

Savings Accounts

SWITCH TO **13%\*** PROFIT



**KHUSHHALI BANK,  
SAFEKEEPING THE FUTURE OF  
SENIOR CITIZENS, PENSIONERS,  
JUNIORS & WIDOWS**

Future is unpredictable, but here at Khushhali, we care about your needs and help you plan a prosperous future with our special Savings Schemes for Senior Citizens, Pensioners, Juniors and Widows with profits up to 13%\*.

- Pakistan's first and largest Microfinance Bank providing innumerable platforms of prosperity to millions for the last 16 years
- Profit rate of up to 13%\* with monthly profit withdrawal facility and ATM card facility
- Senior Citizens (aged 55 and above), Pensioners, Juniors (below 18) and Widows can benefit from this scheme
- Excellent credit ratings: Short Term A-1 & Long Term A+
- Backed by solid Local & Foreign investments

Prosperity on all Accounts

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\* up to 13% on different Savings Schemes

A QUARTERLY NEWSLETTER OF KHUSHHALI MICROFINANCE BANK

# Grassroots

JANUARY - MARCH 2017 | VOLUME: XIII - EDITION I

2	President Message	2	Quarterly Data	2	Successful Business Closure
3	Fifty Fifth Meeting of the Board of Directors of KMBL	3	Tenth AGM of the KMBL	3	Smart Certification Assessment of KMBL- Hosting Microfinanza Rating MFR Team
4	Khushhali Partners with Two Leading Insurance Companies	4	10 New Branches and 28 New Service Centers Opened by KMBL	5	KMBL to Overhaul Core Banking and Digital Platform with Temenos & NDC
5	KMBL, PTV Collaborate to Launch Motorcycle Loan Scheme for Employees	6	Savekeeping the Future of Senior Citizens, Pensioners, Widows & Juniors - KMBL Introduces Special Savings Account	6	Management Development Program for Branch Managers
6	Khushhali Home Plus Pilot Mid Review	7	CSR Initiatives	7	Khushhali Celebrates Women's Day
8	Promoting Agriculture	8	Investing in Future Generation	8	Khushhali Arranges Cricket Tournament in DG Khan
9	Employee Engagement in Lahore in Partnership with WWF	9	Expanding the Scope of Dreams	10	KMBL Trainings
		11	KMBL Trainings		





## PRESIDENT'S MESSAGE

I am pleased to note that financial inclusion is on the national agenda and its execution envisages an important role for microfinance banks and supports our efforts to enhance financial service access to the vast majority of the underserved but resilient majority in Pakistan. At Khushhali, we continue to invest in technology, product and service innovation and strengthening our brand recognition for a better customer experience.

While maintaining the growth trajectory is a requisite given the market opportunity, sustainable funding, quality portfolio and operational efficiency will be the fundamental hallmarks of our success.

I would like to wish you a happy & prosperous 2017.

### QUATERLY DATA

#### DATA AS OF MAR-17

Active Borrowers	604,777
Cumulative Loans Serviced	5,451,959
Cumulative Disbursements	120,241,966,809
Active Savers	1,442,562

### SUCCESSFUL BUSINESS CLOSURE

During 1st Qtr 2017 business growth momentum continued in all areas with significant growth in deposit, GLP and disbursement. Following is a snapshot of 1st Qtr growth comparison.

Indicator	Q1-2017	Q1-2016	Growth
Active	604,777	536,913	13%
GLP	26,125,808,188	18,194,076,938	44%
Loan	154,440	118,154	31%
Disb	7,765,505,699	4,502,759,679	72%

Product	Mar-16	Mar-17	Growth
CA	2,478,809,715	2,980,537,850	20%
SA	5,371,389,603	6,989,904,212	30%
TD	9,105,521,479	12,676,137,949	39%
Total	16,955,720,797	22,646,580,011	34%

## Fifty Fifth Meeting of the Board of Directors of Khushhali Microfinance Bank



The 55th meeting of the Board of Directors of Khushhali Microfinance Bank Limited was held on the 14th & 15th of February, 2017 at the Bank's Corporate Office Islamabad. It was the first meeting of the year 2017 and important matters were discussed including closing of financials of the last year as well as appointment of statutory auditors of the Bank. The management presented an update on Core Banking Application System (CBAS), wherein the Board was apprised that two vendors have been shortlisted for the task, a comparison of the two vendors was laid out in the meeting, after which Temenos was selected for the project. Economic and Business updates for the year ending 31st December, 2016 were also deliberated upon. The recommendations for salary review and bonus were presented and approved by the Board.

The Board expressed the overall satisfaction with the performance for the year 2016.

## Tenth Annual General Meeting of the Khushhali Microfinance Bank

The 10th Annual General Meeting of the Khushhali Microfinance Bank was held on the 28th of March, 2017 at the Bank's Corporate Office Islamabad. All Shareholders of the Bank participated in person or through proxy. Mr. Nishtar, President of the Bank in his capacity as the Executive Director was elected to act as the Chairman of the meeting. Members were apprised that the Board of Directors of the Bank have recommended adoption of Audited Annual Accounts of the Bank for the year ended 31st December, 2016 together with the Director's and Auditor's Report thereon to the Members. Members considered the Audited Accounts and proceeded to approve and adopt the same. Based on a recommendation of the Board of Directors of the Bank, members also appointed BDO Ebrahim & Co (Chartered Accounts) as the statutory auditors of the Bank for the year ending 31st December, 2017. In the last item on the agenda of the meeting, members deliberated upon the revised "Director Remuneration Policy" of the Bank and approved it through a special resolution. Shareholders showed overall satisfaction with the Directors & management of the Bank and appreciated the President for his efforts.



## SMART Certification Assessment of KMBL – Hosting Microfinanza Rating (MFR) Team



Khushhali Microfinance Bank hosted the Microfinanza Rating (MFR) Team in Islamabad from March 12th to 17th, 2017, to conduct its second SMART Assessment in four years. SMART Assessment is based on an institution's level of compliance with the Client Protection Principles, a set of seven principles with corresponding indicators, developed by the SMART Campaign, an international body with representation from senior managements of microfinance institutions from around the world. It takes the institution through a process of internal reviews to identify strengths, weaknesses, and ultimately opportunities to enhance its client protection practices. An institution benefits from such an assessment by evaluating how well it is meeting standards of client protection, by setting a starting point for strengthening its practices, by minimizing its risks and improving profits, and by preparing itself for a Client Protection Certification.

Following its first assessment in 2013, KMBL opted for SMART Certification in 2017, after ensuring that it fully complies with the Client Protection Principles. Based on the assessment done in March 2017, the Microfinanza Team presented a summary of their findings to KMBL.

management, revealing that the bank had obtained the highest score in over 20 institutions assessed by the Microfinanza Team. In lieu of these results, Microfinanza explained to the management that 5 minor gaps they had identified in KMBL's practices in relation to client protection will be detailed in their report to be released by end of April, and following that in light of closure of gaps by KMBL, it would be provided SMART Certification. Therefore, KMBL expects to be certified by the 2nd quarter of 2017.

## Khushhali Partners with Two Leading Insurance Companies



Khushhali Microfinance Bank has partnered with two leading companies in the insurance sector of Pakistan, namely Adamjee Life Assurance Company Limited and Jubilee Life Insurance (JLI). The two agreements were signed in order to facilitate valued customers and provide them with more benefits of life insurance cover packages.

As per agreement with Adamjee Life Assurance, flexible premium investment-linked assurance plans will be offered under the Bancassurance arrangement.

In partnership with Jubilee Life Insurance, Khushhali Bank and JLI has enhanced the insurance product proposition, Sehat Khushhali being offered by the Bank to its customers.

## 10 new Branches and 28 New Service Centers Opened by Khushhali Microfinance Bank

KMBL is aiming to expand its network to 149 branches over Pakistan by the end of 2017.

The opening of 10 new branches and 28 service centers in 2017 will increase the Bank's reach and customer base through expansion in the rural markets and the northern areas of Pakistan. Khushhali Microfinance Bank's expansion supports the State Bank of Pakistan's financial inclusion agenda, which concentrates on reaching out to remote areas.

The 10 new branches will cater to the agriculture sector and small and medium enterprises. In addition to the branch openings, KMBL is connecting remote areas through service centers, which will act as touch points for people living in distant areas. The focus of this expansion is to further group lending amongst communities of small farmers.

For the customer's ease, all cash transactions will use Easy Paisa, Jazz Cash and Omni. KMBL believes in strengthening the infrastructure of the country through working together, which is the idea behind partnering with telecommunication companies for this venture.



Speaking about the driving factor behind the expansion plan, President Khushhali Microfinance Bank, Ghalib Nishtar, said that opportunity drives us and there is a huge untapped potential in the remote and northern markets. "One of Pakistan's biggest challenges is that despite all the efforts, the penetration remains low in rural markets but our aim is to deepen our reach and go closer to our clients. The rural economy has a lot of potential to increase livelihood and improve food security. As market leaders, we feel responsible on behalf of the entire sector to increase outreach to the customers in need," he added.

Head of Retail at Khushhali Microfinance Bank, Amina Hassan, stated that competition is also one of the driving factors of this growth. "This year's expansion strategy is to reach areas that are difficult for competition to follow. This expansion will help us reach new markets and a greater

customer base," she said.

Apart from rural markets, another area of focus for KMBL is the Gilgit-Baltistan area. This is driven by the requirements of the China Pakistan Economic Corridor (CPEC). The CPEC is opening new business opportunities for people in northern areas everyday, making a bank in the region a necessity.

Speaking about the challenges, Amina Hassan said that access and monitoring are a challenge due to the geographical location. "We aim to overcome these challenges by hiring employees from those locations. Our staff that hails from rural areas will be relocated back to their hometowns. This shows that branches in rural and northern areas are not only aiding in business but are also improving employment opportunities in the region," she said.



## Khushhali Microfinance Bank to overhaul Core Banking and Digital Platform with Temenos & NDC



Khushhali Microfinance Bank signed an agreement to acquire the leading Core Banking System from Temenos (the software specialist for banking and finance). The system will be implemented by National Data Consultant (NDC) a specialized Fintech solution provider and Temenos Certified Partner in the MEA region.

With Khushhali's selection of Temenos Core Banking system along with Pakistan Model Bank for its Retail and MSME services the bank will also implement Temenos Connect, FCM, Insight and Risk as their new digital solution.

A.F.F. Ferguson & Co. has provided consultancy services for Khushhali's Core Banking Application System (CBAS) in its selection and implementation phase.

Khushhali will be the 11th bank to acquire Temenos Core Banking system

in Pakistan. On the occasion, President Khushhali Microfinance Bank said, "Our ambition to reach out to the financially excluded with quality products & services will be facilitated by the investment in a strong technology foundation. We look forward to working with Temenos & NDC on this transformational journey."

Mr Jean-Paul Mergeai Managing Director, Temenos Middle East & Africa Temenos said, "Temenos is extremely honoured to have been selected by Khushhali Microfinance Bank as their technology partner to enable Khushhali's operations on strategic business initiatives for the transformation of their core banking system. As our 11th signing in Pakistan, Khushhali Microfinance Bank is an important milestone in the continuous development and commitment of our business and the delivery of value to the Pakistani banking industry."

Ms Ammara Masood, President and CEO of NDC said, "We look forward to further deepening the relationship as a strategic collaborator and implementer during the transformation program at Khushhali Microfinance Bank. It is an integral part of our economy and this digital transformation process which is intrinsically linked to the bank's strategy for financial inclusion will help further assist in expediting growth for the bank."

## Khushhali Microfinance Bank, PTV Collaborate to Launch Motorcycle Loan Scheme for Employees

An agreement was inked between Khushhali Microfinance Bank and Pakistan Television Corporation Limited (PTV) Peshawar to launch a motorcycle loan scheme, for the benefit of PTV employees, while the finance purchase of these motorbikes will be done by KMBL. PTV employees will also have the convenience of choosing the best suited repayment mode from a category of one to three years, thus enabling enhanced financing facility.

While speaking on PTV's alliance with KBL, Mirza Amjad Javed, General Manager, PTV Peshawar said that "The move is believed to facilitate our employees a great deal with flexible repayment modes on offer. This will also open the doors to future collaboration between the two organizations."



## Safekeeping the Future of Senior Citizens, Pensioners, Widows and Juniors - Khushhali Microfinance Bank Introduces Special Savings Account



THEIR FUTURE DEPENDS UPON YOUR DECISION TODAY!

WITH PROFITS UPTO 13%\*

SAVE MORE FOR YOUR LITTLE ONES WITH KHUSHHALI BANK  
For Juniors (below 18)



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Khushhali Microfinance Bank introduced a special saving scheme for senior citizens, pensioners, widows and juniors that would help them in planning a prosperous and secure future with exceptional offering of profits.

Always striving towards financial inclusion KMBL has especially tailored this scheme for these segments as a much better alternate to national saving certificates and committee style saving system for them to achieve their financial objectives.

Khushhali Microfinance bank with a history of providing innumerable platforms of prosperity to millions for the last 16 years with excellent credit ratings, backed by solid local and foreign investments has always ensured higher returns for its customer. To facilitate senior citizens (aged 55 and above), widows, pensioners and juniors (below 18) this saving plan also offers them an ATM card facility with monthly profit withdrawal option.

President Khushhali Microfinance Bank, Ghalib Nishtar stated that this scheme is to assist and care for the elderly, pensioners and the juniors: "This scheme is highly beneficial for senior citizens, pensioners, widows and children because it helps them save with a 13% profit for a more secure

future. The scheme would be extremely beneficial for Pakistan's economy as well because getting the unbanked segment into the banking system will lead to greater financial inclusion. Also with Junior accounts (for 18 & below) this scheme would help the nation raise financially literate people capable of making sound financial decisions for themselves in future."

## Management Development Program for Branch Managers

A five-day customized training program for Branch Managers of Khushhali Microfinance bank was held at NIBAF Islamabad from 6 -10 March 2017. Twenty two officers from various branches of Khushhali Microfinance Bank attended this training program.

The overall direction of this program was towards nurturing the strengths of the branch management to its maximum with a defining principal to help create a progressive environment and sustain a thorough commitment of the branch managers of Khushhali Microfinance Bank towards focused business development and customer service. During his closing remarks, Ghalib Nishtar, President KMBL shared the initiatives being taken to improve the business support in terms of system enhancement and capacity building of branch management. To remain competitive it is imperative that branch staff should improve their professional skills by enhancing their competencies in areas of strategic importance.



## Khushhali Home Plus - Pilot Mid Review

Khushhali Home Plus loan product pilot was launched in January 2017 in four branches including Rawalpindi, Nowshera, Haripur & Hassanabdul with support of International Finance Corporation (IFC). This product is for home improvement & renovation and new as well as existing customers can avail this loan. In addition to self-employed, salaried and pensioners are also eligible for this product. Loan amount is Rs. 50,000-500,000 depending upon project cost & satisfactory financial analysis. IFC mission conducted a mid-review of pilot for the period Jan - March 2017. Main objectives were to assess KMBL experience of offering housing finance (strengths and areas for improvement), client demand and to propose solutions for efficient delivery by increased learning in controlled environment. This was evaluated by:

- Meeting with senior management
- Operations, products, marketing, CAD and branch staff
- Two-day refresher workshop focusing on
- Product policy and procedure
- Technical evaluation
- Ownership documentation

Area Managers, Area Coordinators, Branch Managers and Loan Officers from Shahdrah, Lahore, Kasur, and Sargodha branches also attended refresher workshop. Based on results and feedback from meetings with concerned departments & refresher workshop the future growth plan, interventions & action plans were redesigned.



## CSR Initiatives



Khushhali Microfinance Bank is deeply committed to Corporate Social Responsibility in Pakistan. Through its various initiatives, the bank aims to build an educated, healthy and prosperous society by promoting healthcare, education, women empowerment and agriculture through economic and social uplift of the underprivileged members of our society. In this quarter, the bank collaborated with local and internationally acknowledged organizations and academies including WWF, National Agriculture Research Council, NAMAL, NUST & Agriculture University Peshawar for supporting initiatives on environment, women empowerment, agriculture, education and sports.

## Khushhali Celebrates Women's Day

Women empowerment is the cornerstone of poverty elevation as a woman changes the fate of future and current generations. Khushhali Microfinance Bank has played an integral part in working towards reducing gender inequality in Pakistan through easy access to finance and empowering women to make a separate identity for themselves.

KMBL facilitated the Financial Literacy and Empowerment Training for TAFF-VTI beneficiaries. The training aimed at helping graduates confidently operate their saving accounts and effectively manage basic personal financial matters after employment. TAFF is currently engaged in several initiatives including an integrated Vocational Training Institute which provides training to underprivileged women and facilitates their job placement into the domestic help industry.

On the occasion of International Women's Day (8th March) KMBL held an entrepreneurial awareness event for the women of Shah Allah Dita, a small village near Islamabad. 100 local, potential women entrepreneurs participated in this event and were educated about the opportunities and possibilities available to them. The Bank's staff from Islamabad and Rawalpindi worked with these women closely to brainstorm the different kind of businesses they can run while considering each woman's individual need and skills.



## Promoting Agriculture



The foundation of Khushhali Microfinance Bank was laid on the idea of providing financial services to low-income households across Pakistan. Staying true to our mission, we are enabling farmers to realize their dreams through an array of products customized for the farmer community.

The Bank hosts regular farmer's training sessions in remote rural areas with agricultural potential, to allow farmers to benefit the most from the funds they invest in agriculture.

In this quarter, a session on maize crop has been held in a remote village near Okara. Dr. Muzammil, Principal Scientific Officer on maize crop from National Agriculture Research Council delivered the talk and responded to the queries of local farmers. More than 100 farmers participated in the event. The audience was enlightened on the different ways to increase the yield, make efficient and profitable use of agriculture techniques and products, usefulness of new agricultural technology, organic farming and rain water harvesting. These sessions enable farmers to learn techniques regarding water saving on a large scale and how to adapt these management practices in their everyday routine in

order to increase soil fertility.

Not only do these skills deliver positive results to the farmers, but also decrease the emission of green house gases and ultimately help in protecting the environment.

## Investing in Future Generation

Khushhali Microfinance Bank realizes the huge potential in the youth of Pakistan. Staying true to its core belief of enabling individuals, the bank took different initiatives aimed towards encouraging talented university students.

One such initiative is awarding merit based fee sponsorship to the students of NAMAL College. NAMAL is designed to integrate education with employability enabling talented youth to become economically useful and socially robust citizens of the country. These scholarships allow worthy students to concentrate on their studies without worrying about financial pressures.

Khushhali Microfinance Bank believes that higher education and professional development through events / conferences like Model United Nations have the most profound impact on individual success and is a gift that turns students into professionals. KMBL supported NUST International Model United Nations (NIMUN) recently in Islamabad where the aim of the conference was to foster relationships between countries and to bring together vibrant minds of the youth. NUST is one of the leading institutes of Pakistan and is ranked in the top 450 universities in the world.

Another notable initiative is the donation of benches for the students of Agriculture University of Peshawar. Khushhali Microfinance Bank believes in encouraging the youth of Pakistan and extends its support where ever possible in this sector.



## Khushhali Arranges Cricket Tournament in DG Khan

Khushhali Microfinance Bank understands the importance of playing sports and supports youth to take an active part in games and sports where productivity enhances.

The Bank supports the spirit of sportsmanship and recently a cricket tournament was arranged by the Bank at DG Khan Cricket Ground. 12 best teams from Jampur and the local vicinity participated in the game. The tournament lasted for a week and was attended by a massive



crowd of super energetic people. Cash prizes, medals and shields were distributed to the winning team, runner up teams and the best performers of the match.

Such competitions encourage young players to take sports more seriously and even take it up as their career, leading them to play on international level, thus giving Khushhali Microfinance Bank a chance to give the community back in kind.

## Employee Engagement in Lahore in Partnership with WWF

Khushhali Microfinance Bank partnered with World Wide Fund for Nature Pakistan (WWF) for employee engagement programs.

Under the employee engagement agreement, employees of the Lahore, Patoki, Kasur and Sheikhpura branches were engaged in activities like bird watching, global yarn activity, visit of forest reserve, animal sanctuaries, treasure hunt, cleanup and eco workshops which include knots techniques, tent pitching, directions and navigations.

These hands-on interactive environmental awareness workshops help in building capacity of the employees with an opportunity to contribute directly towards nature conservation initiatives.



## Expanding the Scope of Dreams

Fauzia Abuzar's story is another inspiration for women all over Pakistan. Her desire to run a business was not only because she was a widow, it was to do something on her own and set an example in the society that a woman is capable of running a home and a business successfully even if she is uneducated.

Living in the remote area of Wazirabad, the 59-year-old tells us how one determined woman can take a stand and struggle for her survival. The reason that made her this strong was the tragic death of her husband.

Trusting her instincts and market knowledge that she gained from her competitors, she started off her journey in 2005 by purchasing old furniture, which she decorated or overhauled to sell with a decent profit margin. Initially, she usually sold her products to local females within the community. Moreover, she partnered with a female in the area who contributed greatly towards her success and also helped her overcome all barriers regarding her gender.

Just when her business started growing far and wide, she met a representative from Khushhali Microfinance Bank who offered her a loan plan for expansion. That financial assistance loan empowered her to inflate the furniture business to meet the needs of her growing cohort. It also rehabilitated her trust in herself as an entrepreneur and her vow to work.

Since 2010 her finance assistance from Khushhali Microfinance Bank made her capable of improving the financial conditions for herself and her children. Motivated by their mother's continuous persistence for their wellbeing, her children are now earning side by side with Fauzia and are enthused to establish their own businesses. Thus, her entire family as of now is working and earning well.

At present, Fauzia has hired many local vendors (carpenters) to renovate and decorate the old furniture that she purchases to sell. Furthermore, she has a few females with her who are responsible to stitch covers for sofas and other furniture.

Not only has her business helped her overcome her financial condition, but it contributed to her social community by generating many employment opportunities in her area for various carpenters and women tailors. In times like these, it is advisable for women to stand on their own feet and be strong enough to get up and face the world with courage. Fauzia's next goal is to build her own furniture showroom very soon.

As a housewife with six fatherless kids and deep financial crisis to emerge out from, she has inspired a lot of other women like her who are facing similar problems. Being a widow, she is a role model for all such women.



# Khushhali Microfinance Bank Trainings

JAN - MAR 2017



ASSESSMENT & FUNCTIONAL TRAINING FOR LO-GL



AM MEETING - JAN 17, NIBAF



ASSESSMENT & FUNCTIONAL TRAINING FOR LO GL & OPS (KB-208 & 209) ENVOY HOTEL, ISLAMABAD



ASSESSMENT & FUNCTIONAL TRAINING FOR LO, GL & OPS (KB-205, 206 & 207), MAR 14-17, HILL VIEW HOTEL



ASSESSMENT & FUNCTIONAL TRAINING FOR LO, GL (KB-497), JAN 9-12 AT TABAQ



TTT FOR MSME TRAINERS MAR 20-21-2017- NIBAF



ASSESSMENT & ORIENTATION TRAINING LO- MSME BATCH - 25 (MARCH 13-17), NIBAF



ASSESSMENT CENTER FOR LO-MSME (BATCH-23), NIBAF - JAN 23-27, 2017



ASSESSMENT CENTER- LOGL BATCH 204 (FEB 21-24)- NIBAF



BRANCH CAD FUNCTION TRAINING (BATCH-7) - MAR 1-3 AT NIBAF



INTERVIEWING SKILLS BY ZAFAR AZIZ OSMANI (30TH - 31ST MARCH) NIBAF



KHUSHHALI HOME PLUS IFC, JAN 10-11 AT NIBAF



KYC AML REVISED PROCEDURES TRAINING FOR IAD, FEB 3RD AT NIBAF



LEADERSHIP DEVELOPMENT PROGRAM FOR AMS JAN 18-20, NIBAF



MSME - ASSESSMENT BATCH 24- ORIENTATION-BATCH 23- FEB 13-17- TABAQ



MSME TRAINING FOR MIDDLE MANAGERS MARCH 28-31- NIBAF

# Khushhali Microfinance Bank Trainings

JAN - MAR 2017



MSME- TRAINING FOR RMS- BATCH FEB 7-10-NIBAF



S&Q TRAINING PROGRAM AWARD CEREMONY (JAN 6, 2017)



TLT BATCH 5- FEB 1-3- NIBAF



TRAIN THE TRAINER BY WALI ZAHID (JAN 6, 2017)



TLT BATCH 5- FEB 1-3- NIBAF.