marketing of consumer/SME financing is low; however there is better potential for liabilities business.

Rawalakot

- Rawalakot region comprises of four districts Poonch , Sudhnoti, Bagh and Hawali with least densely and scattered Population in hilly areas.
- lack of small / Big Industry and corporation in Rawalakot region makes difficult for region to acquire heavy business chunks from Businessmen.
- Due no availability of raw materials for Industry scope of SME and ME is at the lowest.

Gilgit

GB Region has full potential for business growth in terms of deposits/assets/SMEs because the area is highly rich in terms of business opportunities and especially of financing under SMEs/Agri/Housing/Tourism/Hotel Industry/Mining Sector/Hydro Power Infrastructure/National Grid Stations & Transmission Lines/Run of Hydrel driven dams. Agro based

Economy, Farming, Orchards, Dairy, Fisheries etc.

• **What are the unique challenges in your region and how do you overcome them?**

Jhelum

Staffing: Jhelum Region has coverage area of 300 KMs with 39 Branches with acute Staff Shortage with per head count (RBG+OPS) of 3.44 per branch. HO support is required to fill-in HR Gap.

Muzaffarabad

1. Demographic Composition: The majority of the population is associated with government jobs, and large-scale corporate presence is limited. To address this, we will tailor our financial products and services to cater specifically to the needs of government employees. By offering specialized solutions such as salary accounts, personal loan options, and convenient banking facilities, we aim to build strong relationships and gain the trust of this segment.

2. Geographical Distribution: We understand that some of our branches are located in far-flung areas and border regions. To ensure financial inclusion and access to banking services in these remote areas, we are intend to leverage technology. Through mobile banking, online banking, we aim to bring convenient and secure financial services to individuals and businesses in these underserved regions.

3. Human Resource Shortage: We acknowledge the shortage of staff in the region and its impact on service quality. To address this challenge, we intend to increase the quality by providing training and by increasing the use of alternative delivery channels

Mirpur AK

Mirpur AK region is the biggest region of NBP with 47 branches. About half of the Region's branches are located in areas with low population density and overseas residents in Mirpur district while remaining branches are scattered in remote and hilly terrain alongside LOC in Kotli and Bhimber districts. At the same time, there is acute shortage of staff in the region. 26 branches are being run with just two staff members. Specific action plans and staff placements are undertaken to smoothly run the affairs to possible extent.

Rawalakot

- Topography, sever weather, Lack of Business infrastructure, shortage of staff, far-flung Branches are the unique challenges faced by Rawalakot region.
- Establishment of Bank of AJK is another challenge for Our

Region as BAJK is non schedule bank established by Govt. Of AJK and providing Loans on very lower rate than offered by other scheduled commercial banks. Similarly persuasion of Govt. of AJK to their departments for routing of their funds and accounts through BAJK sets another big challenge for other commercial banks specially NBP.

Gilgit

- Expansion of network of Branches in unbanked areas & proposed districts of GB Government viz Darel, Tangir, Phander, Thagus, Gorikot, Ishkoman, Skardu International Airport & GB Secretariat.
- Installation of 2nd world highest ATM at Babusar Top.
- Hiring of HR Support to GB Region viz Cash Officers / Tellers, GBOs, Relationship Officers/Support officers, Retail Officers & AFOs.

• **How is NBP positioned vs. the competition in your region? How many branches are operating in your region?**

Jhelum

Other Banks Regions are geographically different from NBP Jhelum Region however branches of other banks are greater in numbers as compared to NBP's. this gives them advantage over total deposits. However NBP has its competitive advantage in retail assets due to its products design.

HBL Branches Jhelum Region: 72

UBL Branches Jhelum Region: 68

NBP Branches Jhelum Region: 39

Muzaffarabad

In the Muzaffarabad region, NBP (National Bank of Pakistan) has a significant presence and is one of the most widely spread financial institutions. NBP operates 20 branches in the region, indicating a considerable network to serve customers and meet their banking needs. This extensive branch network enables NBP to reach various communities and provide accessible banking services

Mirpur

Mirpur AK region has 47 branches located in far flung areas. NBP is facing the stiff competition from the competitor banks as other banks have much better human resource strength as compared to NBP. BAJK being a non-scheduled entity operating in Azad Kashmir is our main competitor that is offering different consumer and other financing products on extremely low markup rates and relaxed terms and conditions. However despite all odds, with aggressive

business approach Mirpur Region has maintained its leadership position in local industry.

Rawalakot

- NBP is holding Major Share in Industry jointly with UBL and HBL in Rawalakot region.

- Rawalakot region is operating with 29 Branches. (Eighteen 2-Men Branches, Five 3-Men Branches and rest six Branches with 4 or More staff members).

Gilgit

- NBP GB Region is operating with 27 Branches network in all 10 Districts of GB but not in all 27 tehsils/sub-divisions which is a challenge, as KCBL has 40+ Branches & 7-8 sub-Branches in entire GB of 72000 sq.km. However, NBP GB has the biggest business market share of 40% of the area in terms of deposits as 29 FIs are operating in the area.

- NBP Network in GB should not be less than 35 Branches because it has greater geo-strategic territorial locations with unbanked sub-divisions which may be converted into districts in future, where NBP Branches must exist to cater treasury functions.

• What has been the strategy to promote business, and key what initiatives have you taken recently in your region and how successful have they been?

Jhelum

Since the beginning of 2023, knowing that we are going to lost our deposits avenue of GPO due to conversion of pensions to DCS Pensions system we have focused on opening maximum NTBs of Post Office Military Pensioners by arranging booths/helpdesk at different post offices and we were successful in the activity as this has helped in our core CA and will further improve in coming days. Further we are encouraging overseas Pakistanis to open FCY accounts for saving purpose as they were discouraged by high rate of depreciation of currency in recent months. Moreover follow-up and approaching customers through visits is also helping. Izafi Munafa has been very fruitful since its inception enabling us to gather Rs.231 M till date. In our monthly performance in liabilities side we stand at 2nd with highest number of new relations (accounts) introduced in the bank this year so far.

Markup appreciation has discouraged consumer borrowers in RBG Assets, Jhelum is conducting awareness sessions at military cantonments, meeting with DDOs and encouraging existing and new borrowers to avail finance facility specifically in case of advance salary. This so far has made us

not to fall below base which is uncontrollable later this year. We have done it before in previous year also.

During RBG Regional Team visits whole staff is encouraged and appreciated towards their efforts towards contribution in improvement in business.

Muzaffarabad

We have recognized the increasing competition in the banking sector in the Muzaffarabad region. To stay ahead and meet the evolving needs of our customers, we have recently implemented several improvements in our services Here's a breakdown of the initiatives we have undertaken:

1. Individuals:- Increased Digital and ATM Debit Card Users:

We have made significant efforts to promote digital banking and enhance convenience for our individual customers. By increasing the number of users of NBP Digital and ATM debit cards, we have empowered our customers to conduct their banking transactions seamlessly through digital channels and ATMs. This initiative aims to provide them with secure, anytime access to their accounts and a wide range of banking services.

2. Businesses:- Personalized Services: We recognize that each business has unique banking requirements. To address this, we have introduced personalized services tailored to the needs of businesses in the Muzaffarabad region. Our focus is on understanding their specific financial needs and providing customized solutions. This may include dedicated relationship managers who can offer expert advice, specialized business accounts, flexible financing options, and industry-specific advisory services. By offering personalized attention, we aim to support the growth and success of businesses in the region.

3. Government Business:- Improved Relationship with Government Officials: Building strong relationships with government officials is essential for fostering trust and understanding. We have taken steps to strengthen our relationship with government departments by offering personalized banking services. This includes providing specialized services tailored to the requirements of government departments and their employees. By aligning our offerings with government policies and regulations, we aim to enhance operational efficiency and facilitate seamless financial transactions for the government sector.

Mirpur AK

A well-articulated business strategy has been chalked out and implemented that is primarily focused on providing tailor

made maximum support to branches based on their specific needs coupled with continuous and rigorous follow up. Regional Office's role is that of a support center to the field in achieving of their business targets. This approach has yielded excellent results. Mirpur Region remained among the top performing region of country in 2022 with overall MPI score of 102. While both Assets and Liabilities remained in top 3 positions among the category B regions.

Rawalaokt

- Aggressive Market Campaign has been initiated in form of meeting with valued customers, Schools, Colleges, Universities and all other Government Institutes and private Business to Promote Liability and Asset Products.
- Our two weeks Marketing Campaign has produced fruitful results in the form of our 27 Branches are now productive in NBP Advance salary and we are able to improve pace of NTBs.

Gilgit

NBP Team Buildings.

Aggressive marketing & close liaison with all tiers of civil & military administration/ operations, bureaucracy, directors/principals of colleges, registrars of universities/campuses & VCs, close liaison with judiciary & all business & traders & importers and other SME segments of society in GB under the strategy NBP has prominent position in terms of business & assets despite financial recession, higher inflationary trends and minus GBP growth.

- **What are the most popular / sought after products in your region?**

Jhelum

Liabilities:

Izafi Munafa
Digital App

Assets:

- NBP Advance Salary
- Gold Financing
- Subsidized Housing Finance

Muzaffarabad

On the assets side, in the Muzaffarabad region, personal loans and specifically the NBP Advance Salary product have gained significant popularity, making it a leading choice among customers. This product allows individuals to access funds based on their salary, providing them with financial flexibility and convenience.

Housing finance is also in high demand, reflecting the need for affordable and accessible funding options for individuals looking to purchase or construct homes. Banks catering to this demand provide mortgage loans with competitive interest rates and flexible repayment terms, making housing finance an important asset product in the region.

Another popular asset product in the Muzaffarabad region is the Cash in Gold offering by NBP. This product allows customers to obtain a loan against their gold ornaments, providing a quick and convenient source of financing for various needs.

On the deposit side, there is significant demand for savings and current accounts, particularly those with digital delivery channels. Customers in the region seek accounts that offer convenience, accessibility, and online banking features. Digital channels such as online banking platforms and mobile banking applications have become increasingly important in meeting customers' banking needs and facilitating transactions.

Overall, the popularity of personal loans, NBP Advance Salary, housing finance, and the Cash in Gold product reflects the diverse financial requirements of individuals in the Muzaffarabad region. Meanwhile, the demand for savings and current accounts with digital delivery channels underscores the growing preference for convenient and technology-driven banking solutions.

Mirpur

NBP Premium Aamdni, NBP Izaafi Munafa Scheme and Debit cards are the most sought after products in this region.

Rawalakot

- SA deposits and Bancassurance are the most popular products in our region.

Gilgit

Youth Business & Agri. Loans, LCHS, Advance Salary, Agri. Gold, Bank guarantees, Deposit Products, NIDA, Izafi Munafa Scheme, Terms Deposits, Saving Deposits, NBP Digitals, Debit Cards.

- **What are your future plans to grow deposits and loans in your region?**

Jhelum

As discussed above;

Deposits: We are pursuing Overseas Pakistanis for FCY account, approaching customers for new salary & pensions

accounts and visiting schools & colleges to facilitate account opening of females by also achieving SBP objective of financial literacy.

Assets: Meetings with DDOs, sessions at institutions, calls to existing and previous borrowers, reduced TAT, improved service quality, rigorous regional follow-up and through word of mouth.

Muzaffarabad

To grow deposits and loans in the Muzaffarabad region, we have devised several strategies and plans. Our future initiatives will focus on expanding our outreach, improving customer services, and capitalizing on upcoming government development project. Here's an overview of our plans:

1. Expanding Outreach and Customer Services: We aim to reach a wider customer base by expanding outreach and customer services. Additionally, we are committed to enhancing customer services by providing efficient and personalized assistance, ensuring a seamless banking experience.

2. Government Development Projects: We recognize the significant potential for deposit growth from ongoing development projects in the region. As these projects require unique banking we aim to position ourselves as a reliable banking partner. By offering tailored deposit products and competitive rates, we seek to attract deposits from these projects and foster long-term relationships with their stakeholders.

3. High Net Worth Customer Relationships: We have identified the importance of building relationships with customers of high worth in society. By understanding their unique financial needs, we can provide personalized banking solutions that meet their expectations. These efforts include dedicated relationship managers, exclusive services, and specialized investment opportunities, ultimately strengthening our ties with this segment.

4. Marketing and Relationship Building: To increase loan volumes, we will focus on targeted marketing campaigns that highlight our competitive loan products and features. By actively engaging with departments and businesses that require loans, we aim to establish strong relationships. Understanding their specific financing needs and offering tailored loan solutions will position us as a preferred choice for their funding requirements.

Through these initiatives, we aim to grow both our deposit

base and loan portfolio in the Muzaffarabad region. By expanding our reach, targeting strategic sectors, and enhancing customer relationships, we are confident in achieving sustainable growth and meeting the evolving financial needs of our customers.

Mirpur

We are already working on multi-pronged strategy for the growth of Assets and Liabilities business of the region whereas Regional Office's role is that of a support center. We are working on targeted and segmented approach with focus on institutional sales.

Rawalakot

- Aggressive opening of CASA NTBs (Women, Remittance and Assan) is our plan to Improve Deposit Base by Market campaigns in School, Colleges & Universities.

- By improving the customers services and branches ambiance.

- For promoting Loans we have planned regular meetings in Government Institutes for NBP Advance Salary and arranging Seminars in Universities and Trade Centers to promote SME, Agriculture and DF Gold.

Gilgit

NBP GB Region has aggressive plans to boost deposit beyond 50 Billion, Advances beyond 10 Billion under all NBP products/portfolio segments especially PM Youth Business & Agri. Loans Scheme.

• What role are you playing in improving the financial health / lives of the customer's and communities you are serving in your Region?

Jhelum

- By increasing our reach to customers
- Stretching our arms to unbanked areas
- Capacity building of staff
- Through competitive products offering
- Spreading financial literacy
- Making processes easy for field team and monitoring TAT
- Encouraging Teams and appreciating on good work

Muzaffarabad

We are dedicated to improving the financial health and lives of our customers in the Muzaffarabad region through various initiatives and practices. Here's how we actively contribute to their financial well-being:

1. **Financial Education:** We believe that financial literacy is key to empowering individuals to make informed financial decisions. In collaboration with the State Bank of Pakistan (SBP), we are working on initiatives to improve financial literacy in the area. Through workshops, seminars, and educational resources, we aim to enhance the financial knowledge and skills of our customers, enabling them to manage their finances more effectively.

2. **Accessible Banking Services:** We understand the importance of accessibility when it comes to banking services. We have established a network of branches, ATMs, and digital banking platforms to ensure that our customers can conveniently access and manage their finances. This accessibility promotes financial inclusion and empowers individuals from all walks of life to engage in banking activities.

3. **Tailored Financial Solutions:** We recognize that each customer has unique financial needs and goals. To cater to these requirements, we offer a wide range of tailored financial solutions. Whether it's savings accounts, investment options, insurance products, or loans, our aim is to provide personalized solutions that align with the specific needs and aspirations of our customers.

4. **Catering to Government Banking Needs:** As a trusted banking partner, we understand the specific banking needs of government departments and employees. We offer specialized banking services to cater to their requirements, such as payroll management, treasury services, and customized financial solutions. By effectively addressing their banking needs, we contribute to the smooth functioning of government operations and support economic growth in the region.

5. **Responsible Lending Practices:** We prioritize responsible lending practices to ensure that our customers are not burdened with unmanageable debt. Our lending policies involve thorough assessments of loan applications, considering factors such as income, creditworthiness, and repayment capacity. This responsible approach helps our customers make sustainable financial decisions and maintain their financial well-being.

By actively promoting financial education, providing accessible banking services, offering tailored financial solutions, catering to government banking needs, and practicing responsible lending, we strive to improve the financial health and lives of our customers in the Muzaffarabad region. We are committed to being a trusted financial partner, empowering individuals and businesses to

achieve their financial goals and secure a brighter future.

Mirpur AK

Mirpur AK region has always taken lead in different community based CSR initiatives by remaining in close coordination of local authorities and civil society. Many CSR projects have been completed while some other are in process. Moreover providing excellent customer experience to our valued clients in the sole objective behind all our business models and we are closely working to ensure the service delivery to the maximum level.

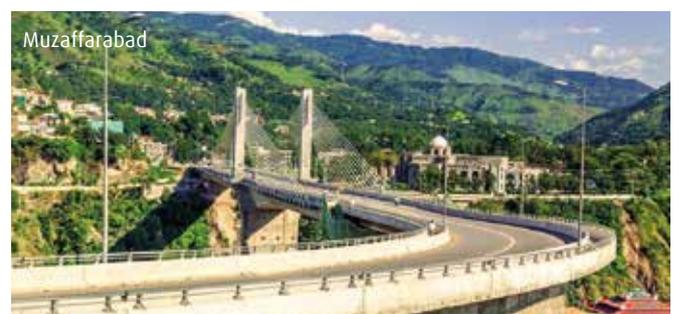
Rawalakot

- By providing DF Gold Loans and Agri Gold Loan to Small Businessmen we are promoting Business Activity which definitely help to improve financial Health / lives of the customers.

- On the other hand we are offering different Deposit Products like Izafi Munafa Account to Pensioners and high income groups to increase Monthly income.

Gilgit

- NBP GB Region is playing leading role in improving the financial health of masses/ customers/ communities & employees of the GB by allowing consumer products, NBP Advance Salary, Sonehri Sahulat, SRFs, Gold Agri. & business loans viz PM's Youth Business & Agriculture Loans, & biggest contribution under Housing/LCHS and job creations by NBP.



NBP Records Pre-tax Profit of PKR 47.7 Bn

41% up YoY 19% YTD Growth in Total Assets to achieve PKR 6 Trillion Milestone



Financial results of National Bank of Pakistan “the Bank” for the half-year ended June 30, 2023 were approved on August 29, 2023 by the Board of Directors in their meeting held at the Bank’s Head Office. The meeting was chaired by the Chairman of the Board, Mr. Ashraf Mahmood Wathra. The President/CEO of the Bank Mr. Rehmat Ali Hasnie was also present in the meeting.

Recording yet another period of a remarkable performance, the Bank reported a profit before tax (PBT) of PKR 47.7 Billion, nearly 41% higher than PKR 33.9 Bn for H1’22. The Bank’s performance remained particularly strong during Q2’23 as the Bank earned a PBT of PKR 29.5 Bn as against PKR 18.2 Bn earned in Q1’23. These results were driven through a commendable performance in both the fund based and non-fund based earning streams.

Despite a continued challenging environment during the period, the Bank’s profit after tax more than doubled to PKR 26.0 Bn depicting a massive increase of 114% over the PKR 12.1 Bn for H1 period of the previous year.

Accordingly, Earnings Per Share closed at PKR 12.23 as against PKR 5.71 for H1’22. This excellent performance was driven through an efficient portfolio-mix, maturity profiling, effective risk management and maintaining a stable funding pool that is delivering sustainable and improved operating performance.

In the increasing interest rate environment, gross interest income recorded a 141% increase YoY to close at PKR 432.3 Bn being PKR 252.9 Bn higher than PKR 179.4 Bn for the same period of 2022. Similarly, the Bank’s cost of funds also

recorded an increase of 184% YoY to close at PKR 359.2 Bn. Accordingly, net interest income closed at PKR 73.1 Bn, depicting a YoY increase of 38%. Despite the challenging business environment and lacklustre performance of the stock market during most of the period, the Bank generated total non-fund income amounting to PKR 19.0 Bn which is 4% higher YoY. Equity investment of the Bank generated a divided income of PKR 2.4 Bn (Jun’22:PKR 1.9 Bn), i.e. 22% higher YoY. Fee & commission income earned through branch banking operations stood at PKR 10.5 Bn i.e. 3% higher, YoY.

Amidst the high inflationary pressures and depreciation in Rupee, operating expenses of the Bank for the half-year period under review amounted to PKR 43.9 Bn which is 22.6% higher YoY as compared to PKR 35.8 Bn for the similar period last year. However, proactive cost management efforts contained expense growth to 19.2% over Q2’22, improving the cost/income ratio from 50.1% in H1’22 to 47.6% in H1’23. The Bank is currently investing significantly for a major upgrade of its IT systems & infrastructure.

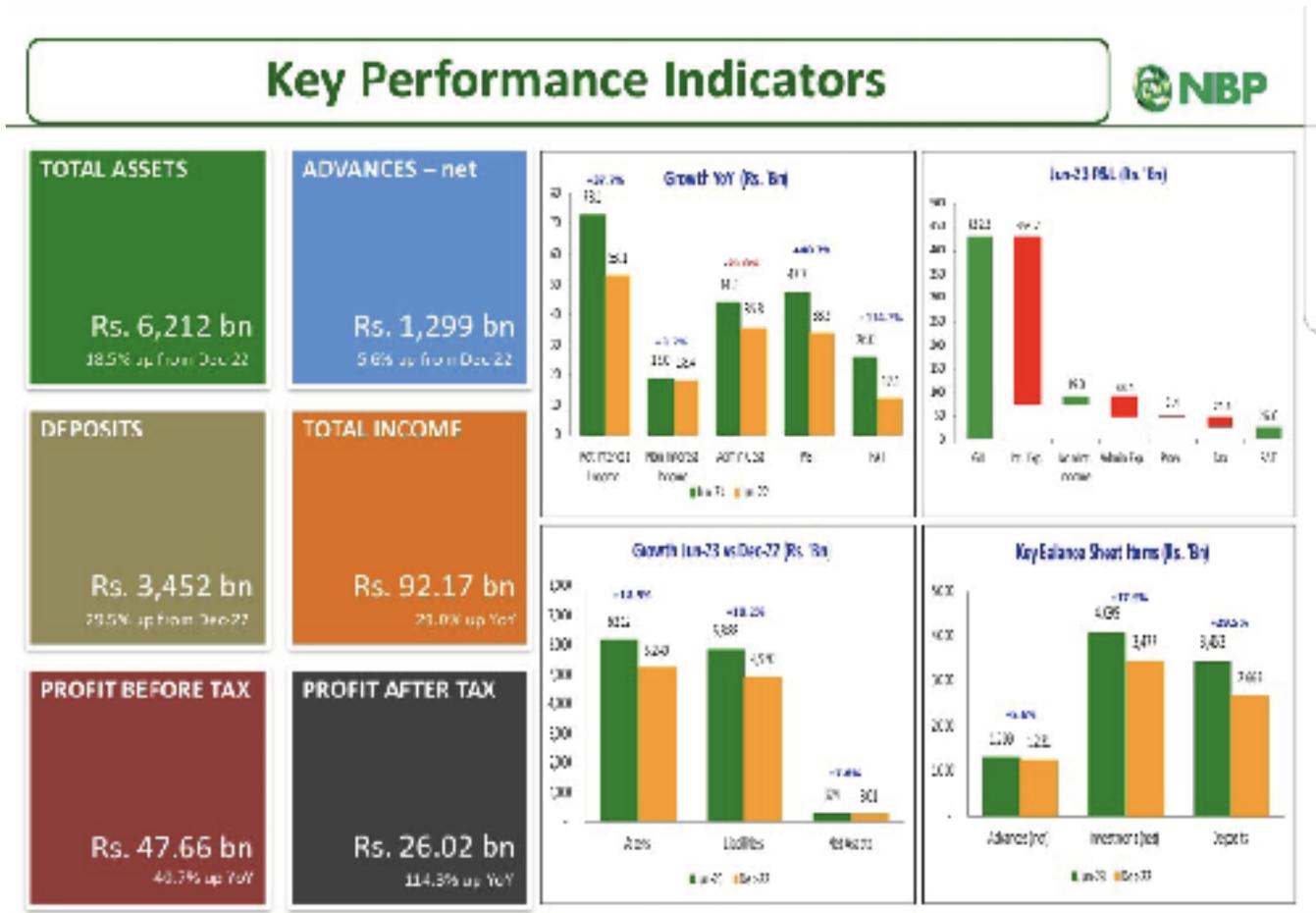
As the Bank is following a prudent risk-profiling strategy, loan infection ratio stood at 14.5% slightly above the 14.3% as of Dec’22. Accordingly, net provision charge amounted to PKR 0.4 Bn i.e. significantly lower by 76.2% or PKR 1.3 Bn as compared to PKR 1.7 Bn for H1’22.

The key contributor towards this drop was the loans & advances that recorded a net reversal of PKR 0.95 Billion. Specific and General provisions held against NPLs stood at PKR 204.1 Bn (Dec’22:PKR 190.7 Bn) and PKR 16.7 Bn (Dec’22:PKR 17.3 Bn), respectively. Thus, provision coverage at June 30, 2023 stood high at 92.9%.

With an 18.5% YTD growth in its assets base, the Bank achieved PKR 6 TRILLION milestone in its balance sheet as its total assets reached PKR 6.2 Trillion from PKR 5.2 Trillion at the end of 2022. This makes NBP the largest Bank in Pakistan in terms of total assets. While investment (at cost) increased by 18.5% to reach PKR 4,156.9 Bn, gross advances recorded a 5.6% growth to reach PKR 1,519.8 Bn. The Bank maintains a strong funding and liquidity profile through a well-diversified funding portfolio. As of June 30, 2023, total deposits amounted to PKR 3,451.7 Bn. While CASA ratio stood at 79.6%, Liquidity Coverage and Net Stable Funding also remained high at 158% and 267%, respectively. Capital Adequacy Ratio further improved to 22.50% from 21.59% at the YE'22 depicting strong financial soundness of the Bank. The Bank enjoys highest credit ratings of AAA / A1+ categories for both long term and short term respectively as reaffirmed by both PACRA and VIS Credit Rating Company in June 2023.

The Bank is operating one of the largest branch networks with more than 1,500 branches in Pakistan and is aggressively pursuing a major organizational transformation programme through IT upgrade, digital product enhancement and initiatives for promoting financial inclusion with a focus on commercial and rural segments. In parallel with its business growth initiatives, the Bank has continued to progress via remediation of legacy issues in the area of international franchise, risk management, asset quality, operational effectiveness and HR.

With delivery of the commendable financial results, the management's strategic focus remains on enhancing its service quality levels, diversifying its outreach through digitalization, and increasing its range of product and services. As the Nation's bank, enhancing access to financial services to all remains a goal of the Bank since its creation in 1949.





NBP Celebrates Pakistan's 76th Independence Day



National Bank of Pakistan (NBP) celebrated Pakistan's 76th Independence Day by organizing a flag-hoisting ceremony at the Head Office. The National flag was hoisted by Mr. Rehmat Ali Hasnie, President & CEO, NBP along with executives, employees, and their families.

Paying tribute to the national heroes of Pakistan, Mr. Rehmat Ali Hasnie said, "At National Bank of Pakistan, we take immense pride in playing our part in driving the nation's economic progress. With an unwavering commitment to excellence in banking, we shall continue to foster growth and prosperity, empowering businesses and individuals alike to reach new heights of financial success. Through innovative solutions and dedicated services, we aim to be the cornerstone of Pakistan's economic development, supporting dreams and aspirations on the path to a brighter future. I am glad to share that Nation's Bank will be celebrating its Diamond Jubilee next year"



Sharing his thoughts on the auspicious occasion, Mr. Hasnie said, "As the President and CEO of the nation's bank, I am committed to providing enhanced opportunities and facilitating growth opportunities for both our institution and the nation we serve. Together, we shall forge a path towards a brighter future, where prosperity and success are shared by every citizen of Pakistan."

Throughout the years, the bank has garnered numerous accolades, reflecting its unwavering commitment to excellence. Notably, it received the esteemed GDEIB Awards in 2023, followed by the Asian Banking Award in 2022 as well as ranking No. 1 in agriculture financing by the State Bank of Pakistan in 2023.



National Bank of Pakistan has always focused on developing financial products to cater to the rapidly changing demands of Pakistani consumers. To enhance accessibility and convenience, the Bank is integrating non-banking sectors into the financial realm, promoting nationwide adoption of Digital Banking.

Proactive strides are taken towards impactful CSR by involving local communities, and fostering collaborative initiatives for sustainable change. Through continuous engagement, the bank bridging social gaps, enriching lives and strengthening its bonds with the society it serves.

At the end of the ceremony, the President National Bank of Pakistan thanked all the employees for attending the event. All the participants prayed for the progress, peace, and prosperity of the country and the well-being of the nation.





NBP's Commitment to Empowering Individuals with Disabilities

Internship program specifically tailored for Persons with Disabilities (PWDs) to promote inclusivity and diversity

The National Bank of Pakistan (NBP), a leading financial institution in the country, has launched an internship program specifically tailored for Persons with Disabilities (PWDs) to promote inclusivity and diversity. Two talented PWDs have recently been hired as interns, offering them equal opportunities and access to professional experience. The program focuses on addressing the unique needs of individuals with disabilities and includes training on serving customers with disabilities.

To ensure a smooth integration, an orientation meeting was conducted on June 1, 2023, where the Group Head (A) HRMG, Mirza M. Asim Baig, personally greeted the interns, instilling confidence and motivation. Hufrih R. Shroff, Divisional Head Organizational Effectiveness, explained the objectives and responsibilities of the internship, and communication between the PWD interns and others is facilitated through



the CONNECTHEAR Application, highlighting the bank's commitment to inclusivity.

Additionally, the meet and greet session provided interns with an opportunity to introduce themselves, share aspirations, and seek guidance from leadership. Mr. Raza ur Rehman, Senior Vice President Operations Group, also extended a warm welcome to the interns, fostering a sense of belonging and camaraderie.

Overall, NBP's PWD internship program showcases the bank's dedication to creating a supportive and inclusive work environment while providing valuable professional opportunities for individuals with disabilities.



Faiza Saleem-Lahore
(physically disable)

My internship at the National Bank of Pakistan has been an amazing experience so far. I am learning so much from the real-world banking operations and the professional environment here. The team is really supportive, and the tasks they have given me so far have helped me improve my skills and understanding of the financial sector. It has been a valuable and insightful opportunity for me.



Kamran Ali-Karachi
(hearing & speech impaired)

In the Shaheed e Millat branch everyone is very supportive and helpful in guiding me. The environment is very friendly, and I am eager to learn new things from there. I also want to work on different tasks. Along with manager I have learnt a lot of things which helps me to complete the assign tasks as well it will also helpful in future. This experience has been very interesting for me and I feel like I have gained a lot knowledge.



Saba Kazim-Karachi
(hearing & speech impaired)

My internship journey with NBP was remarkable. I have learnt a lot of things during this internship, my supervisor guides me and help me when I found difficulty in completing the task. The NBP Model Branch environment was very secure and friendly.



Kamran Shoab-Mianwali
(physically disable)

"I am benefiting a lot from the NBP internship. I have learned cash handling, note recognition, and how to open an account. Additionally, I am being taught how to fill out the cash collection slip."

Overall, NBP's PWD internship program showcases the bank's dedication to creating a supportive and inclusive work environment while providing valuable professional opportunities for individuals with disabilities.

NBP Pilot Launch of BISP Social Protection Accounts to Empower Women in Pakistan



The National Bank of Pakistan is dedicated to promoting social and economic progress and is proud to contribute to the pilot launch of the Benazir Income Support Programme (BISP) Social Protection Account Opening initiative. The “Benazir Social Protection Account” was recently launched by the Prime Minister of Pakistan, enabling beneficiary women to receive payments directly in their accounts. It is designed to empower women throughout Pakistan by providing them greater access to banking services and promoting financial inclusion. By partnering with SBP and BISP, NBP is committed to revolutionizing how women can access financial resources, contributing to their overall empowerment and success.

NBP is leading the pilot initiative and reached a significant milestone in its ongoing efforts to establish a digital financial ecosystem and promote gender equality by launching a pilot phase initiative. This initiative aims to eliminate the challenges faced by women in remote areas and provide them with opportunities to become financially self-sufficient and actively participate in the formal economy.

Key features of the BISP Digital Account Opening initiative include:

- >. Instance & remote account opening: Through user-friendly digital platforms, women in remote and underserved areas can easily open bank accounts, eliminating the need to travel long distances.
- >. Financial Education: The program will offer comprehensive financial literacy training to account holders, equipping them with the knowledge and skills needed to manage their finances effectively.
- >. Digital Transactions: Account holders can access various digital banking services, including PayPak debit/ATM cards and the fastest mobile app, enabling women to make secure transactions, pay bills, SBP Raast, and save money conveniently.
- >. To ensure the program's success and empower women nationwide, NBP and BISP are taking a collaborative

approach. With the most significant geographic footprint, they are working closely with government agencies, NGOs, and community leaders to maximize the impact of their efforts. By leveraging these partnerships, they aim to make a meaningful difference in women's lives throughout the country's vast landscape.



The BISP Social Protection Accounts pilot phase has commenced in select regions, and its success will determine its nationwide expansion.

To facilitate the program's seamless implementation, the SEVP GC Operations, GC Digital Banking, GC IT, and GC Compliance are collaborating with BISP executives to visit NBP branches and meet beneficiaries. Through this effort, NBP demonstrates its commitment to promoting financial inclusion, empowering women, and supporting the government's developmental objectives.

Commenting on the pilot launch, Mr. Imran Farooqui, SEVP/Group Chief Operations, stated, “We are thrilled to partner with SBP and BISP in launching the Social Protection Account initiative, which aims to equip women with the tools and resources they need to secure their financial futures. Leveraging cutting-edge technology, financial education, and targeted support, we are committed to empowering women and fostering sustainable development in the communities we serve.

Our focus on reducing gender inequality in financial services aligns with the vision of SBP and BISP, and we are proud to support their efforts to drive positive change.”

Low markup rate Agricultural Loan program

National Bank of Pakistan launched a new low markup rate agricultural loan program to support the farming industry. With this initiative, farmers can increase their crop yield by availing agriculture loans with swift processing.

In addition, NBP is offering special discounts on the markup rate for women to encourage female participation in the farming industry. The loan can be used to finance a range of agricultural needs, including warehouse, solar tube-well, fisheries, new tractors, agriculture baler, seeds, soil, and pesticides etc.

"We are proud to launch this new program to support the farming community in Pakistan," said Rehmat Ali Hasnie, President and CEO (A) of the National Bank of Pakistan. "Inclusive Development Group of NBP is dedicated for facilitating the farming community in adopting modern agricultural technologies to increase their farm efficiency, productivity & profitability. NBP has wide range of agricultural financing products fulfilling the farmer's needs"

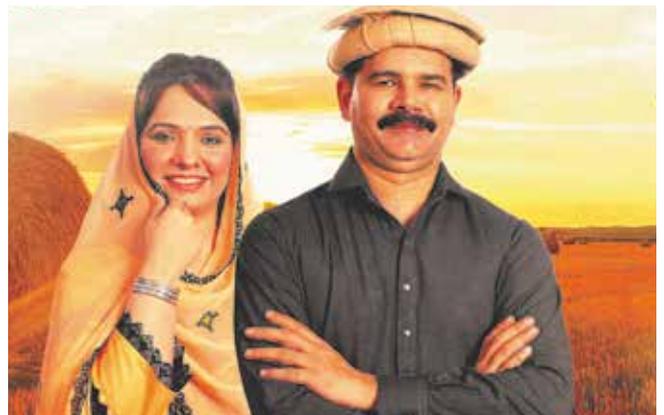
"Our goal is to uplift the agricultural sector of Pakistan by providing easy access to financing and other resources. We strongly believe that the growth of this sector is closely linked with the growth of Pakistan" said Ms. Naushaba Shahzad, Group Head (A), Inclusive Development Group, NBP.

The agricultural sector is the backbone of Pakistan's economy, and NBP has launched numerous projects to help boost this vital industry. In order to promote cutting-edge agricultural technology, like as High Efficiency Irrigation Systems, NBP signed MoUs with Agriculture Universities, Tractors & Implements Businesses, Punjab & Sindh Agriculture Departments.

"Our goal is to uplift the agricultural sector of Pakistan by providing easy access to financing and other resources. We strongly believe that the growth of this sector is closely linked with the growth of Pakistan"

Ms. Naushaba Shahzad
Group Head (A)
Inclusive Development Group
NBP

NBP has a long history of supporting the farming industry in Pakistan and this new program builds on the bank's commitment to providing innovative financial solutions to its customers. Farmers interested in applying for agricultural loan can contact their nearest NBP branch to learn more about the program."





DBG conducted the largest staff engagement campaign across the bank to encourage staff to help customers towards digital adoption.

Bumper Prize Toyota Yaris.

During the campaign, over 4,500 staff members of 97% of all branches participated across Pakistan, over 200,000 debit cards were activated through all digital channels and million

rupees worth of prizes were announced, in the campaign with the bumper prize of a Toyota Yaris.



...and the winner of Toyota Yaris is Momin Hussain, OG-III, Gandawah Branch, Sibbi Region



NBP Bancassurance Persistency Performance

RBG is pleased to announce that the Wealth Management Team with the support of NBP Regions/ Clusters and Insurance Partners, exceeded the persistency criteria set by SECP / SBP for 2nd year and 3rd year policy renewals and hence earned a persistency Bonus of PKR 35.2 million. This persistency rate reflects the renewals of our policies for 2nd year and 3rd year, which demonstrates correct selling to the appropriate set of customers by our branch staff and the confidence & faith in NBP and its Insurance Partners by our clients.

The Team from EFU consisting of Mr. Hussein Sacchik, Director, EFU & Mr. Rashib Sheikh, National Sales Head, EFU, presented the Bonus Cheque to the NBP Team consisting of Mr. Tauqeer Mazhar, SEVP, GC - RBG, Mr. Zahir Khurshid, EVP, GH, Product & Segment, Mr. Ahmad Adeel Ibrahim, SVP, DH, Wealth Management & Affluent Segment & Mr. Adnan Ahmad, Wing Head Banca.



Souvenirs for NBP Hajjis

NBP wishes safe and fulfilling spiritual journey to all Hajjis proceeding for Hajj this year. Human Resource Management Group (HRMG) arranged souvenir packs with essential items for NBP Hajjis. Mr. Mirza Muhammad Asim Baig, EVP/ Group Head (A) HRMG, presented the packs to Head Office employees, while regional management teams presented it to respective field employees.

PRESENTATION OF SOUVENIRS TO EMPLOYEES PERFORMING HAJJ-2023 ON BANK'S ACCOUNT (MULTAN REGION)

A ceremony was organized at NBP Regional Office Multan in the honor of four employees of Multan Region proceeding for Hajj-2023 on bank's account. These lucky fellows were presented a pack of NBP branded souvenirs cum essential items for Hajj-2023. The event was graced with the presence of senior executives of Multan Region including Mr. Imran Gul, EVP/ General Manager Retail Banking Southern Punjab, Mr. Zia-ul-Haq, SVP/ Senior HR Business Partner-Southern Punjab, Syed Zamin Raza, SVP/ Regional Head-Multan, Mr. Tariq Mehmood Rashid, SVP/ R.E. Operations- Multan, who presented these items to all concerned employees. The

nominated employees were much excited and highly appreciated bank's initiative for honoring them in such a fabulous way.



Town Hall Meeting at Islamabad & Peshawar

Mr. Rehmat Ali Hasnie, President NBP, has conducted Town Hall Meeting in Islamabad and Peshawar on 15th & 16th August 2023 with senior management of KPK Clusters. President NBP shared his vision with the audience about the future road map of NBP and upcoming challenges which will collectively be faced both by HO and the field. It was followed by question and answer session from staff. The President also cut the Independence Day celebration cake and planted tree.



NBP Agreement Signing with Driving License Sindh (DLS)



National Bank of Pakistan (NBP) and Driving License Sindh (DLS) have signed a Service Level Agreement on 5th June 2023, for Digitizing DLS payments and improving customer journey by embedding digital payment methods to in-person and online self-service capabilities. The Signing Ceremony was attended by Mr. Muhammad Hamayun Sajjad, SEVP/Group Chief –Digital Banking Group, NBP, Mr. Mahmood Akhtar Nadeem, EVP/Group Head - Branch Operations Group, NBP, Mr. Tanver Alam Odho, Deputy Inspector General of Police, DLS, Mr. Muhammad Ayub Soomro, DSP, DL Branch Clifton, Mr. Ainain Khalid, Head- Digital Business Banking, NBP, along with other executives of NBP and DLS officials.

A Memento was received by Group Head CIBG

A Memento was presented to Mr. Shahid Iqbal Choudhri, Group Head, CIBG, by Mr. Muhammad Naveed, Member Finance, PTA, for the Implementation of Cash Management Agreement via API connectivity



NBP donates PKR 5 million to NOWPDP for rollout of services to people with Disabilities

Mr. Rehmat Ali Hasnie, President, National Bank of Pakistan (NBP), recently made a visit to the Head Office of the Network of Organizations Working for People with Disabilities, Pakistan (NOWPDP). During his visit, he presented the organization a donation of PKR 5 million to support a wide range of services and training initiatives.

This contribution reflects NBP's commitment to NOWPDP's noble mission of fostering an inclusive society and empowering people with disabilities (PWDs). NOWPDP, which was founded in 2008, has a multi-faceted approach to advancing disability inclusion. Their focus areas encompass identity recognition, welfare support, educational advancement, skill development and economic empowerment for PWDs. Among their extensive services are Certification Audits, employee sensitization programs, assistance with account opening and comprehensive financial literacy training, all of which collectively contribute to the holistic development of individuals with disabilities.

The visit by the President of NBP to the Center of Excellence for Financial Inclusion (CEFI) marks a significant stride toward



raising awareness about the unique challenges faced by disabled individuals. He interacted with disabled students in various classes thereby underscoring a genuine commitment to understanding their needs and fostering their growth.

NOWPDP's vision of promoting equal access to opportunities and the seamless integration of PWDs into society resonates with the core principles of National Bank of Pakistan, which prioritizes inclusivity, diversity and social equity. These contributions play an important role in the ongoing effort to create a more inclusive and equitable society for all, a cause that the Bank steadfastly upholds.

NBP's CSR Team celebrated 14th August 2023 with children suffering from different types of Cancer



The event was held in coordination with the Child Aid Association (CAA) in the Auditorium of the National Institute of Child Health (NICH). The children were dressed in green and white and were joined by their parents and hospital personnel in singing the National Anthem. This was followed by a cake cutting ceremony in which the children joined hands to cut the cake. The NBP CSR Team had brought goody bags with them for distribution amongst the children who

smiled and happily accepted the gifts. Everyone was touched by the incredible spirit and positivity demonstrated by the children. The NBP executives were given a detailed tour of the NICH premises including the new (under construction) Oncology Ward, the High Dependency Unit (HDU), the Intensive Care Unit (ICU), General Wards, Emergency Department and Day Care Section.

Congratulations to IDG Hyderabad for securing 1st Position in "Gross IDG Advances IN SME" Country wide.

The Achievement was celebrated with Mr. Tauqeer Mazhar, SEVP/Group Chief (RBG), Mr. Nasir Abbass, EVP/NBH- South (IDG), Mr. Muhammad Zaman Khan, EVP/GM-Sindh (RBG), Mr. Dileep Kumar, VP/RE-IDG, Hyderabad alongwith support staff IDG and also Regional Heads of Sindh Cluster along with RMT members.



Core Banking Upgrade Steering Committee (CBUSC) Chairman visits Core Banking Camp Office

NBP Core Banking Application Upgrade Project commenced from April 2022. Project's Initiation and Discovery Phases are completed. During the course of the project, Bank has embarked on a major initiative of Merging the Conventional & Islamic Systems. Merge Assessment is in progress with Core Banking partner. Core Banking Upgrade Steering Committee (CBUSC) Chairman (Mr. Imran Farooqui) pays a visit to the Core Banking Upgrade Project Camp Office reinforcing the team for progress towards an upgraded and modernized Core Banking System.



Islamic Banking Awareness Session

Aitemaad Islamic Banking hosted an Islamic Banking awareness session conducted by Syed Faraz Ahmad, Team Leader-Shariah Compliance at NBP- Aitemaad Kirshan Nagar Branch, Lahore. The participants shown keen interest in understanding the Islamic Banking and its benefits. We wish everyone to join us in this transformative journey from interest-based banking to interest-free banking.

Congratulations to Jhelum for securing 1st Position Country wide with Record - Breaking 156 Marks

MPI June-2023 results were celebrated with GM North, REs and Support staff

1st position/ Highest marks in assets country-wide

1st position Sohawa Branch pan Pakistan

2nd position in Liability marks country-wide



The Extraordinary Meeting (EOGM) of NBP was held on July 25th, 2023, for election of Director. The meeting was chaired by Mr. Ashraf Mahmood Wathra – Chairman NBP, through Zoom.

Congratulations To NICVD Branch Karachi Cluster For Securing 1st Position June - 2023 Results

MPI June-2023 results were celebrated at NBP NICVD Branch (0280) with Mr. Azm Rahim Durrani, SVP/Regional Head Karachi South Region, Chief Financial Officer (CFO), National Institute of Cardio Vascular Disease (NICVD), Mr. Faisal Abdul Sattar and SVP/Regional Executive Operations, Mr. Awais Asif Khan, Mr. Sultan Ahmed Khokhar/Branch Manager



IBB Hub Hite Branch dedicated to serving Persons with Disabilities (PWD)

NBP Aitemaad Islamic Banking proudly unveiled new premises of IBB Hub Hite branch, which stands as a state-of-the-art facility and one of the branches dedicated to serving Persons with Disabilities (PWD) for differently abled persons. The inauguration ceremony was graced by Director Finance of LIEDA and the Director of Social Security, alongside Mr. Muhammad Ahsan Aslam, Divisional Head of Retail & Branch Banking at AIBG, Syed Muhammad Shahid, Divisional Head of Operations & Support Services, and Mr. Adeel Ahmed Khan, Regional Head of Sindh & Balochistan. The branch's opening signifies NBP Aitemaad Islamic Banking's commitment to inclusivity and providing exceptional banking services to all individuals. This branch caters the diverse financial needs of the thriving local business sector while ensuring accessible and convenient banking services for the residents in the surrounding communities. By inaugurating this branch, NBP Aitemaad

Islamic Banking reinforces its commitment to fostering economic growth and prosperity in the area.



CAPU Processed 52,000+ Accounts during June - 2023

Under the leadership of Mr. Imran Farooqui, SEVP/GC, Operations Group, CAPU, has achieved a milestone of processing record high number of 52,000+ accounts, with 38,000+ accounts opened during single month of June, 2023 against historical average of 15,000 to 18,000 accounts per month. CAPU teams have not only maintained TAT throughout the month but ensured prioritized processing of PMYBL&A and gold loan link accounts as per our commitment with IDG and RBG, and CEO's directives. Not only this, RBG achieved exceptional growth in Izafi Munafa Accounts during the month due to CAPU's close coordination with RBG for making new product a success, performing exceptionally well, way above their respective estimated average daily capacity (2700+ accounts per day).



NBP at the 9th Mobile Commerce & Digital Conference

Mr. Muhammad Hamayun Sajjad, SEVP/Chief Digital Officer, at the 9th Mobile Commerce & Digital Conference held on 20th June 2023

At the Conference he highlighted and praised Raast, which is Pakistan's first instant payment system that enables end-to-end digital payments among individuals, businesses and government entities instantaneously. The state-of-the-art Pakistan's Faster Payment System is used to settle small-value retail payments in real time while at the same time provide a cheap and universal access to all players in the financial industry including commercial banks, microfinance banks, government entities and fintechs (EMIs & PSPs).



NBP met with the PCB management

Representatives of leading departments met with the PCB management at the NCA in which they expressed keen interest in the 2023-24 domestic cricket season and assured cooperation

NADRA and NBP

A Memento was presented to Mr. Shahid Iqbal Choudhri, Group Head, CIBG, by Mr. Tariq Malik, Chairman, NADRA, on the Implementation of Cash Management Agreement in the presence of Mr. Abid Kitchlew, RCH Islamabad, Mr. Farooq Hasan, DH GoPSA, Mr. Asir Hasan, DH Cash Management & Mr. Nabeel Baig, Wing Head Cash Management North on 8th June, 2023.



CEO of the Year Award

Mr. Rehmat Ali Hasnie, President NBP (A), received 'CEO of the Year Award' by Mr. Muhammad Baligh ur Rehman, Governor Punjab. The event was organized by 'CEO Club Pakistan' to recognize CEOs from the best-selling book '100 Best Performing CEOs and Companies of Pakistan'



Network Upgrade Project Completion

NBP Head Office Campus Network Upgrade Project Completion IT management appreciates hard work and dedication of IT team



NBP participated in 16th Mobile Commerce Conference 2023

Mr. Muhammad Hamayun Sajjad, SEVP/Group Chief, Digital Banking, presented Fireside Chat 'Revolutionizing Fintech and Payment Industry' at the Conference.



NBP Employees Discipline Wing

NBP Employees Discipline Wing (EDW), ERD, HRMG, in coordination with Learning & Development Division have started interactive awareness sessions on orientation of disciplinary process involved in Unauthorized Absences and Employee Detention Cases.

In first phase, all Group Administrations/officials associated with disciplinary process in the Groups and Conventional / Islamic Banking Region of Sindh Province have successfully imparted training by EDW, ERD, HRMG Trainers on 11.08.2023. We believe these sessions will be more effective for expeditious and judicious disciplinary process and lead to swift disposal of cases and also reduce the risk of litigations in such cases.



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For information & queries: Treasury and Capital Market Group – 1st Floor, NBP Head Office, I.I Chundrigar Road, Karachi.

Tel: 021-99220628-29 or at
fixedincomesales@nbp.com.pk





Independence Day Celebration with Differently- Abled Children & Senior Citizens with Disabilities at Dar Ul Sukun, Rashidabad

On the occasion of 76th Independence Day of Pakistan, Mr. Muhammad Zaman Khan, EVP/General Manager, Sindh Cluster, together with Syed Danish Hassan Shah, VP / Regional Executive Liabilities and Wealth Management and Mr. Islahuddin Nizamani, AVP/Regional Executive Assets, NBP Regional Office, Hyderabad, visited Dar ul Sukun, Rashidabad, District Tando Allahyar and celebrated Independence Day with differently-abled children and senior citizens with disability, and distributed gifts/sweets and flags.

NBP Digital Vision Session

Mr. Muhammad Hamayun Sajjad, SEVP/Chief Digital Officer, conducted an interactive session on Bank's Digital Vision and Strategy at Staff College, Lahore on Wednesday 12th July 2023. Key aspects of Digital Vision and Strategy was shared with the field functionaries to make NBP the first choice for customers. A good number of members of Regional Management Teams, Managers and Operations Managers from seven regions participated in the session with zeal. CDO addressed questions of the participants and sought their feedback to pave the way for digital transformation of the Bank.



Digital War Room Performance

During Eid ul Azha, Salary Days & Half Yearly Closing, the Digital War Room in collaboration with OPG, ITG, and Digital Partners. This initiative aimed to monitor and enhance the performance of NBP Digital Banking services. Team members worked tirelessly around the clock during holidays to proactively identify, report and resolve any potential issues to ensure uninterrupted services for customers.



REGIONAL HR SESSIONS - WAY FORWARD

In the light of vision of Divisional Head/Lead HRBP, NBP HRMG to enrich employees knowledge and skills in other crucial areas of modern days' HR, the session on "Work Life Balance Initiatives" was conducted at Regional Office Mansehra. Dr. Muhammad Waseem, Head of Department, Public Administration Department of Hazara University, Mansehra was the guest speaker. The speakers shared work life balance initiatives with employees working in different branches of Mansehra Region during this session and also acknowledged the efforts of the Bank on arranging session on such crucial topic of HR transformation.



Enhancing Fire Safety Measures and Staff Training at NBP Building, Tariq Road



To enhance fire safety measures and staff training at NBP Building on Tariq Road; Aitemaad Islamic Banking Group and Logistics Communications Marketing Group (LCMG) jointly took an initiative to organize fire safety training for which a team of fire safety experts conducted a detailed analysis of the NBP Building's fire safety measures.



A training session was also conducted for all staff members at the NBP Building, Tariq Road. The training program covered various aspects of fire safety, including fire prevention strategies, evacuation procedures, safe handling of flammable materials, utilization of fire extinguishers, and general fire safety awareness.

NBP signs agreement with National Radio Telecommunication Corporation (NRTC)

for procurement of Thin Client PCs for NBP branches and ATM Hotlines under G2G arrangement. This is hallmark initiative by NBP management towards digitalization of branches for better and efficient customer service.



NBP participates in Information Technology & Communication Exhibition Pakistan's Premier International Exhibition

The National Bank of Pakistan recently participated in ITCN (Information Technology & Communication Exhibition). The event held at the Karachi Expo Centre, attracted a large number of technology enthusiasts, industry professionals, and banking stakeholders.

NBP'S participation in the ITCN event provided an opportunity for us to engage with industry experts and collaborate on future innovations in the banking sector. The event facilitated productive discussions on cybersecurity, data analytics and implementation of emerging technologies like cloud computing, etc. in the financial industry. Overall, NBP's presence at the event was highly successful in showcasing its commitment to staying at the forefront of digital banking innovation, the bank conveyed its dedication to providing convenient and secure banking solutions to its customers.



Industry recognizes Software Quality Assurance skills of Nazia Saleem of IT Group as she shines bright securing Top Position

Nazia Saleem, Software QA Analyst at Information Technology Group was selected by the Pakistan Software House Association (P@SHA) and the Ministry of IT to participate in a Software Quality Assurance (SQA) training leading to an accredited certification in SQA fully funded by the Pakistan Software Export Board (PSEB). Congratulations and best wishes to Nazia Saleem being the top scorer amongst the group of 50 as she secured high achievers award. Seen in the

picture standing from right to left are; Zohaib Khan - Chairman P@SHA, Junaid Imam - Member IT (Ministry of IT & Telecom), Nazia Saleem - SQA Analyst (NBP IT Group), Federal Minister of IT & Telecom and Bilal Mahmood – Managing Director of a reputable software house.



Recognition Shield and Certificate

RISE Team volunteers awarded Recognition Shield and Certificate to Nizam Nizamuddin, VP, by Sindh Commission on the status of Women Chairperson Ms Nuzhat Sherin for Flood relief to 7484 families with around 52,388 family members including around 31,000 women in 8 Districts of Sindh from August to December 2022.... We acknowledge the funding and support from all over Pakistan and diaspora

Hosting Women's ODIs an honour for NBP President

The National Bank of Pakistan (NBP), under the leadership of its President, Rehmat Ali Hasnie, is the presenting sponsor of the Women's One Day International (ODI) series between Pakistan and South Africa.

This signifies NBP's dedication to nurturing young cricketing talent and underscores its commitment to the empowerment and recognition of women in sports. "Cricket transcends being just a sport; it becomes an emotion, especially in our part of the world. When women step onto the field, they carry not only the hopes of a match victory but also the dreams and aspirations of countless young girls who look up to them for inspiration. The courage, dedication, and resilience displayed by these athletes are truly commendable and serve as beacons for future generations," he said.

"At NBP, we believe in empowerment and potential. Our association with this ODI series is a testament to our commitment to uplift and acknowledge the remarkable contributions of women from all walks of life. We envision a brighter future where every girl, whether in Pakistan, South Africa, or anywhere else in the world, feels inspired to pursue her dreams, whether in sports, education, or any other field," added Mr. Hasnie.

NBP President was proud to hand over the player of the match award as well as the ODI Trophy to the SA W captain

NBP was the presented sponsor of the ODI series with all matches taking place at the National Bank Stadium



Chairman PCB met President NBP Chaudhry Muhammad Zaka Ashraf, Chairman PCB, called on Mr. Rehmat Hasnie, President NBP (A) and Mr. Shahid Iqbal Choudhri, Group Head, CIBG at the NBP Head Office.

NBP Takes PTCL on Board for "Managed Data Center Hosting."



Targets locked, Goals Achieved

Mr. Imran Agha, OG-II/Manager, NBP Kailer Branch, Regional Office Rawalakot, Azad Kashmir, performed brilliantly in achieving National Financial Literacy Program (NFLP) targets for the year 2022 and stood 2nd in District Haveli. As an acknowledgement of his success, he was presented with honorary shield by State Bank of Pakistan, at SBP (BSC) Muzaffarabad, A-K.

NBP Digital Transformation augmented through Engaging 'NBP Digital Expert Session'



The Digital Banking Group and L&DD of HRM Group recently co-hosted a webinar called 'Delivering Value Driven Customer Service.' This webinar was attended by both Head Office officials and field staff from all over Pakistan with great enthusiasm. The session featured Mr. Wahaj us Siraj, CEO and co-founder of Nayatel - an internationally recognized Digital Expert. Mr. Siraj shared his insights and contemporary practices on how value-driven customer service can substantially transform individuals and organizations. During the session, Dr. Muhammad Asif Khan, the Head of People, Culture Development, and Administration at DBG, emphasized the importance of catalyzing cultural change. Mr. Muhammad Hamayun Sajjad, SEVP-CDO, introduced the speaker and highlighted his significant contributions to digital transformation across various industries and sectors, from government to academia and diverse IT fields.

Ms. Saniha Jafri, the Divisional Head of L&DD, wrapped up the webinar by expressing gratitude to the speaker for sharing his valuable time and experiential knowledge.

Banking as a Platform & Product Development in digital Banking

The People Culture Development & Business Administration Division of Digital Banking Group and Learning & Development Division of HRM Group recently co-hosted a webinar on "Banking as a Platform & Product Development in Digital Banking". This webinar was attended by both Head Office officials and field staff from all over Pakistan. The session featured by Mr. Martin Slabber, an internationally renowned Fintech, Digital Payments Product Management Consultant from South Africa -. Mr. Martin shared his insights and contemporary practices on how Platforms can be instrumental in value-driven customer service for all the horizontal and vertical segments of various industries and it will also enable organization to be more competitive in digital landscape. During the session, Dr. Muhammad Asif Khan, the Head of People, Culture Development, and Administration at DBG, emphasized the importance of these sessions on NBP digital transformation Journey in terms of people and culture.



Mr. Muhammad Hamayun Sajjad, SEVP-CDO, introduced the speaker and highlighted his significant contributions he has a diversified experience of various verticals across the globe with proven track record in Fintech, Digital Payments Product Management Consultant. His few significant contributions in these areas include Demand Management, Ideation, Stakeholder Management, Business Model Generation and

Business Cases, Portfolio Management, Product Management, Functional and Non-functional Designs, Revenue and Cost models to calculate Return on Investment, digital transformation across various industries and sectors with diverse exposure. CDO wrapped up the webinar by expressing gratitude to the speaker for sharing his valuable time and experiential knowledge and also appreciated the efforts made by Ms. Saniha Jafri, the Divisional Head of L&DD.

DevOps session held between NBP ITG and GitHub International



NBP ITG exploring with International firm GitLab on the new DevSecOps mechanism to develop, manage, secure and deliver the technology projects timely based on new technology platform.

GitLab started in 2011 as an open-source project to help one team of programmers collaborate is now the platform millions of people use to deliver software faster, more efficiently, while strengthening security and compliance.

Since the beginning, we've been firm believers in remote work, open source, DevSecOps, and iteration. We get up and log on in the morning (or whenever we choose to start our days) to work alongside the GitLab community to deliver new innovations every month that help teams focus on shipping great code faster, not their toolchain.

NBP Family

Big Data Analytics Techniques

Despite having no prior education in the field of computer, Hadi Bakhsh, Unit Head, SBP Returns Wing (NBP Head Office Karachi) was able to gain hands-on experience in Big Data Analytics & Data Science. Hadi Bakhsh has participated in Kaggle Competitions and achieved the highest ranking in Notebook & Discussion and became a Notebook Expert as well as Discussion Expert. Hadi Bakhsh has also contributed to the Kaggle community by creating and sharing kernels (code and data analysis Notebooks) and by participating in discussions on Kaggle forums.

Hadi has a strong background in Data Science and Machine Learning and has demonstrated a high level of skills and expertise in these areas. Hadi Bakhsh is considered a top

performer on the Kaggle platform and is respected by his peers for his contributions to the field. Moreover, Hadi developed a Data Science mindset and started freelancing on the social platform - Upwork. With the knowledge and skills, he gained from his IBA-CICT certification in Big Data Analytics course, Hadi has been proving himself as one of many successful alumni of IBA CICT.



NBP; Employer of Exceptional Talent & Promoter of Diversity and Inclusion.

Ms. Erum Saleem (VP/MDS), Staff College Lahore, L&DD, conducting training Session on Employability Skills and Anti-Harassment Law, 2022 Compliance and adopting Protocols for Prevention for the Students of National University of Science and Technology (NEUTECH),

Rawalpindi. She also conducted the Female Development Program: Professional and Personal grooming for the Female Faculty Staff Members as well.



Hard work pays off!

Mehaluddin Siddiqui, OG-II/Audit Team Leader, Audit & Inspection Office (Southern), Karachi, believes in continuous struggle and progress. He has always put his efforts and energy to better himself academically. He has completed his studies during his job, like MBA, MAS and now he has completed his JAIBP.

Recognition of Hard Work

Syed Jawaid Ali, Head, Administration, DBG, received a Certificate of Appreciation from the President NBP.



Educational Milestone

Dr. Amer Nawaz, VP/ R.E IC & SE, Regional office, Mianwali, received Ph.D in Agriculture from University of Sargodha.



Shaadi Mubarak!

Bina Kanwal, Financial Control Office, Payment Wing, Financial Control Group, recently got married in Karachi. We wish her eternal happiness.





Mehreen Amanullah, CFA Unit Head-Advisory, IBD

Mehreen started her career with National Bank of Pakistan in 2009 after completing MBA from Bahria University. She is an investment professional and has earned JAIBP qualification in 2012 along with CFA Charter in 2014.

She has over 14 years of banking experience in risk, credit management, credit policy, capital planning, project finance, real estate finance and corporate finance.

During her tenure in risk department, she has evaluated credit risk of Consumers, Commercial, Corporate and NBFCs obligors. She joined CIBG in 2021 and has since dealt with eminent business groups engaged in diversified industries. Industry acumen combined with analytical prowess, and effective persuasive communication skills enabled her to support institutional clients in raising capital. Based on her exceptional performance and professional commitment, she has been elevated to Unit Head position in March, 2023.

Shahzad Rafique Unit Head – Project Finance, IBD

Shahzad Rafique has been working as Unit Head – Project Finance in Investment Banking Division. Going back to his career start; he joined Meezan Bank in the capacity of Management Trainee in January 2007 after graduating from Business School, he excelled in various roles over 6 months as a Management Trainee. During his stay of three years at Meezan Bank he performed various functions in Trade Department, Commercial and Corporate Department.

To improve his professional qualification and skills in 2010 he got a chance to study MBA (Marketing) from London School of Commerce, UK. The experience of studying and working abroad was his life changing moment, while studying and living in multicultural city of London; he developed leadership, communication, time management and problem-solving skills. On returning to Pakistan in 2014, he rejoined Meezan Bank as an Assistant Manager in the Commercial / Corporate Department.

His NBP chapter started in Oct 2015, where he was offered a position in the Project Finance Department as an Associate. Since then, he has been associated with the Investment

Banking Division and participated and contributed to numerous mega and infrastructure projects and transactions which includes raising equity to arranging debt. Having seen his dedication, passion, and commitment towards work, he has been promoted to Unit Head-Project Finance



in Investment Banking Division in the month of March 2023. The senior management and the president have recognized his performance on multiple occasions resultantly he has received cash award and multiple performance achievement certificates during his short span of career with NBP. During his professional career, he gained multiple training like financial Analysis, Documentary Credit Analysis, Credit management, Emotional Intelligence, Time Management, Financial Modelling, Mortgage Financing, Islamic banking Finance and many more.

We all should take inspiration and motivation from Mr. Shazad Rafique to progress further in our professional careers.

Eid Celebration with the President





President

T20 Cup

2023

TEAMS



Logistic Lions



CIBG Warriors



IFIRG United



SAMG Glorious



Board Falcon



RMG Mavericks



Compliance Defender



ITG Intrepid Tigers



DBG Glorious



RBG Warriors



AIBG Aitemaad



Audit Spartans



IDG Falcon



Legal Legends



Operations Warriors



HRMG High Risers



TCMG Bulls



FCG King



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