



CRESCENT  
BANK

TRUST BEYOND BANKING.

# Crescent Bank

Providing reliable and customer-focused banking solutions across Pakistan.

## Introduction

# Overview of Crescent Bank

## General Information

- **Name:** Crescent Bank
- **Type:** Small Commercial Bank
- **Head Office:** Karachi, Pakistan
- **Branches:** 5-7 branches across key cities
- **Employees:** Approximately 100 dedicated staff

# Our Service Portfolio



## Retail Banking

Offering essential financial products including savings accounts, current accounts, and tailored small personal financing options to meet everyday needs.



## Financing

Specialized home and personal financing solutions ensuring ethical and responsible banking.



## Digital Banking

Providing basic yet robust online banking services and a user-friendly mobile banking application for convenient access to accounts anytime, anywhere.



## ATM Network

Strategic placement of ATM services in main cities to ensure physical accessibility for cash withdrawals and other essential banking transactions.

# Regulatory & Compliance Environment

## Key Regulations & Frameworks

- **Primary Regulations:** Governed by the comprehensive banking regulations set forth by the State Bank of Pakistan (SBP).
- **Risk Guidelines:** Adherence to the SBP Enterprise Technology Governance and Risk Management (ETGRM) framework, 2019, ensuring robust risk oversight.

## Internal Compliance Structure

All operational processes, including IT and banking services, are managed meticulously in-house. This centralized control ensures direct oversight and eliminates reliance on third-party vendors for critical operations, enhancing security and accountability.

# Strategic Objectives



## Information Security Governance

Establish a robust framework for managing and overseeing information security, integrating it into our organizational structure.



## Regulatory Compliance

Ensure full adherence to all State Bank of Pakistan (SBP) directives and national cybersecurity laws, mitigating regulatory risks.



## Customer Data & Asset Protection

Implement advanced measures to safeguard customer data and all banking assets against evolving threats.



## ISO 27001 Certification

Achieve ISO 27001 certification, demonstrating our commitment to the highest international standards of information security management.



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## Conclusion

# Securing Our Shared Future

"Investing in information security is not merely a cost; it is an essential investment in the resilience, reputation, and long-term prosperity of Crescent Bank. It's about protecting our customers, our assets, and our future."

Thank you.