

Transforming Large Banks Rediscovering the Basics

What does a Bank do?

A bank is a
Financial Intermediary
that accepts deposits and
channels those deposits
into lending activities.

Large Banks 10 Years Ago

- Massive NPLs (Non Performing Loans)
- Weak Capital adequacy
- Poor Capital Base
- Zero Customer Focus – No innovative products
- Thaana Approach
- Lack of proper Infrastructure and Market Intelligence
- Integrity Issues
- Influenced decisions
- On the positive side, great heritage and reach

Large Banks Today

- Financially Strong
- Improved Infrastructure
- Clear Marketing strategies
- Wide range of products
- Reduced Non Performing Loans
- Improved Service levels
- Attracting the best talent
- Multichannel distribution

Rediscovering the Basics

- Apply Basic HBL values
 - Excellence
 - Integrity
 - Customer Focus
 - Meritocracy
 - Progressiveness

Excellence

- Core Banking System
 - To know what is going on
 - Improve efficiency
 - Platform for new products
 - Single customer view

Excellence

- Building of Corporate Image



Integrity

- Compliance Culture
- Letter and Spirit

Customer Focus



Profile

Children Under 18
Inculcates Savings at a young age
www.hblmoneyclub.com

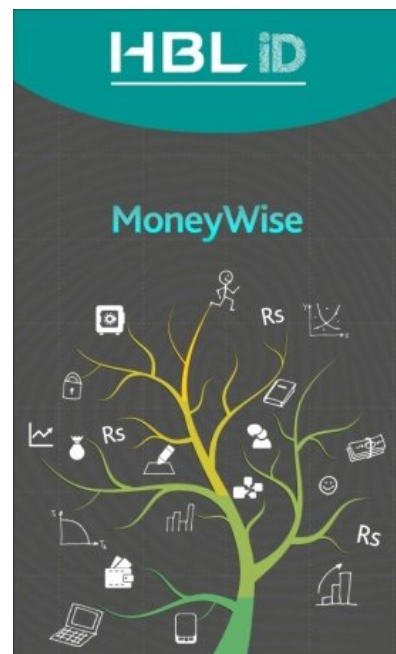


Customer Focus



Profile

Youth 18-24
Energetic, seeking independence
Tech Savvy, high activity on social media



Meritocracy

- Performance Management
- Aligning Personal and Organizational goals

Progressiveness

- Watan Cards - 133,170
- Pakistan Cards - 601,364
- BISP - 508,521



The Way Forward – Customer Focus

- Not what the Bank wants but what the customer needs
- Customer Experience Index
- Service levels
- Integrity

The Way Forward – Customer Focus

- Market Development
 - Financial Inclusion
 - Branchless Banking
 - Financial Literacy Program
 - New Products
 - TAP, CLICK, SWIPE, BRICK

If you know the basics,
there is nothing new under
the sun

Thank You

Questions?