



newsline



Great HR leadership is
not about policies, it is
about people, purpose,
and progress.

EDITOR'S NOTE

Dear Readers,



The Editor reserves the right to edit any write-up submitted for publication to ensure clarity and to meet space requirements.

As we reflect on a legacy shaped over decades and look ahead to the future we are building together, this edition is anchored in a single idea: a national vision that endures because it evolves. From our culminating Diamond Jubilee celebrations in Lahore to the many milestones achieved across the Bank, these pages capture the energy, purpose, and progress of a team committed to serving Pakistan with excellence.

We invite you to explore a powerful narrative of growth, transformation, and purpose - a reflection of how far we have come, and where we are heading as one National Bank of Pakistan (NBP).

The President's Message captures the essence of our collective journey, the responsibilities we shoulder as a national institution, and our evolving role in shaping a more inclusive and resilient financial future. This is followed by an insightful interview with Mr. Mirza Muhammad Asim Baig, whose leadership journey offers a window into the values and vision driving strategic progress across the Bank.

The HRM (Human Resource Management) Group Updates highlight how our people strategy continues to mature, placing employee engagement, capability building, and organizational effectiveness at the center of sustainable success. It reflects our belief that empowering people empowers performance.

Celebrations and Awards, and Recognitions sections continue to validate the excellence of service and outreach. It highlights the spirit and dedication of our teams across Pakistan.

At the heart of our impact lie relationships, reflected in Partnerships and Collaborations and Engagements with Stakeholders, which detail how we are expanding our reach and reinforcing trust with institutions, communities, and the citizens we serve.

We also highlight a future-focused culture in Training and Interactive Sessions, where learning never stops and innovation thrives. The thought pieces published in this edition explore critical themes like inclusion, digital evolution, and the Bank's role in national development, offering fresh perspectives on our ongoing transformation.

The values of resilience, teamwork, and excellence, both in the field and within our organization, are demonstrated through NBP's investments in sports. Our athletes and sportsmen continue to be a source of pride and inspiration, embodying the discipline and dedication that mirror our institutional ethos. These achievements remind us that excellence is not confined to the workplace alone - it thrives wherever passion meets purpose.

This edition stands as a testament to your commitment, energy, and contributions. We hope it inspires pride in what we have achieved together and confidence in the future we are building, for Pakistan and beyond.

Warm regards,
Editor

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PRESIDENT'S MESSAGE:

MR. REHMAT ALI HASNIE

President's Message

MR. REHMAT ALI HASNIE

At the National Bank of Pakistan (NBP), we stand as a beacon of innovation, inclusion, and sustainable progress. NBP has not simply offered banking services, we have walked hand-in-hand with the people of Pakistan, powering dreams, building futures, and nurturing the nation's success.

In a world where finance is rapidly transforming, NBP continues to lead from the front. By embracing cutting-edge digital technologies, we're not just keeping pace - we are setting pace. Our mission is clear: to deliver smarter, faster, and more inclusive financial solutions that reach every corner of society, making banking easier, more human, and within everyone's reach.

Our role stretches far beyond balance sheets and bank branches. NBP is a catalyst for national development. By supporting entrepreneurs, enabling small businesses, and uplifting communities, we are helping build a stronger, more resilient Pakistan. Our unwavering commitment to corporate responsibility and environmental sustainability drives us to create impact that endures - impact that goes beyond numbers and touches lives.

As we chart our course forward, we remain anchored in the timeless values of excellence, integrity, and unity. Dividend represents more than a mere profit distribution, it underscores the Bank's dedication to creating long-term value for its shareholders while upholding strong capital adequacy as a Domestic Systemically Important Bank within Pakistan's financial landscape.

The role of NBP extends beyond traditional banking services, it is a partner in economic development and financial well-being, supporting individuals and businesses, particularly in SME, commercial, and rural sectors. This deep-rooted sense of responsibility defines the Bank's inclusive mission and its enduring commitment to its tagline: Ek Azm Aur Ek Pehchan - National Bank Aur Pakistan.



INTERVIEW

MR. MIRZA
MUHAMMAD
ASIM BAIG

Mirza Muhammad Asim Baig

Group Chief, HRMG



In this edition, Newsline had the opportunity to get into a conversation with Mirza Muhammad Asim Baig, the trailblazer of Human Resource Management Group and got an insider's perspective on his vision, achievements and insights into the exciting developments within the Group.

Asim has a rich banking and HR experience comprising of over two decades. He began his professional journey with Citibank Pakistan in retail banking followed by roles Union Bank and Standard Chartered Bank (SVB). He also played an important role in the successful amalgamation of two of the leading banks in Pakistan.

Asim holds an MBA degree, is a certified trainer and has been instrumental in launching various career and succession planning programs. During his time with these banks, he led key initiatives including the launch of various liability products,

sales management automation and the implementation of core banking system.

Diversifying his career, he transitioned to Human Resource at Standard Chartered Bank, where he began his journey in HR. He later went on to head the Learning and Development function at NIB Bank. Since then, he has held various leadership roles and has contributed to several key initiatives, including but not limited to organizational transformation, talent development and employee engagement.

During his career, he has led the HR function in leading organizations within the automobile and logistics sectors.

Interview

Rendezvous with **Mirza Muhammad Asim Baig**

SEVP & Group Chief, Human Resource Management Group

In an exclusive interview, Mirza Muhammad Asim Baig touches upon his extensive HR experience, key challenges in talent retention, and strategies for building a resilient and inclusive workplace. He also discusses how digital transformation is reshaping HR practices.

1. Can you briefly introduce yourself and your professional journey in Human Resources?

I started off my career with Citibank in 2002. My early career was in Retail Banking but I eventually realized that the thing I enjoyed the most in those roles was developing people, so I moved into Learning and Development in 2007. This is how my journey in HR began. Since then, I have held various leadership

“Inclusion is felt, not just counted and that is the metric we care about.”

roles in HR and have contributed to several HR initiatives including but not limited to transformation, diversity & inclusion, and change management.

I have over two decades of diversified experience in HR and Retail Banking and have led the HR function in well reputed corporate organizations of Pakistan.

2. What has your HR journey been like, and what influenced you the most to have a positive impact on your career?

As I reflect on my journey in HR, I can think of many



pivotal moments that have influenced my career. One of the first things that comes to mind is when I switched from Retail Banking to HR. It was fairly early in my career, and I was honored that I was trusted with this role. Knowing this, I gave my best to the role and have continued to learn and grow with every new leadership role and opportunity I have had since then.

One of the more recent moments that have influenced my career was navigating the Covid pandemic. It was a challenge for all, especially HR professionals; we had to prioritize employee well-being, adapt to remote work challenges, and implement workforce resilience and engagement strategies. It tested our leadership in unprecedented circumstances but also demonstrated just how resilient we all are when working as a team for a common purpose.

It won't be wrong if I say that the pandemic not only expanded HR's corporate influence but also led to a renewed focus on employees.

3. What's your leadership mantra?

My leadership mantra is: Empower, Inspire, and Lead by Example. I believe the best leaders empower their teams to unlock their full potential, inspire them toward common objectives, and set the standard through their actions. Leadership isn't just about providing direction, it's about fostering an environment built on trust, collaboration, and continuous growth. I have always believed in a culture where every individual feels valued and supported, and I make it a priority to be transparent and approachable, encouraging open problem-solving together. This approach drives innovation and nurtures a strong sense of ownership and accountability within the team.

4. Tell us how HRMG adds value to NBP?

I believe HRMG has played a crucial role in aligning talent strategy with business goals. HRMG drives value through strategic talent acquisition, ensuring the organization attracts and retains the right people. We focus on employee development, creating a culture of continuous learning, and fostering leadership pipelines. HRMG also enhances organizational effectiveness by ensuring alignment of performance management with company objectives, promoting a culture of accountability, and driving employee engagement. Furthermore, HRMG plays a crucial role in creating a positive, inclusive work environment, managing change effectively, and ensuring compliance with legal and ethical standards. Ultimately, HRMG helps the organization thrive by developing a high-performing workforce, supporting innovation, and maintaining a strong organizational culture.

5. How would you describe the evolving role of HR in business?

The role of HR has evolved significantly over the years. Traditionally, HR focused on administrative tasks like hiring, payroll, and compliance. Today, HR has become a strategic partner in driving business success. We're not just managing people, but shaping culture, aligning talent strategy with organizational goals, and ensuring that the workforce is equipped to meet the demands of a rapidly changing business environment.

In today's business landscape, HR is responsible for fostering innovation, driving employee engagement, and ensuring a diverse and inclusive culture that enables collaboration and high performance. With the rise of digital transformation, HR also plays a critical

role in leveraging technology to improve employee experiences, streamline processes, and analyze data for better decision-making.

As businesses face increasing complexity and change, HR is expected to be agile, anticipate workforce needs, and develop strategies that support organizational growth while maintaining a focus on employee well-being and development. The evolving role of HR is about being a proactive, data-driven partner that enables the organization to navigate both challenges and opportunities.

6. How does NBP helps people with different backgrounds and performing in different functions work cohesively to drive business success?

At NBP, we recognize that the diversity of our workforce - whether in terms of background, experience, or expertise is a key driver of innovation and business success. To ensure that people from diverse backgrounds and functions work cohesively, we focus on several key areas:

We believe in an inclusive culture where diverse perspectives are not just welcomed but actively encouraged. By creating an environment of respect and mutual understanding, employees feel valued, which fosters collaboration across departments and teams.

We invest in leadership development programs that emphasize the importance of leading diverse teams and managing through change. By equipping our leaders with the right skills to handle diverse teams, we ensure that all employees are supported in contributing to their fullest potential.

Through regular feedback mechanisms, team-building activities, and recognition programs, we ensure that everyone, regardless of their background, feels heard, appreciated, and motivated to contribute to NBP's success.

By fostering an environment where diverse talents are empowered to work together effectively, NBP maximizes its collective potential, which directly contributes to our business success.

7. You've led HR through pivotal moments for the bank. How has your leadership evolved during your time here?

I've had the privilege of leading HR at NBP through its

pivotal moments, initially working closely with Asma Shaikh during the early phases of HR transformation. Her vision, leadership, and unwavering commitment to driving change set a high standard for me. Over the period I learnt that effective HR leadership requires a balance of agility and empathy, particularly in times of rapid change. As I progressed in my role, I focused on creating workplaces where employees feel heard, supported and included. This journey of transformation has continued to gain momentum, and I'm proud to have built upon the foundation that Asma laid. Today, my leadership is characterized by transparency, collaboration, and a people-centric approach, all of which are a testament to the lessons I've learnt from her.

8. How would you describe the culture at NBP in three words - and why those?

Inclusive, Driven, and Resilient. We're inclusive because we value every individual's unique perspective. We're driven because we constantly push for excellence. We're resilient because we adapt, overcome challenges and emerge stronger each time.

9. Diversity, equity, and inclusion are central to our values. What are some initiatives you're most proud of?

We've launched inclusive leadership training across all

levels, built strong employee networks, and introduced gender-balanced hiring targets for leadership roles. But what I'm most proud of is the shift in mindset - DEI is no longer seen as "extra" - it's seen as essential to our success.

10. How do you measure the impact of DEI efforts beyond numbers or representation?

We focus on sentiment and experience. Are our people feeling seen? Do they feel safe speaking up? Inclusion is felt, not just counted - and that's the metric we care about.

11. In what ways is NBP investing in employee well-being and work-life balance?

We've launched a holistic well-being strategy that includes mental health resources, access to fitness and wellness platforms. We know that when our people feel happy, they perform well - and they stay.

12. What are the biggest talent challenges facing the banking sector today - and how are we preparing for them?

Attracting talent, adapting to new technologies, and preparing for AI-led change are big challenges. We're responding by re-skilling, investing in tech literacy, and strengthening internal mobility so we can grow talent from within.



13. Learning and growth are top priorities for employees. How is the Bank re-imagining career development?

We've moved beyond linear career paths. Our new career framework allows employees to explore cross-functional experiences and personalized development journeys.

14. What advice do you have for new joiners who want to grow into leadership roles within the bank?

Be curious. Take ownership of your learning. Self-development is important; invest in yourself. Build relationships and never be afraid to ask questions. And most importantly, lead with empathy because the leaders of the future will be those who understand both the business and the people behind it.

15. How do you personally stay connected with employees across different regions and levels of the bank?

I host regular listening sessions, drop into onboarding sessions, and make time for informal chats during regional visits. Our people have the most valuable insights -and staying connected helps me stay grounded in their reality.

16. As a leader, what values guide your decision-making and leadership style?

Integrity, fairness, and courage. Integrity ensures transparency. Fairness keeps me anchored in what's right. And courage reminds me to challenge norms when necessary, especially if it means creating a better environment for our people. I also follow an open-door policy; I make sure to meet anyone who reaches out to me.

17. Looking ahead, what is your vision for the future of work at NBP?

I see a workplace that's even more inclusive, digitally agile, and human-centric. A place where flexibility is the norm, not the exception. And a culture where continuous learning, mutual respect, and purpose are the foundations of how we work. I am committed to carrying forward the vision and progress that Asma Sheikh set in motion.

18. What advice would you give to young professionals?

Pursue your most daunting dreams, even when you feel scared. Look for mentors and seek their guidance; align your professional goals with your personal

aspirations. Keep learning and upskill yourself, enjoy what you do; life will throw curve balls, never give up!

19. What are some major changes you see affecting HR within the next few years?

The workplace and its requirements are changing rapidly, and so are the responsibilities of HR leaders. I believe that functions like re-skilling, upskilling, cross-skilling, talent retention and development, and digitization will change the HR space in the times to come.

Additionally, I believe we are going to see a lot of changes in diversity, equity and inclusion initiatives and practices, especially within the domain of talent acquisition. An increased focus on DEI and mental health will change the way departments function and decide what's important to prioritize in the coming years.

20. What legacy do you hope to leave in your HR leadership role?

I think creating a leadership legacy is not leaving something for people, it is leaving something in people. My goal is to leave a legacy of a people-first culture that fosters trust, inclusivity, and continuous growth. I hope to create an environment where employees feel valued, empowered, and equipped to succeed both professionally and personally. My focus is on building a high-performance culture that aligns individual aspirations with organizational goals, driving both personal fulfillment and business success.

I also want to leave behind a legacy of transformational leadership in HR, one that's data-driven, agile, and forward-thinking. This means not only implementing effective talent acquisition, development, and retention strategies but also driving innovation in how we use technology and insights to enhance the employee experience.

Lastly, I aim to be remembered for building strong, lasting relationships across the organization, fostering collaboration, and ensuring that HR is seen as a strategic partner in achieving the company's vision. Ultimately, I want my legacy to reflect a workforce that is diverse, engaged, and highly motivated to contribute to the organization's long-term success.



HRMG UPDATES



HR GOVERNANCE DIVISION: EMPOWERING PEOPLE, ENSURING EXCELLENCE

**Lt. Col. (R) ABDUL
WAHEED SABIR**
Divisional Head, HR Governance

Established in 2020, the HR Governance Division (HRGD) plays a pivotal role in implementing the best HR practices across the Bank. The HR Governance Division is divided into four wings:

1. HR Operations – I Wing
2. HR Operations – II Wing
3. External Agencies Management Wing
4. Audit & Board Coordination Wing

Col. (R) Abdul Waheed Sabir
EVP & Divisional Head HR Governance Division

Lt. Col. (R) Abdul Waheed Sabir, has been designated as DH-HRGD. He is recognised for his profound analytical, solid military and intelligence background, and exceptional communication and interpersonal skills.

Under his guidance and leadership, the HR Governance Division has taken on a wide range of critical responsibilities that ensure efficient human resource operations and regulatory compliance. These include managing staff contract renewals and terminations, overseeing post-hiring formalities such as degree verification, antecedent checks, job rotations, transfer postings, and deputations. The division also conducts internal and external HR audits, manages leave and HR-related external agencies, and coordinates with the Board HR and other committees. Additionally, it is responsible for HR administration and expense management, issuance of various NOCs, service letters, and certificates, and maintaining personal files. Other key functions include the submission of FPTs for key executives, management of the HR Communication Portal, addressing HR

complaints received via the Prime Minister Delivery Unit (PMDU) and e-Kachehri platforms, handling sexual harassment complaints, and maintaining liaison with law enforcement agencies.

With such a comprehensive portfolio, and expert guidance, HR Governance is geared most effectively towards enhancing operational efficiency and fostering a positive work environment.

Initiatives and Achievements

Within NBP, HR Governance represents more than a set of policies and procedures. It is a strategic framework that ensures alignment of people practices with the mission, values, and goals of the Bank. The division has taken several key initiatives, which include:

1. Standardization of Division Operations: Developed Standard Operating Procedures (SOPs) for all major functions of the division to ensure task uniformity and streamline workflow processes.
2. Employee Records Digitization Project: Initiated the scanning and digitization of employee records to



improve data accessibility, security, and archival efficiency.

3. Job Rotation Dashboard Implementation: Implemented a Job Rotation Dashboard to enhance transparency, track employee rotations, and support career development and workforce planning.

By focusing on compliance, ethical conduct,

transparency, and continuous improvement, HR governance empowers the Bank to create a positive work environment where employees are respected, supported, and motivated to outperform their job responsibilities. As the Bank continues to grow and adapt, HR governance will remain a cornerstone of its success, helping NBP navigate challenges while fostering a culture of innovation and inclusion.

LEARNING & DEVELOPMENT DIVISION: NURTURING TALENT, DRIVING PROGRESS

SAMAN ABBASI

EVP & Divisional Head Learning & Development and Organizational Effectiveness

At NBP, the Learning & Development (L&D) Division plays a vital role in building the Bank's future.

Through a robust network of staff colleges across Pakistan, L&D ensures consistent, impactful, and progressive learning opportunities that not only enhance individual capability but also uplift the organization's collective excellence.



Saman is a seasoned banker, SHRM-Certified Professional and Global Diversity & Inclusion Certified Practitioner.

A graduate of the Institute of Business Management, with MBA in Finance and MIS, Saman brings over 2 decades of professional experience in Learning and Development & DEI to National Bank of Pakistan.

Saman's notable career includes leadership roles at prominent banks including Faysal Bank, Standard Chartered Bank, and Soneri Bank. During her associations with these organizations, she has been instrumental in developing and implementing HR best practices to support the company's growth and employee engagement.

The transformative efforts led by our nationwide Staff Colleges during the past year are highlighted below:

Staff College Karachi (SCK): Reviving Learning, Reaching New Frontiers

In 2024, SCK continued to serve employees across Sindh, Balochistan, and the Head Office, solidifying its role as a key driver of professional development at

NBP. The college expanded its reach through a blended training model that included in-house sessions, mobile units, and virtual classrooms, ensuring access to learning in remote areas. Notably, it revived SME and Agri-based Industrial Financing training in Balochistan after nearly a decade.

SCK also supported the Bank's Shariah-Compliant Training Strategy by delivering Islamic Banking programs to field staff and mid-level management. It aligned its efforts with SBP's regulatory agenda, including the 'Banking on Equality' initiative. Beyond technical training, SCK promoted employee well-being and inclusion through community outreach programs such as breast cancer awareness, emotional wellness sessions, and sign language workshops.

Through expert-led webinars and modules on digital banking, grievance handling, and compliance, the college continues to equip NBP staff for the evolving banking landscape.

Staff College Lahore (SCL): A Legacy of Excellence and Innovation

Established in 1964 and upgraded in 1974, SCL

remains a central hub for professional development at NBP. In 2024, the college conducted 837 training programs, reaching over 6,800 employees through in-house, mobile, and virtual platforms. SCL demonstrated its commitment to innovation by standardizing key training modules, such as Business Continuity Planning and AML/CFT and integrating them into the Bank's e-Learning system.

As a lead partner under SBP's National Financial Literacy Program II, SCL expanded its scope to include mental health, wellness, labor laws, and gender sensitization. The college also played a pivotal role in advancing Islamic Banking by collaborating with Aitemaad Islamic Banking Group (AIBG) on monthly training rollouts. Whether through induction programs, refresher courses, or diversity and inclusion initiatives, SCL consistently delivered training that promoted awareness, inclusivity, and professional growth.

Staff College Islamabad (SCI): Enabling Growth, Empowering Change

Strategically located in the capital, SCI serves as a key training center for NBP employees across the Northern Region. In 2024, SCI delivered a wide range of programs focused on core banking, leadership, compliance, and regulatory frameworks, while maintaining strong alignment with SBP's Islamic banking roadmap for 2027. Specialized sessions were conducted for field staff, relationship managers, and senior leadership to support this transition.

SCI also emphasized inclusive practices and employee well-being by offering training on gender sensitization, digital literacy, cyber hygiene, emotional resilience, and financial inclusion for persons with disabilities. These initiatives, often conducted in collaboration with industry experts, were praised for their practical value.

Through e-learning modules and hybrid formats, SCI extended its outreach to remote branches, ensuring equitable access to development opportunities. By training both new and experienced staff, the college continues to contribute significantly to building a skilled, adaptable, and future-ready workforce at NBP.

Staff College Peshawar (SCP): Resilience, Reach, and Reform

SCP has established itself as a resilient and high-impact training hub, catering to employees across

Khyber Pakhtunkhwa, including the Aitemaad Islamic Banking Group (AIBG). Known for its adaptability, SCP has successfully transitioned to mobile and digital training formats during periods of disruption, ensuring continuous learning.

In 2024, SCP offered a diverse range of programs covering inductions for MTOs, AFOs, and RMs, as well as advanced training in compliance, audit, IT, digital banking, and leadership. The college played a central role in SBP's National Financial Literacy Program Phase II by hosting the Master Trainer Program, training nearly 80 professionals from various banks.

Aligned with SBP's 2027 Islamic banking roadmap, SCP continues to support readiness initiatives while also promoting a progressive work culture through sessions on women's empowerment, workplace ethics, anti-harassment, and mental well-being. SCP remains a key driver of inclusive, forward-looking professional development in the region.

Staff College Multan (SCM): Driving Impact with Purpose

Since its establishment in 2019, SCM has become a key contributor to professional development in South Punjab. Operating with a lean but dedicated team, the college employs an experiential learning model that combines theoretical instruction with practical exposure through market visits, agricultural field trips, and real-world engagements.

Sustained regional collaboration has helped Multan consistently drive performance, with its regions ranking among the top nationwide. The college is also deeply committed to Diversity, Equity, and Inclusion (DEI), offering training on gender sensitivity and financial inclusion for persons with disabilities. In partnership with SBP, Chambers of Commerce, SMEDA, and others, SCP has promoted financial literacy among small businesses and underserved communities. Despite limited resources, Staff College Multan continues to deliver impactful learning and development outcomes for NBP.

ORGANIZATIONAL EFFECTIVENESS DIVISION: EMPOWERING POTENTIAL, INSPIRING CHANGE



Organizational Effectiveness (OE) Division plays a critical role within the HR Division. The division is the custodian of HR policies, responsible for company-wide dissemination of announcements, updates & achievements of HR divisions, and leading DEI initiatives. The OE Division has achieved noteworthy milestones exemplified by the following highlights:

GDEIB AWARD 2025

NBP was recognized as one of the most progressive organizations in Pakistan at the Global Diversity, Equity and Inclusion Benchmarks (GDEIB) Awards & Conference 2025. The award was received by Divisional Head L&D and OE, Saman Abbasi and her

team.

NBP won ten awards for best practices in 'Vision, Strategy & Business Impact', 'Leadership and Accountability', 'DEI Structure and Implementation', 'Recruitment, Advancement and Retention', 'Job Design', 'Classification & Compensation', 'Work-Life Integration', 'Flexibility and Benefits', 'DEI Communications', 'DEI Learning & Development', and 'Community, Government Relations & Philanthropy.'

DISABILITY INCLUSION EXCELLENCE AWARD

NBP was honored with the Gold Category Award at the 2nd EFP Disability Inclusion Excellence Awards. The award presented by the Employers' Federation of



Pakistan (EFP) recognizes organizations that are actively working towards creating more accessible and inclusive workplaces for Persons with Disabilities (PWDs).

SheLEADS: STORIES OF SUCCESS & RESILIENCE

In honor of this year's Women's Day celebrations, NBP reached out to the female employees to share their stories of success & resilience. The objective of



the campaign was to inspire and empower others to pursue their goals and make a positive difference in their workplace & beyond. The campaign featured brave and resilient women from different departments of the Bank.

SENSITIZATION SESSIONS IN COLLABORATION WITH BOLTAY HUROOF

NBP joined hands with Boltay Huroof to launch a groundbreaking initiative: Sensitization Sessions in

Breaking Barriers
First-ever sensitization session in regional languages as well

Sindhi Punjabi
Balochi Pashto

The Nation's Bank in collaboration with Boltay Huroof has organized a series of sensitization sessions aimed at promoting effective communication and interaction with visually impaired individuals.

www.boltayhuroof.com www.nbp.com.pk

Regional Languages. The series promoted effective communication and interaction with visually impaired individuals in four regional languages: Sindhi, Punjabi, Balochi, and Pashto.

DISABILITY INCLUSION PROJECT

NBP partnered with the ADB Trade and Supply Chain Finance Program (TSCFP) on their Disability Inclusion Project to advance disability inclusion in the financial sector.

The Disability Inclusion Project, pioneered by the TSCFP in partnership with the Global Diversity Innovation Hub (GDI Hub), was launched two years ago to assess current practices & policies of TSCFP partner banks with a goal to enhance and establish best practices. With support and guidance from the ADB, NBP has made significant strides in advancing disability inclusion within the Bank:

Converted 28 of its nearly 1,700 branches to completely accessible 'model branches' with ramps, accessible bathrooms, and height-adjusted counters.

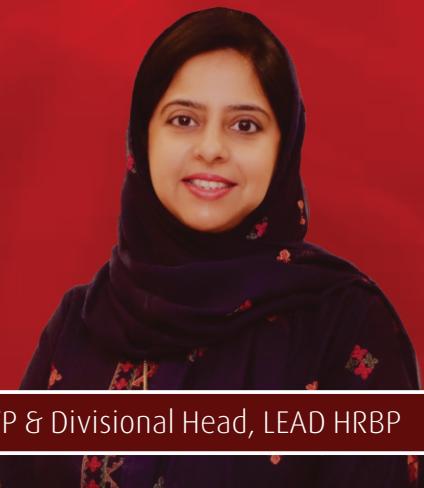
Collaborated with local disability advocacy groups such as Boltay Huroof, NOWPDP & ConnectHear to make hiring practices more inclusive.

Supported employees with disabilities by setting up a program to give employees wheelchairs and move some of them to branches closer to their homes; provided visually impaired employees with interpreters and scribes.



SALMAN SHAH - Head of HR Business Partner

HUMAN RESOURCE BUSINESS PARTNERING DIVISION: CONNECTING PEOPLE STRATEGY WITH BUSINESS SUCCESS



FAAIZA FAISAL - EVP & Divisional Head, LEAD HRBP

SYED SALMAN SHAH

Syed Salman Shah, a seasoned HR executive, with over 18 years of progressive experience driving organizational performance, people strategy, digital HR transformation, workforce analytics, and culture building in prominent service-sector organizations. His expertise is in creating high-performing workplaces using organized HR systems, performance frameworks, and business-aligned people practices.

He is currently the Lead Human Resource Business Partner at the National Bank of Pakistan and has held key leadership roles in a variety of HR domains throughout his career, including strategic HR partnering, performance management, MIS & HR analytics, policy governance, employee relations, talent acquisition, and organizational effectiveness—all of which have contributed to large, diverse, and high-impact workforces.

Mr. Salman Shah has notable international HR credentials, including HRMP and SHRM-SCP, demonstrating his alignment with global HR leadership standards.

KEY FUNCTIONS OF HRBP AT NBP

- **Strategic Partnership:** Collaborate with business leaders to understand their business needs and translate them into HR initiatives. The division supports workforce planning, talent management, performance management and organizational design to align with the Bank's goals.
- **Talent Management:** Facilitate recruitment of top talent for different banking functions such

FAAIZA FAISAL

The HR Business Partner (HRBP) Division at NBP plays a strategic role in aligning the human resources strategy with the business goals of different divisions within the Bank.

A proud member of the Society for Human Resource Management (SHRM), Faaiza has more than two decades of experience in facilitating organizations to cultivate thriving workplace cultures. Her expertise includes enhancing organizational performance and empower individuals to realize their potential.

Faaiza has held key roles across all HR domains, including talent acquisition, training and development, and employee orientation, within prominent organizations across Pakistan. These include House Building Finance Company Limited, Bank Alfalah, Meezan Bank, Geo News Network, TCS Logistics Courier, and the Institute of Chartered Accountants of Pakistan (ICAP).

Faiza holds international HR certifications, which include Senior Professional in Human Resources – International (SPHRi) and SCP-SHRM.

as retail, corporate, risk, etc. with the support of consultants. The division also plays a key role in succession planning and career development of employees.

- **Channel between Employees & Management:** Act as a liaison between employees and management; ensuring the smooth resolution of employee grievances, performance issues or conflicts.



- **HR Program Implementation:** Responsible for driving HR programs such as recruitment drives, employee retention, onboarding, learning & development, and employee engagement initiatives tailored to the Bank's needs.
- **Performance Management:** Partner with leaders to design and implement effective performance evaluation systems thereby supporting different groups in setting up KPIs and measuring employee contribution.
- **Change Management:** Support and lead change management and ensure organizational effectiveness by aligning people strategies with business goals.
- **Compliance & Risk Management:** Ensure compliance of HR practices with labor laws, banking regulations and internal policies and help mitigate people-related risks.
- **Key Achievements of the HR Business Partner Division:** From 2024 to date, a total of 27 employees were hired under the deceased quota, 1 under the disabled quota, 93 through insourcing, 440 through batch hiring, and 494 through lateral hiring. Additionally, 220 paid or unpaid internship opportunities were provided to students.
- **Recruitment Drives:** Completed innovative recruitment drives which included career fairs and job advertisements. It has increased qualified candidate flow by up to 40% from the

top-tier universities in the country. From the year 2024 till now NBP has participated in over 200 different career fairs from all over Pakistan.

- **Diversity, Equity & Inclusion (DEI):** The division led impactful DEI initiatives, such as an Internship Program for Persons With Disabilities (PWDs). From the year 2024 till now, NBP has given paid internship opportunities to 10 deserving candidates.
- **Hiring Resources/ Recruitment:** Partnered with business leaders to empower them with resources and skills for effective team management, strengthening organizational culture and effectiveness.



HR COMPENSATION & BENEFITS: WELL-BEING, by Design

The HR Compensation and Benefits Division (HRC&BD) of the Human Resource Management Group (HRMG) is responsible for designing, administering and managing the compensation and benefits for the employees of the Bank.

SALMAN PASHA

EVP & Divisional Head, Compensation & Benefits

Salman is a seasoned professional with almost 30 years of multi-faceted experience in HR. He has been associated with some of the leading banks in Pakistan including Dawood Islamic Bank, NIB Bank, Burj Bank, and Habib Bank (A.G Zurich).

As part of the division's vision for the well-being of employees, Employee Health Management Wing (EHMW) and Staff Loan and Welfare Wing (SLWW) organized two 'Free Eye Screening & Dental Medical Check-up Camps' in collaboration with Hashmanis Group of Hospitals, Karachi.



NBP organized, a 'Cardiology Awareness Session' & a 'Cardiac Consultation Camp' in collaboration with OMI Hospital, Karachi. The session was conducted by Prof. Dr. Nadeem Rizvi, Director, Cardiovascular Services along with Dr. Umair Abrar, Cardio Consultant. Both experts highlighted the root cause of heart diseases and shared valuable insights on how to prevent and manage heart ailments, especially during the blessed month of Ramadan.

The aim of these initiatives is to educate participants on adopting healthy lifestyles, identifying warning signs, and seeking timely medical interventions.



STRATEGY PLANNING & REWARDS DIVISION (SP&RD): FORWARD THINKING, PEOPLE FOCUSED

The Strategy Planning and Rewards Division (SP&RD) aligns human capital initiatives with the Bank's broader strategic objectives. Comprising three specialized wings - Performance & Rewards Management, Career Management, and Strategic Planning, Budgeting and Digital Transformation.

ABBAS ALI HATIM

EVP & Divisional Head, HR Strategy Planning & Rewards



Abbas brings deep insights and expertise in devising total rewards framework, administering compensation and benefits structure, realignment of organizational structures, developing core HR strategies, budgeting and planning, HR process automation and digitization. He is a seasoned HR professional with 19 years of experience in diverse HR realms.

SP&RD drives a results-oriented culture rooted in accountability, innovation, and employee empowerment.

Performance and Rewards Management Wing (PRMW): The Wing strengthens the performance and rewards framework by enhancing performance-based compensation, promoting a culture of high performance & accountability. Some of the key initiatives of the PRMW during the past year include:

- Review of strategic remuneration enhancements to ensure alignment with organizational goals, leveraging insights from industry salary surveys and internal analysis.
- Streamlining of the Bank's compensation cycle.
- Meticulous data management & system upgrades for informed decision-making.

Career Management Wing (CMW) Promotion is a tool to reward high performance and retain star employees. To improve the process, HR SP&RD proposed amendments to the last promotion policy. The policy, after approval from the board, was effectively implemented in a synchronized and seamless manner during the last quarter of 2024.

The CMW team tirelessly ensured data cleansing and

corroboration of thousands of employees. As per the parameters of the revised Promotion Policy, a mandatory aptitude test (two rounds of test) of more than 5,000 employees was conducted Pan-Pakistan in coordination with the Institute of Bankers Pakistan (IBP now NIBAF). In the AVP and VP cadre, more than 1,100 interviews were conducted by 53 in-house approved panels.

Legal hurdles were faced during the cycle that were successfully defended in consultation with HR Legal Compliance Division (HRLCD). Despite being a turbulent cycle because of legal constraints 1700+ promotions were approved and released after due processes and approvals of the Board, effective 01-11-2024.

Strategic Planning, Budgeting & Digital Transformation Wing (SPB&DW):

Strategic Planning & Budgeting: The HRMG plays a pivotal role in embedding human capital priorities into the bank's strategic roadmap. By aligning talent acquisition, development, and retention strategies with the Bank's long-term vision, the Wing ensures that NBP's workforce remains a key driver of success. Through proactive workforce planning, the Bank stays adaptable to shifting industry trends and market demands.

Optimizing Resources for Sustainable Growth: Prudent resource allocation is at the core of NBP's HR strategy, ensuring that investments in employee well-being, professional development, and workplace satisfaction are effectively balanced. By prioritizing training, technology, and engagement initiatives, the



Wing strengthens its human capital while maintaining financial sustainability. By integrating strategic planning with effective budgeting, the division continues to drive innovation and resilience in NBP's HR initiatives. The latest initiatives are listed below:

- **Revamping the HR Strategy:** Aligning with the Bank's overall transformation plan, the division is restructuring its HR strategy to support the full transition to Islamic banking by 2027.
- **Strategic HR Projects:** Collaborating closely with HR teams on high-impact projects that safeguard the Bank's image and interests.
- **Enhanced Budgeting Process:** A streamlined budgeting framework has been developed, ensuring a more detailed and structured submission of HR staff costs to Financial Control Group (FCG) for improved financial planning and transparency.

Digitization: As part of the Bank's commitment to digital transformation, the division is continuously enhancing HR processes to improve efficiency and elevate the overall employee experience. The digital initiatives streamline operations, making interactions more seamless while reinforcing the sustainability goals i.e. reducing paper usage and optimizing energy efficiency. Key initiatives include:

- **SAP HCM Upgrade:** NBP collaborated closely with the Information Technology Group (ITG) to upgrade its core HR system, SAP HCM. This modernization has significantly enhanced automation capabilities,

providing employees with a more intuitive, efficient, and engaging HR experience throughout their lifecycle with the organization.

- **Automation of HR Functions:** Several key processes, including performance management, career management, and grievance handling, are in the pipeline for automation. These enhancements will simplify workflows, improve accessibility, and ensure a more transparent and efficient experience for employees.





EMPLOYEE RELATIONS & HR LEGAL COMPLIANCE

Muhammad JAFFAR SIAL

EVP & Divisional Head, HR Legal Compliance & Employee Relations

Mr. Muhammad Jaffar Sial has been associated with NBP since 2021; he possesses close to 30 years of extensive experience in HR. He has held leadership positions in HR Legal and employee relations at several prominent organizations across Pakistan.

Achievements of ERD Employee Discipline Wing – Ensuring Fairness & Accountability: The Employee Discipline Wing, ERD at NBP, is dedicated to maintaining a transparent, fair, and structured approach to employee conduct and disciplinary matters. NBP's commitment to due process and ethical decision-making has led to several key advancements in strengthening disciplinary framework.

Key Achievements Training Sessions for Investigation & Enquiry Officers: To enhance procedural accuracy and ensure unbiased evaluations, NBP has successfully conducted training sessions for Investigation and Enquiry Officers. These sessions focus on investigative techniques, compliance with organizational policies, and maintaining fairness in disciplinary proceedings.

Rationale-Based Decision Communication: By adopting a national, principal-based approach, NBP has ensured that disciplinary decisions are fair well founded and legally compliant. This has reduced the likelihood of such decisions being overturned by courts, further strengthening the credibility and robustness of our internal processes.

Tracking System for Suspended Employees: A comprehensive tracking system has been introduced for suspended employees, enabling real-time monitoring of their status. This system ensures timely follow-ups, proper documentation, and adherence to due process, preventing unnecessary delays in case

resolutions.

Clear Guidelines for Unauthorized Absence & Detention Cases: Comprehensive guidelines have been issued to handle cases of unauthorized absences and detention in the field, ensuring consistency and clarity in disciplinary actions. These guidelines provide a structured approach for field offices, helping them take swift action while adhering to organizational policies and legal standards.

Reduction in Disciplinary Action Time: By streamlining processes and enhancing efficiency, NBP has significantly reduced the time required for disciplinary actions compared to previous years. Faster case resolution ensures timely accountability while maintaining fairness and due process, minimizing prolonged uncertainties for employees and management alike.

By implementing these initiatives, NBP's Employee Discipline Wing, continues to uphold accountability while fostering a disciplined and ethical work environment. The focus remains on continuous improvement, ensuring that disciplinary processes are effective, fair, and aligned with organizational values.

Achievements of Industrial Relations Wing (IRW) Sustaining Industrial Harmony Across the Bank: The Bank has successfully maintained industrial harmony across its operations, with no major strikes, sit-ins, or operational disruptions over a significant period. This achievement is the result of strategic efforts by the relevant Wing and Division, supported by the leadership's proactive guidance.



Strengthening Trade Union and Workers' Association Engagement: Efforts to streamline the recognition of Trade Unions (TUs) and Other Workers' Associations (OWAs) have led to improved transparency and fairness. In collaboration with the Legal Division, legitimate entities have been identified and engaged, ensuring that only authentic associations are recognized for dialogue and engagement.

Dedicated Help Desks for Retired Employees: To enhance accessibility and address the needs of retired employees, dedicated help desks have been established at major branches. This initiative has eliminated the need for retirees to visit principal offices, improving service delivery and reducing congestion.

Comprehensive Database for Unionized Staff: A dynamic and up-to-date database of unionized staff has been developed and maintained, enabling the Bank to monitor union activities and engagement effectively. This tool facilitates timely and informed decision-making.

Successful Referendums for Collective Bargaining Agent (CBA) Determination: Referendums for the determination of Collective Bargaining Agents (CBAs) have been successfully conducted at the Head Office-CBU, KPK-CBU, and Balochistan-CBU. These milestones reflect the Bank's commitment to fair representation and a structured approach to collective bargaining.

Regular Work Council Meetings for Employee Welfare: Work Council meetings with workers' representatives are being held regularly at Regional HR Centers. These meetings serve as an important platform for addressing the general welfare of unionized employees and fostering collaborative dialogue on key issues.

Focused Follow-Up on Legal Matters: The Bank continues to maintain strong coordination with the Legal Division and Regional Offices to ensure effective resolution of legal matters. A particular focus has been placed on the revival of the NBP-SWF, demonstrating the Bank's commitment to resolving legacy issues.

Proactive Management of Union Activities: By closely monitoring union and association activities,

the Bank has been able to preempt potential threats of agitation and take timely remedial measures. Off-the-grid strategies have been adopted to address disruptive union activities effectively, ensuring a stable and productive work environment.

Timely Resolution of Grievances: The Bank remains dedicated to addressing employee grievances in a timely manner. Significant progress has been made in resolving issues related to the deceased employee quota, with strict adherence to turnaround times (TAT) for responding to complaints from various platforms, including e-Kachehry. The average time for complaint resolution has been reduced to a minimum threshold.

Commitment to Employee Welfare and Engagement: The continuation of Work Council meetings has been instrumental in resolving employee-related matters promptly. These efforts reflect the Bank's strong commitment to fostering a positive workplace culture, prioritizing employee welfare, and ensuring a collaborative approach to problem-solving.

ACHIEVEMENTS OF EG&CW **Timely Completion of Appraisal Grievance Cycle:** In 2023, the Bank successfully completed the appraisal grievances cycle within three months, ensuring a swift and fair resolution process. A total of 1,902 grievance applications, including those related to APA 2023, were received and resolved with a 100% completion rate. This reflects a robust and responsive grievance-handling mechanism in place.

Efficient Complaint Resolution with Zero Breach: A total of 2,270 CRM and paper-based complaints were addressed within the defined Turnaround Time (TAT), achieving a 0% breach rate. This milestone highlights significant improvements in complaint resolution efficiency and responsiveness across the organization.

Compliance through Investigations: To uphold compliance with company policies and ethical standards, 60 investigations were conducted to address reported concerns. A structured investigation framework with clear protocols was introduced, ensuring fair, unbiased, and transparent handling of all cases.

Enhancing Investigative Capacity and Capabilities: Training sessions were conducted for potential Investigation Officers, equipping them with the

necessary skills to handle sensitive cases professionally. Additionally, trained Investigation Officers were appointed from the field, ensuring localized and accessible support for grievance resolution and strengthening the overall grievance-handling process.

Significant Reduction in Grievance Resolution Time: These collective efforts have resulted in a 70% reduction in grievance resolution time, contributing to improved efficiency, enhanced employee satisfaction, and increased trust in the grievance management system.

Fostering a Culture of Fairness, Transparency, and Accountability: By streamlining grievance handling and reinforcing compliance protocols, the Bank has strengthened its culture of fairness, transparency, and accountability. This has led to higher levels of employee trust and engagement across the organization.





THE LEGACY AND THE FUTURE OF A NATIONAL VISION

NBP Achieves Historic Pre-Tax Profit of PKR 56.7 Billion:

National Bank of Pakistan (NBP) reported a pre-tax profit of PKR 56.7 billion for the year ended December 31, 2024, despite absorbing an extraordinary cost of PKR 68.0 billion due to a Supreme Court pension case judgment. This result reflects NBP's resilience and prudent financial management in a challenging economic environment.

Record 80% Dividend Declared:

For the first time since 2017, NBP has announced a final cash dividend of PKR 8 per share (80%), the highest in its history. This move is supported by the Bank's strong capital position and underscores its commitment to shareholder value and long-term sustainability.

Strong Core Banking Performance:

NBP generated gross mark-up income of PKR 1,089.4 billion, while PKR 918.5 billion was paid to depositors. The cost of funds improved to 15.84%, with net interest income rising by 1.3% YoY to PKR 170.9 billion, and a net spread of 2.37%. The Bank's non-mark-up income surged by 61.1% to PKR 65.4 billion, driven by a proactive diversification strategy.

Controlled Costs and Healthy After-Tax Profit:

Operating expenses for ongoing business activities stood at PKR 119.8 billion, showing a 28.3% YoY increase. After taxes, the Bank posted a profit of PKR 26.9 billion, highlighting disciplined cost management despite inflationary pressures.

Robust Capital Adequacy and Compliance with IFRS 9:

NBP successfully adopted IFRS 9 in 2024, with a PKR 12.0 billion (net of tax) impact on opening equity. The Bank's total eligible capital rose by 27.4% to PKR 479.8 billion, while CET1 stood at 20.51% and total CAR at 27.80%. The leverage ratio was 3.88%, with significant improvements in Liquidity Coverage Ratio (206%) and Net Stable Funding Ratio (174%).

Stable Asset Base and Strong Credit Coverage:

Gross loans and advances increased by 2.5% YoY to PKR 1,672.8 billion, with an Advance-to-Deposit Ratio of 43.3%. Investments (at cost) were PKR 4,475.4 billion, with a carrying value of PKR 4,612.3 billion. NBP maintained credit loss allowances of PKR

225.8 billion, ensuring a high Stage-3 NPL coverage ratio will be 83.9%.

NBP has evolved into a financial powerhouse, with a workforce of 15,000 dedicated employees. The bank has grown exponentially while maintaining its commitment to excellence and national service. This substantial human capital represents not just numbers, but a collective force of professionals who carry forward the Bank's legacy of trust and reliability.

The Bank's current stature as Pakistan's largest public sector bank is a direct result of consistent performance and strategic vision. This leadership position is not merely ceremonial; it represents NBP's continued ability and agility, to adapt to changing economic landscapes while maintaining its core identity as a public sector institution committed to national development.

NBP's achievement in maintaining the largest customer base in Pakistan speaks volumes about public trust and confidence. This extensive customer network represents the faith that millions of Pakistanis place in NBP as their financial partner.

In an economy where access to capital can determine the difference between growth and stagnation, NBP's corporate lending capabilities have been instrumental in funding expansion, innovation, and job creation across various sectors.

NBP's solid financials represent more than accounting figures; they embody the trust that depositors, investors, and regulators place in the institution. In an era where financial institutions globally face unprecedented challenges, NBP's strong financial

position provides confidence to stakeholders and demonstrates the effectiveness of its management strategies.

Serving the Nation Through Customer-Centric Approach: The ongoing 75-year celebrations across Pakistan serve as a powerful reminder of NBP's deep roots in the national consciousness. These celebrations reflect the Bank's extensive reach and the genuine affection that customers feel for the institution.

Each celebration venue tells a story of how NBP has touched lives, supported dreams, and contributed to community development. From the farmer who received his first agricultural loan to build a prosperous future, to the entrepreneur who expanded her business with NBP's support, these stories collectively narrate the Bank's impact on individual lives and national progress.

The Bank's journey from a nascent institution to become the country's largest public sector Bank with the strongest financials is a story of institutional excellence and national service. It demonstrates that with clear vision, dedicated leadership, and firm commitment to purpose, financial institutions can grow while staying true to their foundational values.

The diamond jubilee celebrations occurring across Pakistan are about honoring the past and reaffirming NBP's commitment to its founding purpose. With three sports teams on the grounds of Cricket, Football, and Hockey, and 15000 employees, NBP's outreach in Pakistan is phenomenal. The Bank is committed to further enhancing the 9 million customer body, to making it not only the largest but the happiest too.





Milestone - Unlocked

NBP's 1-Bill Journey Hits PKR 1 Billion+

National Bank of Pakistan proudly announce that its 1-Bill Aggregator Service has successfully crossed **PKR 1 Billion** value.



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CELEBRATIONS AND INAUGURATIONS



CELEBRATING LEGACY AND PROGRESS DIAMOND JUBILEE EVENT HOSTED IN LAHORE

NBP's 75-year celebrations across Pakistan, were aimed at rekindling the vigour, and vision, that had inspired the State Bank of Pakistan in 1949 to recommend the establishment of a 'National Bank.' A vision that is resonated in each recitation of our venerable anthem, and in each Pakistani's commitment to uphold its honour.

'Pak Sar Zameen' is our home, and establishment of NBP has indeed laid the foundation for Pakistan's evolving financial strength - building a backbone that has supported our progress regionally, and globally for over seven decades.

In April 2025, the National Bank of Pakistan (NBP) commemorated its 75th anniversary with a grand Diamond Jubilee celebration in Lahore, an inspiring tribute to its enduring legacy and ambitious vision for the future. The event drew a distinguished gathering of government officials, business leaders, and civil society representatives who came together to celebrate NBP's pivotal contributions to the nation's financial progress.

The ceremony featured powerful keynote speeches by renowned speakers who highlighted NBP's transformative journey from its foundational years to its position today as a catalyst for financial inclusion, innovation, and national development. A specially curated commemorative exhibition took guests through the bank's rich history, showcasing key milestones and its vital role in driving economic advancement across decades.

Gracing the occasion were senior members of the NBP leadership team, including Mr. Muhammad

Ismail Usuf, SEVP & Group Chief, Treasury and Capital Market Group (TCMG); Mr. Fouad Farrukh, SEVP & Group Chief, Aitemaad Islamic Banking Group (AIBG); Mr. Karim Akram Khan, SEVP & Group Chief, Logistics Communications & Marketing Group (LCMG); Mr. Faisal Ahmed Topra, SEVP & Group Head, Retail Banking Group (RBG); Mr. Adnan Nasir, SEVP & Group Chief, Digital Banking Group (DBG); Mr. Mirza Muhammad Asim Baig, SEVP & Group Chief, Human Resource Management Group (HRMG); Ms. Naushaba Shahzad, SEVP & Group Chief, Inclusive Development Group (IDG); Syed Farooq Hasan, EVP & Divisional Head (A), Corporate & Investment Banking Group (CIBG); Mr. Shahzad Ahmed Karimi, PSO to President, President Secretariat; and Mr. Mudassir Inamullah, SVP (IDG).

Guests also experienced interactive installations that offered an immersive exploration of NBP's impact, ranging from support for government-led reforms to pioneering digital banking solutions. The event further featured thought-provoking panel discussions on sustainability, financial empowerment, and the integration of advanced technology in banking.

Set against the elegant backdrop of the Lahore venue Pearl continental Hotel, Lahore the Diamond Jubilee was both a celebration of NBP's remarkable journey and a reaffirmation of its commitment to building a more inclusive and progressive financial future for Pakistan.

Comments from the President NBP and Senior Executive Vice President, RBG



Mr. REHMAT Ali HASNIE

President & CEO, NBP

"Pakistan is not short of potential - it has everything. What it needs is focus, collaboration, and the confidence to turn possibilities into prosperity."

"From food security to world-class produce like our mangoes, Pakistan holds unmatched value. All it needs is value addition at home - not abroad - and a united vision to build its future."

"The foundation of lasting economic progress lies not just in infrastructure, but in mindset - a shift from politics to productivity, from hesitation to investment."

"When an investor arrives, they shouldn't face hurdles - they should feel welcomed from the airport to the boardroom. Respect, facilitation, and vision are the true catalysts of growth."



Mr. FAISAL AHMED TOPRA

SEVP, Retail Banking Group

"We believe we are not just a bank - we are the economic soul of Pakistan. For 75 years, we've stood at the heart of the nation's progress, and with the same resolve, we look ahead to shaping its future."

"From handwritten ledgers and magnetic tapes to cloud computing, banking apps, and AI-driven systems - our journey has been one of constant evolution, rooted in innovation and resilience."

"While our tools, models, and products have grown more sophisticated over time, one thing has remained unchanged: our unwavering commitment to serve our customers with integrity and dedication."

"The past 75 years have defined who we are. The next 75 will define who we strive to become - more connected, more responsible, and more impactful for every stakeholder we serve."

DIAMOND JUBILEE EVENT IN LAHORE





NBP Pledges To Accelerate Action On Gender Equality On International Women's Day

NBP commemorated International Women's Day by inviting Dr. Shehla Najeeb Sidiki, Dean of the Faculty of Liberal Arts and Human Sciences, Ziauddin University, Karachi and Muqaddas Abdul Rasheed, a young football player from Lyari to a session at NBP Head Office, Karachi.

The session reflected a collective effort of fostering a collaborative work environment and promoting gender partnership through equity and inclusion within workplaces across Pakistan. The female staff of the Bank, including many who are part of the senior management and the senior leadership team of the Bank, including Mr. Rehmat Ali Hasnie, President & CEO NBP, Mr. Mirza Muhammad Asim Baig, Group Chief HRMG, NBP, were also present on the occasion.



Dr. Shehla Najeeb spoke at length about her life journey and underscored the growing role of women in leadership across various sectors. She emphasized the need for equal opportunities in educational institutions. Her professional advice to all women was to work hard towards their dreams and believe in themselves.

National football player Muqaddas Abdul Rasheed shared her journey of struggles and achievements in the sports field, encouraging young women to pursue their dreams with determination. She stands as a beacon of hope, proving no matter where you come from or how impossible your dreams may seem, with enough perseverance, you can turn them into reality.

The President, highlighted the importance of providing a conducive environment where women can thrive professionally. He emphasized that women are integral to society and the national workforce.

Mr. Baig reiterated the Bank's commitment to promoting women's advancement in the banking sector and increasing their inclusion within the institution. He stressed that efforts for women's rights must continue at individual, institutional, and governmental levels. The celebrations also took place at our Staff Colleges and Regional Offices.



Khaleej Times



NBP celebrated International Women's Day with an inspiring session featuring Dr. Shehla Najeeb Siddiki and footballer Muqaddas Abdul Rasheed, highlighting resilience and empowerment. Senior leadership, including President & CEO Rehmat Ali Hasnie and Group Head HRMG Asim Baig, reaffirmed NBP's commitment to gender equality and inclusive workplaces.

Read more in Khaleej Times:
www.khalojejtimes.com/kt-network/ktbq-commits-to-advancing-gender-equality-on-international-women-s-day

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ISLAMIC BANKING BRANCH INAUGURATED IN JODIA BAZAR KARACHI

NBP Aitemaad Islamic Banking proudly unveiled the new premises of the Islamic Banking Branch in Jodia Bazar, catering to the diverse financial needs of the local business community while ensuring accessible and convenient banking services for the residents in the surrounding communities.

Imran Farooqui, SEVP & Group Chief, Operations Group, and Fouad Farrukh, SEVP & Group Chief, AIBG, inaugurated the branch. The inauguration ceremony was also graced by respected customers of the branch. By inaugurating this branch, NBP Aitemaad Islamic Banking reinforces its commitment to fostering economic growth and prosperity in the area. This branch also signifies the Bank's commitment to the business community and reaffirms the provision of exceptional banking services to all individuals.



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AWARDS AND RECOGNITIONS



NBP Wins 10 'Best Practice' Awards at the Global Diversity, Equity and Inclusion Benchmarks (GDEIB) Awards & Conference 2025.

NBP has once again demonstrated its leadership in fostering an inclusive and equitable workplace by securing 10 'Best Practice' Awards at the Global Diversity, Equity and Inclusion Benchmarks (GDEIB) Awards & Conference 2025. This prestigious recognition reaffirms the Bank's commitment to driving meaningful change and setting new standards in DEI across the corporate landscape.

The GDEIB Awards recognize organizations that exhibit

exceptional dedication to diversity, equity and inclusion through impactful policies, transformative initiatives, and sustainable practices.

Winning across multiple categories is a testament to NBP's progressive approach and steadfast belief in building a culture where every employee thrives. Group Chief Human Resource Management, Mirza Muhammad Asim Baig, emphasized the significance of this achievement; he recognized that diversity and inclusion are more than corporate objectives - they are a responsibility embraced by the Bank, wholeheartedly.

These awards validate the continuous efforts NBP has put into fostering an inclusive environment where every individual; regardless of background, gender, or ability, feels valued and empowered.

NBP continues to build on this momentum, ensuring that the DEI policies not only meet global standards but also create a lasting impact on our workforce and the communities we serve. These accolades not only highlight past successes but also serve as a call to action - to keep pushing boundaries, driving change, and shaping a more inclusive future for all.





WIN GOLD WITH PAYPAK



25 winners will get a chance to win **2.5g gold** on every (ATM) withdrawal of Rs. 500 or more



25 winners will get a chance to win **2.5g gold** on every retail (POS) transaction of Rs. 5,000 or more



25 winners will get a chance to win **2.5g gold** on every online (eCommerce) transaction of Rs. 5,000 or more

Campaign Duration:
August to December 2025



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PARTNERSHIPS AND COLLABORATIONS



ONBOARDING OF WAPDA EMPLOYEES COOPERATIVE HOUSING SOCIETY GUJRANWALA FOR UTILITY BILLS COLLECTION



NBP has onboarded Wapda Employees Cooperative Housing Society (WECHS), Gujranwala for utility bill collections. The agreement was spearheaded by Farhan Durrani, SVP, Digital Banking Group.

The signing ceremony was graced by the presence of Rehman Nazir, Regional Head, IBR Punjab Central, Ghulam Abbas, BM, NBP Islamic Wapda Town, Gujranwala, Rana Muhammad Ramzan, Secretary WECHS Gujranwala, and Mian Saqib Ghafoor, President WECHS Gujranwala.

The WECHS President appreciated the initiative, highlighting its importance in enhancing and simplifying financial operations.

On-boarding of First Credit Investment Bank Ltd on Payments Portal (CASH MANAGEMENT)

NBP has successfully onboarded FIRST CREDIT INVESTMENT BANK LIMITED (FCIBL) as the newest Cash Management Payment Portal Client. The partnership underscores NBP's commitment to delivering innovative financial solutions and strengthens its position in the financial market.

To celebrate this milestone, a signing ceremony was held at the FCIBL Office in Karachi. The event was graced by the NBP team, including: Gul Buhar Khan, GM-Karachi, Nabeel Baig, Head-Cash Management (A), S.M. Raza, Unit Head- Cash Management, Majid Hussain Shaikh, Re-Liability-South, and M. Fazal Mansuri, Branch Manager.

M. Mohsin Ali, President & CEO, FCIBL, represented

their organization along with M. Amin Khatri, Co. Secretary, FCIBL.



NATURE HAS GIVEN YOU EVERYTHING
YOU HAVE GOT UNLIMITED RESOURCES
THE FOUNDATIONS OF YOUR STATE HAVE BEEN LAID
AND IT IS FOR YOU TO BUILD
AND BUILD AS QUICKLY AS WELL AS YOU CAN
GO AHEAD AND FISH YOUR GOD SPEED.
H.E. AZAM M. JAHANGIR



Disaster Relief Efforts by National Bank of Pakistan (NBP) & Sindh People's Housing for Flood Affectees (SPHF)



Mr. Khalid Mehmood Shaikh, CEO of Sindh People's Housing for Flood Affectees (SPHF) met with the President at NBP Head Office to brief on the SPHF program. The discussion primarily focused on expediting account openings and disbursements to flood affectees via NBP and to encourage collaboration for long-term sustainable community development.

NBP is proud to share the successful journey of this partnership which began in early 2023 with

disbursements to just 500 bank accounts and has now evolved into a large-scale initiative, achieving:

- PKR 168 Billion in total disbursements
- 2 Million bank transactions executed

This collaboration underscores NBP's commitment to financial inclusion and disaster relief efforts. Heartfelt praise for the teams for their dedication, for truly making a difference! Let's continue working together to support those in need.

Strengthen Governance and Compliance Solutions - NBP Collaborates with BenchMatrix

NBP has collaborated with BenchMatrix's RiskNucleus Governance, Risk, and Compliance System to digitally transform the bank's operations, drive process efficiency, ensure regulatory compliance, and maintain adherence to compliance risk management and industry standards.

BenchMatrix's solution is a seamlessly integrated system designed to help compliance and risk managers efficiently assess, monitor, and identify risks and controls across the organization in line with regulatory requirements. It features a comprehensive suite of modules, including the Regulatory Library, Risk Control & Self-Assessment, Regulatory Correspondence, Observations, Key Risk Indicators, Control Testing, Self-Assessment, Incident Management, and Action Plan. The BenchMatrix team has extensive experience in full-cycle transformation projects for multinational organizations, with successful implementations in Saudi Arabia, Bahrain, Qatar, the UAE, Kuwait, France, Canada, and Pakistan.

This collaboration paves the way for a more resilient and streamlined risk management ecosystem. It will bolster the risk management capabilities, enabling NBP to manage operational risks better while ensuring effective governance and compliance across

all operations. Haroon Zamir Khan, Chief Risk Officer, Risk Management Group, NBP, looks forward to the positive impact this partnership will have.

Muhammad Abdul Moeed, Group Head of Compliance Group, NBP, feels this implementation will mark a significant milestone in NBP's transformation journey within compliance to bring efficiencies and achieve excellence in compliance and governance.

This partnership highlights NBP's proactive vision to stay ahead of the evolving regulatory landscape. Taimur Kaleem, CEO, BenchMatrix, is delighted to partner with NBP and to provide innovative solutions that strengthen risk management, enhance operational efficiency, and support informed decision-making in the financial sector.

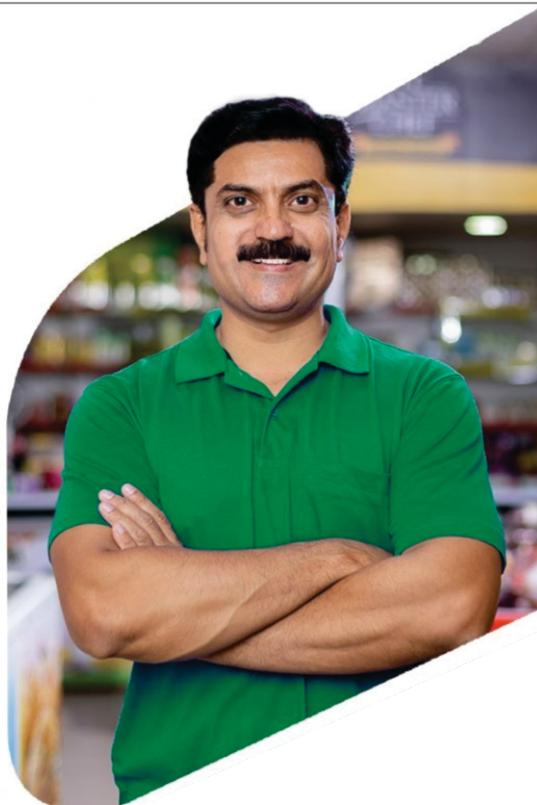
NBP plays a pivotal role in Pakistan's banking sector, offering a wide range of financial products and services to individuals, businesses, and public sector entities. With a vast domestic and international network, the bank is committed to driving economic growth by supporting trade, development projects, and financial inclusion. NBP is also a key player in implementing government initiatives, ensuring accessibility to banking services across urban and rural areas. The Bank's focus on innovation and digital transformation aims to enhance customer experience and operational efficiency.

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- FREE Fund Transfer and IBFT
- FREE Debit Card Issuance & Renewal



Revolutionize Fee Collection Using 1LINK Technology-Collaboration with Lahore College for Women University (LCWU): NBP has partnered with LCWU to implement a fee collection system on an aggregation model powered by 1-Link.

The agreement was led by Farhan Durrani, Senior Vice President, Digital Solutions at NBP, along with senior representatives from the Retail Banking Group; Tanveer Sheikh, Regional Head, Lahore East, and Rashid Anwar Alvi, Branch Manager, Jail Road. Prof. Dr. Shagufta Naz, Vice Chancellor, LCWU, along with her



team attended the event to celebrate this significant milestone.

This collaboration introduces a seamless and secure fee payment process, offering students unparalleled convenience and accessibility. Students can now pay their fees through NBP's Digital App or any other bank across Pakistan.

NBP has positioned itself as the master collector, supported by an efficient and transparent reporting system that ensures real-time, accurate financial insights for LCWU. The partnership offers key benefits to LCWU and its students, including the convenience of fee payments anytime, anywhere, with no additional charges. The advanced reporting system enhances institutional transparency and efficiency, while the initiative supports the digital transformation of Pakistan's education sector.

NBP and Nayatel (Pvt.) Ltd. Sign Employee Banking Agreement

NBP and Nayatel (Private) Limited have signed an agreement for "Employee Banking" for the provision of banking facilities to Nayatel employees. Under the arrangement, NBP will facilitate employees of Nayatel to meet their financial needs by providing its wide range of assets and liabilities products under concessional rates and a preferred service mode.

The agreement was signed by Ahmar Qadeer, EVP & Head - Consumer Finance, NBP and Muhammad Ahmad, CFO & Director Finance, Nayatel. Other senior

executives from NBP and Nayatel also attended the signing ceremony.

Ahmar appreciated the efforts of the NBP team - especially the Corporate Office Islamabad, Regional Office Islamabad, Institutional Sales Division, and the counterpart department at Nayatel in materializing the arrangement. This agreement is a significant breakthrough enhancing NBP's footprints in the private sector, particularly in the area of employee banking.

NBP and Nuclear Institute for Agriculture and Biology (NIAB) Sign Employee Banking Agreement

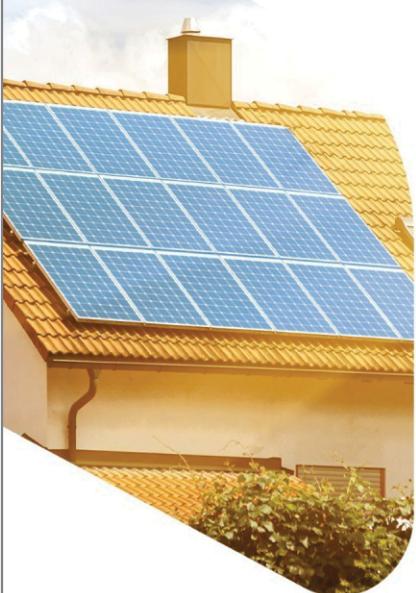
NBP and NIAB signed an agreement for "Employee Banking" for the provision of banking facilities to NIAB employees. The agreement was signed by Umeed Ayaz Mehmood, EVP & GM, Central Punjab and Prof. Dr. M Yussouf Saleem, Director & Chief Scientist, NIAB. Asim Waseem, SVP/RH Faisalabad, M. Saleem Ashraf, SVP/RE-LWM, Tahsin Nasir VP/RE-Assets and Farood Ihsan AVP/BM AARI Branch NBP Regional Office Faisalabad also graced the occasion.

The Regional Office, Faisalabad, has also made vigorous efforts in the area of "Employee Banking," resulting in the successful signing of an agreement under which 100% payroll of NIAB will be transferred to NBP.





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ENGAGEMENTS WITH STAKEHOLDERS





Engagements with Stakeholders

The National Bank continues to lead the way in aligning with global goals for diversity, equity, and inclusion, embedding accessible infrastructure, inclusive policies, and targeted outreach programs within its operations. Through this vision, the Bank aims to create lasting, systemic change for marginalized and underserved communities across Pakistan.

President NBP Visited Multan Chamber of Commerce & Industry (MCCI)

Mr. Jameel Ahmad, Governor, SBP visited Multan Chamber of Commerce & Industry (MCCI) along with the Bank's President to meet different stakeholders and representatives of MCCI to discuss opportunities for the business community of Multan.

NBP Efforts Recognized During a Meeting with Governor Punjab

Dilbar Husain Khan, General Manager, Lahore, Shahzad Iqbal, Regional Head, Lahore Central, and Mohsan Zia, Regional Head, Lahore East, had the honor of hosting Mr. Sardar Saleem Haider Khan,

Governor Punjab, for a productive discussion on enhancing banking facilities for government employees and the public at large. During the meeting, NBP leadership expressed gratitude to the Honorable Governor for sparing his valuable time and for his keen interest in strengthening banking services for government employees. The discussion covered key areas such as financial literacy, financial inclusion, and the shift to digital banking channels. The meeting was concluded with a mutual commitment to enhance collaboration between NBP & the Governor House in promoting accessible & modern banking services.

NBP Reaffirms Commitment to Disability Inclusion at Global Disability Summit 2025

NBP has reaffirmed its commitment to championing disability inclusion in the workplace at the Global Disability Summit 2025 held in Berlin, Germany. The Summit, jointly organized by the International Disability Alliance (IDA), the Government of Germany, and the Government of Jordan, brought together global leaders to chart a unified path forward for the rights and inclusion of Persons with Disabilities (PWDs).

Representing NBP at the Summit, Mirza Muhammad Asim Baig, Senior Executive Vice President & Group Chief Human Resource Management Group, spoke at a key session highlighting the role of the banking sector in enabling access to financial services for marginalized communities.

Reaffirming NBP's strong commitment to disability inclusion, Mr. Baig shared insights into the Bank's





ongoing initiatives in partnership with the Asian Development Bank (ADB), and the Global Disability Innovation Hub (GDI Hub). The Bank is actively working to eliminate financial barriers and promote equal opportunities nationwide.

NBP Recognized for Promoting Equal Opportunities and Inclusivity at Career Fairs

NBP continues to uphold its commitment to fostering equal opportunities, workplace inclusivity and active participation in career fairs at leading educational institutions nationwide including, Lahore University of Management Sciences (LUMS), Institute of Business Administration (IBA), University of Faisalabad, University of Punjab, Institute of Cost and Management Accountants (ICMA), Institute of Business Management (IoBM), and Indus University, to name only a few.

Through these engagements, NBP aims to connect with bright young minds, offer career guidance, and promote inclusive hiring practice.

Through interactive sessions, students learn about initiatives such as targeted recruitment drives for underrepresented groups (e.g., women, persons with disabilities), internships for fresh graduates, and undergraduate students.

NBP remains committed to ensuring that individuals from all backgrounds have access to promising career paths, emphasizing merit-based recruitment and diversity in the workplace. Through its engagement with future professionals at these institutions, NBP is actively shaping the next generation of leaders in the banking and financial industry.

NBP arranged the distribution of Iftar Meal Boxes at the Labor Camps of KSA IFRG-Home Remittance Division

NBP's IFRG-Home Remittance Division distributed Iftar Meal Boxes at KSA Labor Camps. The activity was performed in collaboration with Al-Rajhi Bank, Saudi National Bank & Arab National Bank. The efforts of the NBP team were appreciated by the tie-



up management. During the activity, NBP remittance service was promoted, and remitters were guided on using legal channels to send remittances to Pakistan.



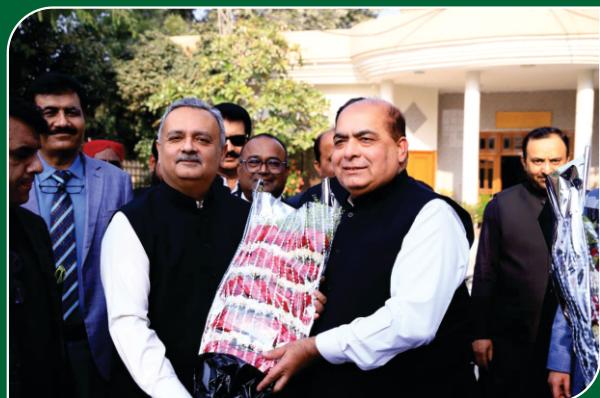
IFRG-Home Remittance Division, NBP and Al-Ansari Exchange (AAE) organized a football match in U.A.E NBP & AAE organized a football match at Dulsoo Worker Village, Dubai. The activity was part of NBP's pre-Ramazan campaign, which supported the bank's efforts increasing home remittance volumes.

The match was followed by an indoor musical event and was admired by the remitters. During the occasion, several co-branded gifts were distributed among visitors, reinforcing the Bank's commitment to supporting safe & reliable money transfer through legal channels.



TRAINING AND INTERACTIVE SESSIONS

TOWN HALL MEETING OF SINDH CLUSTER IN HYDERABAD



Mr. Rehmat Ali Hasnie, President, NBP, conducted the Town Hall Meeting of Sindh Cluster in Hyderabad. Senior Management of Cluster, RMTs of Hyderabad, Sukkur, Larkana, and Mirpur Khas Regions, Branch Managers, Branch Operation Managers, and other key officials participated in the event. The President shared his vision for the bank, including challenges, developments, and the future road map of NBP. The meeting ended with an interactive question-and-answer session.



First Hybrid DBG Town Hall Meeting-Transforming Strategy into Action

Adnan Nasir, Chief Digital Officer (CDO), NBP, conducted a strategic Town Hall meeting to align the Digital Banking Group (DBG) team on the roadmap for digital transformation and turning strategy into action. The session was attended by DBG team members at the Head Office (in-person) and virtually from the Lahore and Islamabad offices. HR business partner was also invited to attend the session.

Adnan Nasir emphasized the critical role of digitalization in shaping the future of the banking industry. He outlined how rapid technological advancements and changing customer expectations demand a proactive, forward-thinking approach to



ensure NBP remains at the forefront of digital banking.

In line with the Bank's strategic vision, the CDO officially declared 2025 as the "Digital Adoption Year." This signifies a paradigm shift where DBG will lead the charge in accelerating digital transformation across the organization.

The CDO reinforced that digital transformation is not just an IT initiative - it is a cultural transformation for business and people, that requires a collective effort, agility, and commitment from every team member:

Together, we will transform, innovate, and lead! Bancassurance Products Refresher Training Sessions Mardan, Mansehra, Abbottabad, Rawalpindi & Islamabad Regions.

Training sessions were organized to raise awareness about Bancassurance Products in Mardan, Mansehra, Abbottabad, Rawalpindi & Islamabad Regions. Led by Imran Gul, General Manager, Islamabad, these sessions were attended by Branch Managers, RMT of Regions. The respective Regional Heads & Adnan Ahmed, Vice President/Wing Head, Bancassurance - RBG, emphasized Branch Managers to achieve assigned sales targets and maintain consistency for benchmarks for the year 2025.





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ARTICLES AND FEATURES





BEYOND HIRING: HOW JOB FAIRS HELP BANKS BUILD INCLUSIVE & TRUSTED EMPLOYER BRANDS.

By Muhammad Ali Noman Siddiqui
SVP & Senior HRBP - HRMG

Participation in job fairs is an important initiative for banks, especially in today's competitive job market. Job fairs are organized events where employers meet with job seekers, including fresh graduates and experienced professionals. For banks, these events provide an excellent opportunity to showcase career opportunities, highlight their work culture, and connect with a wide range of talented individuals.

NBP is committed to merit-based hiring and ensures equal opportunities for individuals from all backgrounds. By engaging with students at top educational institutions, NBP is actively shaping the next generation of banking professionals and leaders. Through job fairs, NBP shares insights into its organizational culture and career paths, helping potential candidates make informed decisions.

In 2025, several well-known universities and colleges across Pakistan, including LUMS, IBA Karachi, NUST, and FAST, organized career expos and job fairs. These events attract thousands of students and job seekers nationwide. For banks, participating in these fairs offers access to a large talent pool and strengthens their brand presence among young professionals.

NBP's Human Resource Management Group (HRMG) teams have actively participated in such events, providing guidance and sharing their experiences with students. A key focus of modern job fairs is promoting diversity and inclusion. Today, banks in Pakistan and around the world are making conscious efforts to hire individuals from different backgrounds, such as women, people with disabilities, religious minorities, and candidates from remote or underserved regions. These efforts reflect a strong commitment to equal opportunity and inclusive hiring practices.

NBP, with its network of over 1,400 branches across the country, including remote and challenging areas, proudly encourages applications from people of all backgrounds. The Bank supports hiring without gender discrimination and welcomes individuals with different needs, who are eager to contribute and grow with the organization.

Encouraging diversity and inclusion benefits banks in many ways. It creates a healthy and respectful work environment, increases employee motivation, and improves performance. A diverse workforce brings in fresh perspectives, enhances creativity, and leads to better problem-solving. Moreover, banks that reflect the diversity of their customers are better equipped to understand and serve their needs. For example, when banks hire more women or individuals from rural areas, they can better design products and services tailored to those communities. This enhances financial inclusion and strengthens the bank's reputation in society.

By participating in university job fairs, banks also support the education sector and help young people explore careers in banking beyond traditional roles. They discover opportunities in finance, IT, compliance, risk management, marketing, and more. These events also allow our young generation to know about organizational cultures and their preference for skill set requirements through interactive sessions.

As Pakistan's job market evolves in 2025, banks have a unique opportunity to lead the way. By actively participating in job fairs, they can attract top talent, strengthen ties with academic institutions, and champion diversity. It's time for the banking sector to step forward and shape a more inclusive and future-ready industry face on either side of the hyphen one career fair at a time.



BUILDING THE WORKFORCE FOR TOMORROW: HUMAN CENTERED, TECH-ENABLED, FUTURE READY.

By M. Ibrahim Qazi,
Wing Head (A) Organizational Effectiveness – HRMG

The future of work is no longer a distant concept, it is unfolding right now, within our bank, across every screen, team, and role. As we embrace advancements in fintech, AI, and digital banking, one thing becomes clear: transformation is only as powerful as the people who lead it. At the National Bank of Pakistan, we are not merely upgrading systems, we are also transforming the way we think and work. The responsibility of HR has evolved

beyond standards and procedures, it now revolves around developing culture, raising awareness, and ensuring that every employee is prepared for what comes next.

In a tech-powered future, the real differentiator will not be the tools we use but the people we train and empower to use these tools.

While the Learning & Development Division at NBP takes center stage in training and up-skilling talent, it is the role of HR Communications to ensure that the message is clear, consistent, and connected throughout the business. Our goal, whether through internal campaigns, storytelling, or employee awareness programs, is to help individuals understand and be a part of the change.

Artificial intelligence, fintech, and automation are revolutionizing the banking experience. However, inclusivity, empathy, and human connection will always shape how we lead this change. Meaningful discussions on digital literacy, financial literacy, DEI, and emotional well-being are critical and contribute to the development of a workforce that is not only efficient but also empowered.

We have the tools, we have the talent; the goal now is to create a culture that draws them together. Being future-ready does not imply waiting for tomorrow, it entails turning up with purpose today.

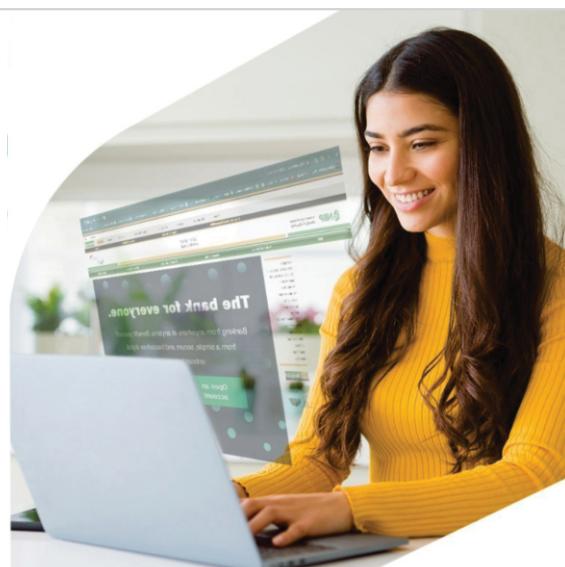
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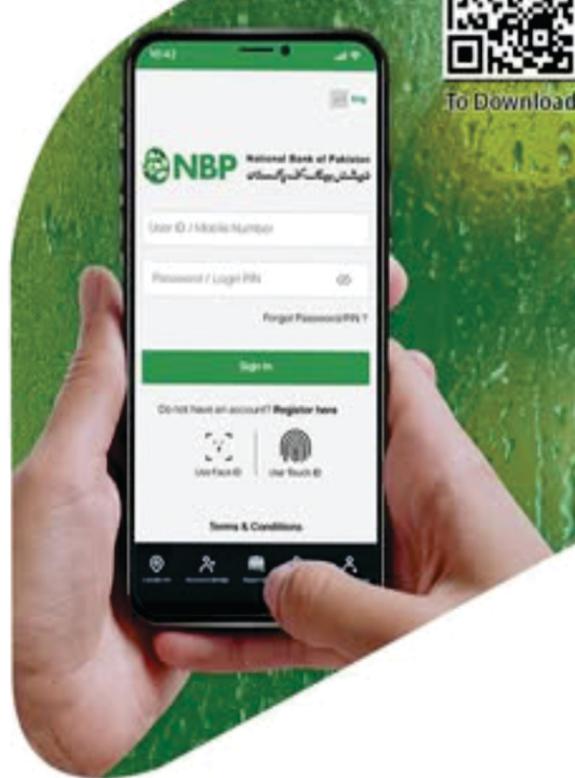
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NBP SPORTS



NBP SPORTS

NBP 49th National Snooker Championship Kicks Off

The 49th NBP National Snooker Championship began on January 21 at the Snooker Arena, National Bank Sports Complex.

Alamgir Sheikh, Chairman, Pakistan Billiards and Snooker Association, was pleased to share that NBP has been sponsoring the National Championship for the last 16 years. Shar Muhammad, Senior Vice President and Head of Sports Wing, NBP, Javed Karim, President, PBSA, Zulfiqar Ali Ramzi, Secretary, PBSA, Naveed Kapadia, Tournament Director, Abdul Qadir Memon, Irfan Motin, Muhammad Farhan and others were also present at the occasion.

The prize money for this championship was set at PKR 525,000/- . The winner was given PKR 200,000/- and the runner-up gets PKR 100,000/-. The semi-finalist was given PKR 50,000/-, the quarter-finalist received PKR 25,000/-. A special prize for the player making a big break in the championship was awarded PKR 25,000/-.

A total of 48 players from across the country participated in the National Championship, divided

into eight groups. The top two players from each group advanced to the pre-quarterfinals. Reigning champion Asjad Iqbal, last year's winner, defended his title. Additionally, five junior champions were granted direct entry into the tournament. Handing over the event sponsorship to PBSA officials, NBP believes that the partnership between National Bank and the Pakistan Snooker Association will continue to encourage Pakistan's talent like always.

NBP Senior Vice President Mudassir Inamullah and PBSA Chairman Alamgir Shaikh with the winner and runner-up cueists of the NBP 49th National Snooker Championship, along with PBSA President Javed Karim, Hon. Secretary Zulfiqar Ali Ramzi, NBP Sports Head Shar Muhammad, Tournament Director Naveed Kapadia, Adil Murtaza, Farhan Rafique, and other distinguished guests.

Shahid Aftab Wins NBP 49th National Snooker Championship

Punjab's Shahid Aftab emerged victorious in the NBP 49th National Snooker Championship, defeating National Bank's Muhammad Sajjad 7-5 in a thrilling final held on Saturday at the NBP Sports Complex Snooker Arena.

According to Tournament Director, Naveed Kapadia, the match was a gripping contest. Sajjad initially trailed 5-2 but made a strong comeback to level the score at 5-5. However, Aftab held his nerve and won the next two frames to secure the title.



The frame scores were as follows: 69-9, 92-28, 48-70, 73-19, 49-70, 74-38, 79-24, 62-66, 22-63, 25-69, 81-36, and 71-61. Shahid Aftab delivered an impressive performance with breaks of 82 in the second frame, 52 in the sixth, 79 in the seventh, and 81 in the eleventh frame. Muhammad Sajjad also showcased his skill, recording breaks of 52 in both the third and ninth frames.

As the champion, Shahid Aftab received a cash prize of Rs. 200,000. Runner-up Muhammad Sajjad was awarded Rs. 100,000. In addition, Muhammad Asif received a special cash prize of Rs. 50,000 for his remarkable 147 break during the championship.

The closing ceremony was graced by several distinguished guests, including Mudassir Inamullah, Senior Vice President of National Bank of Pakistan (NBP); Alamgir Shaikh, Chairman of the Pakistan Billiards and Snooker Association (PBSA); Javed Karim, President of the PBSA; Zulfiqar Ali Ramzi, Honorary Secretary of the PBSA; Shar Muhammad, Head of Sports at NBP; and Naveed Kapadia, Tournament Director. Also in attendance were prominent snooker supporters and officials, including Adil Murtaza and Farhan Rafique.

Trophies and awards were presented to the champion, runner-up, and other standout players by Mudassir Inamullah and Alamgir Shaikh, marking a fitting end to an exciting championship.

68th DHA National Senior Hockey Championship-2024-25

The 68th DHA National Seniors Men's Hockey Championship kicked off on Saturday, 28th December 2024, with three thrilling matches at the Abdul Sattar Edhi Hockey Stadium. Featuring fourteen participating teams, the tournament showcased the impressive depth of hockey talent across the country.

NBP secured a place in the semi-finals after a strong quarter-final performance at the same venue. They were joined in the semi-finals by Pakistan Customs, Mari Petroleum Company Limited (MPCL), and Pakistan Air Force (PAF).

In one of the standout matches, NBP defeated MPCL 2-1. Dilawar and Naveed scored for NBP, while Sufyan netted the only goal for MPCL. National Bank goalkeeper Mazhar was named Man of the Match and received a cash prize, presented by PHF Selection Committee Member and Olympian Kashif Jawad.

Earlier, in the first quarter-final, NBP triumphed over Rangers with a 5-2 victory. Dilber and Aziz each scored twice, with Farhan and Abdullah contributing one goal apiece for Rangers. Aziz was declared Man of the Match for his performance. The semi-final stage delivered high-stakes action, as Pakistan Customs overcame NBP and MPCL defeated PAF to advance to the final.

The tournament was held at the recently renovated Abdul Sattar Edhi Hockey Stadium, a landmark venue in Karachi with a seating capacity of 30,000. The renovation project was a collaborative initiative between the Pakistan Hockey Federation (PHF) and the Pakistan Army, aimed at upgrading facilities to host both national and international hockey events.

Lieutenant General Babar Iftikhar, Corps Commander Karachi, attended the final as the Chief Guest and presented the awards. In his address, he highlighted the significance of hockey as Pakistan's national sport and urged collective efforts for its revival.

The 68th Championship not only offered a competitive platform for players but also reaffirmed the nation's dedication to rejuvenating the sport. The upgraded facilities at the stadium are set to play



NBP

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Congratulations to **Mohammad Asif** for winning the 3rd SAARC Snooker Championship, defeating Sri Lanka to claim Gold and Bronze, making NBP proud again!



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a vital role in supporting future hockey tournaments on both national and international levels.

20th SBP Governor's Cup Inter Bank Cricket tournament-2024-25

NBP has achieved a remarkable milestone by securing a hat-trick of victories in the 20th SBP Governor's Cup Inter-Banks Cricket Tournament 2024. This is the first time in the tournament's 20-year history that a team has achieved such a feat.

NBP triumphed over Bank Alfalah, Meezan Bank and Sindh Bank in group stages, emerging as leaders on the points table. With standout performances, Muhammad Farhan scored the highest runs, while



Ahmed Ali claimed the highest wickets for NBP. With this historic performance NBP qualified for the quarterfinals and has emerged as a strong contender among the 16 competing teams to lift the trophy. NBP will play quarterfinal against Askari Bank in KCCA Ground on Wednesday.

District South Inter Club Double Badminton Championship-2024-25

First District South Inter Club Double Badminton Championship 2024 Karachi organized by Sport and Youth Affairs Department at NBP sports Complex.

Fareed Ali, DSO, South Karachi, graced the occasion of the opening ceremony, whereas Sher Muhammad, Senior Vice President, was also present during the event and encouraged the tournament participants.





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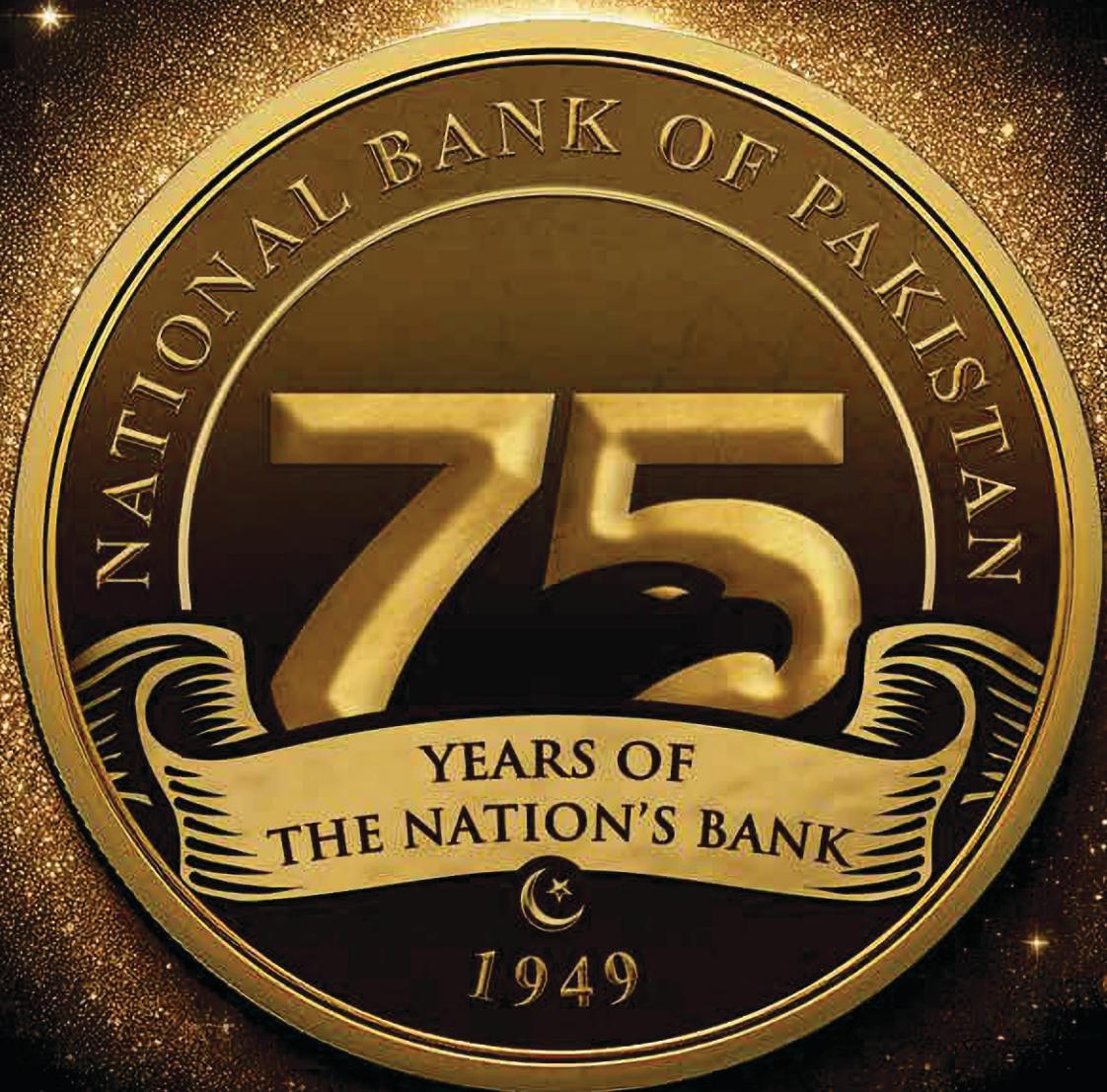
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