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UBL and PMIC Partner to Digitize Microfinance Operations

United Bank Limited (UBL) and Pakistan Microfinance Investment Company (PMIC) recently signed an MoU to digitize microfinance operations across the country. PMIC was represented by Zubyr Soomro, Chairman PMIC and UBL was represented by Sima Kamil, President & CEO, UBL. Also present at the event were Zia Ijaz, Group Executive Retail Bank, UBL, Yasir Ashfaq, CEO PMIC and senior executives of both organizations.



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UBL Contact Center books 1000 Credit Cards And 100 Million Spending in a Month

The UBL Contact Center, under its new vision to also operate as a profit center, booked 1,026 Credit Cards in the month of August 2017. This was the first time the Contact Center sold over 1,000 Credit Cards in one month and booked 100 Million spending in a Month.



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UBL and PMIC Partner to Digitize Microfinance Operations



Sima Kamil, President & CEO, UBL (seated right), Zubyr Soomro (seated left), Zia Ijaz (seated 2nd left) and Yasir Ashfaq, CEO PMIC (seated 2nd right) along with senior executives of both organizations



Zubyr Soomro, Chairman PMIC being welcomed upon his arrival at the UBL Head Office by Zia Ijaz, GE-Retail Bank UBL



Sima Kamil presenting UBL memento to Zubyr Soomro



Zia Ijaz and Yasir Ashfaq shake hands after the signing ceremony

This strategic partnership with PMIC will augment the customer centric services being offered by UBL and provide impetus to the already dynamic and progressive technology based financial sector of Pakistan."

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The MoU identifies areas of collaboration between the two institutions whereby as the apex institution and sector developer, PMIC will link eight of its partner microfinance institutions with UBL Omni, one of the leading branchless banking service providers. Linking of these eight borrowing institutions with UBL Omni completes the digitization of microfinance operations.

Speaking on the occasion Sima Kamil, President & CEO, UBL said, "UBL has always prided itself on being a progressive and innovative bank. Digitization of financial services will go a long way in bringing the most underprivileged segments of the society to mainstream financial services. This strategic partnership with PMIC will augment the customer centric services being offered by UBL and provide impetus to the already dynamic and progressive technology based financial sector of Pakistan."

Yasir Ashfaq, CEO PMIC said, "PMIC is pleased to lead the microfinance sector towards complete digitization to enhance financial inclusion with the overall objective to provide convenient access to financial services to the underserved segments of the society resulting in reduction in delivery cost and lowering of pricing of loans to the clients. We, through our partner institutions, aim to create greater social impact through our financing aimed at the unbanked segments of the society and would strive to develop innovative financial products and approaches that meet their needs and add value to their income generating ventures."

UBL Contact Center books 1000 Credit Cards And 100 Million Spending in a Month



Sharjeel Shahid, Group Head - Banking Products & Corporate Services, addressing the audience



Cake Cutting Ceremony



Muhammad Shaukat, Head Telesales with Credit Card Acquisition team



Syed Shuja Uddin, Sr. Manager Value Added Sales with Credit Card Spends Team



Contact Center Telesales Team

The UBL Contact Center, under its new vision to also operate as a profit center, booked 1,026 Credit Cards in the month of August 2017. This was the first time the Contact Center sold over 1,000 Credit Cards in one month and booked 100 Million spending in a Month.

To celebrate the achievement a cake cutting ceremony was recently held at the Contact Center presided by Sharjeel Shahid, Group Head - Banking Products & Corporate Services. Shaheryar Khan Saeed. Head of Consumer Finance. Wajih Ul Haq Siddiqui, Divisional Head - Consumer & ADC Operations, Anas Muhammad, Consumer Credit Head, Retail Bank, Khan Imran - Country Head Collections & Recovery, Hanif Zulfigar Ali, Head Business Intelligence & Planning and other executives were also present at the event. Shar Bano, Head of Contact Center hosted the event along with the Contact Center team.

Muhammad Shaukat, Head – Telesales, in his address to the audience recognized the efforts of Contact Center staff and encouraged them to continue the repetition of such performance, he also appreciated consumer operations and business intelligence team and recognized their support that made it possible for Contact Center to achieve this milestone.

The UBL Contact Center, under its new vision to also operate as a profit center, booked 1,026 Credit Cards in the month of August 2017.

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Star-Studded UBL Cricket Team awarded the 'UBL Colour'



Sima Kamil, President & CEO UBL (2nd row – center) along with the UBL Cricket Team, at the UBL Colour Presentation Ceremony



Audience at the event



UBL Cricket Team players in the audience



President & CEO UBL being welcomed at the event by Nadeem Khan, Team Manager of the UBL Cricket Team

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Sima Kamil, President & CEO UBL recently awarded the 'UBL Colour' to the Bank's Cricket Team. She met with the team at the UBL Head Office in Karachi, where all players and the team officials were awarded the UBL Team Colour (Blazer).



Sima Kamil, President & CEO UBL recently awarded the 'UBL Colour' to the Bank's Cricket Team. She met with the team at the UBL Head Office in Karachi, where all players and the team officials were awarded the UBL Team Colour (Blazer). Senior executives of UBL were also present on the occasion.

The UBL Cricket Team, winners of the Quaid-e-Azam Trophy in the past, consists of various players who have represented Pakistan officially in the various formats of the game. Rumman Raees, Shan Masood, Hammad Azam, Muhammad Asghar, Sohaib Maqsood, Mir Hamza, Ehsan Adil, Sohail Khan and Muhammad Nawaz are members of the UBL Cricket team and have played for the Pakistan Team as well. Legendary batsman, Younus Khan is the team's captain. Team Manager is ex-Pakistan Cricketer, Nadeem Khan.

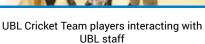
UBL has a rich tradition of being an advocate of sports, especially cricket. This is manifested in UBL fielding one of the most acclaimed cricket teams in Pakistan's domestic circuit. 32 UBL cricketers have gone on to play for the Pakistan Cricket Team. This representation includes six Pakistan Cricket Captains who have led the Pakistan Cricket Team to many victories.

Star-Studded UBL Cricket Team awarded the 'UBL Colour'



President & CEO addressing the audience







UBL Cricket Team players interacting with UBL staff

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UBL Leadership Team attends UBL-IBM Workshop in Dubai



Sima Kamil, President & CEO along with the UBL Leadership Team at the UBL-IBM Workshop in Dubai

UBL in collaboration with IBM recently conducted the second strategy and envisioning workshop for the UBL Digital Studio. This workshop was held at the IBM Innovation Centre in Dubai. The objective of this workshop was to assess future opportunities in the area of financial inclusion and to review the outcomes of the first design thinking projects for customer acquisition and on-boarding.

Sima Kamil, President & CEO UBL along with the UBL Leadership Team attended this workshop.

6 The objective of this workshop was to assess future opportunities in the area of financial inclusion and to review the outcomes of the first design thinking projects for customer acquisition and on-boarding.

President & CEO UBL visits UBL Contact Center in Karachi



Sima Kamil, President & CEO being given a tour of the UBL Contact Center by Shar Bano, Head of Contact Center, UBL



President & CEO being given a tour of the UBL Contact Center by Head of Contact Center, UBL



Head of Contact Center explaining statistics on the electronic board to the President & CEO

Sima Kamil, President & CEO UBL recently paid a visit to the UBL Contact Center Karachi. The visit was attended by all the senior managers Contact Center, along with their reporting staff. Shar Bano, Head of Contact Center acquainted the president about Contact Center subdivisions and their workings, especially the inbound floor which handles all the call queues of customers incoming calls.

The President visited the floor and observed live calls. She showed keen interest in understanding the current practices of inbound and other units such as ATM Monitoring. The President appreciated the success story of the Monitoring systems and the efforts to bring significant improvement in ATM uptime and the resolution of account opening discrepancies.



President & CEO monitoring a call



Contact Center staff being introduced to the President & CEO



President & CEO in discussion with Head of Contact Center

UBL launches new pictures of the UBL Head Office on Social Media



External view of the UBL Head Office in the morning



External view of the UBL Head Office in the morning



External view of the UBL Head Office in the morning

The UBL Head Office building is an iconic landmark of Karachi's skyline. UBL's new Head Office is located on I. I. Chundrigar Road, in the heart of the city's vibrant financial district. Rising 300 feet in the sky, this 22-storey skyscraper features state-of-the-art facilities and cutting-edge technology enclosed within a modern design. The 200 feet tall atrium of this building is the tallest enclosed space of its kind in Pakistan and its unique advanced facade lighting illuminates the city skyline at night, further highlighting Karachi's identity as 'The City of Lights.

New, stunning pictures of the UBL Head Office have recently been launched on the Bank's digital platforms by the Corporate Affairs & Marketing Group. These brilliant pictures capture the many moods of the building and are a visual treat for the viewers.



External view of the UBL Head Office in the morning



External view of the UBL Head Office in the morning



External view of the UBL Head Office at night

UBL launches new pictures of the UBL Head Office on Social Media



Internal view of the UBL Head Office



Internal view of the UBL Head Office

UBL launches new pictures of the UBL Head Office on Social Media



Internal view of the UBL Head Office

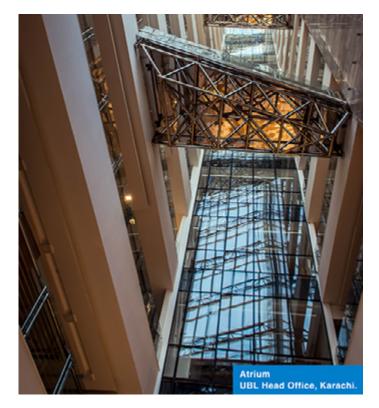


Internal view of the UBL Head Office



Internal view of the UBL Head Office

66 Rising 300 feet in the sky, this 22 storey skyscraper features stateof-the-art facilities and cutting-edge technology enclosed within a modern design.



Internal view of the UBL Head Office

Award Distribution Ceremony – Invest Wisely III



Zia Ijaz, GE - Retail Bank UBL addressing the congregation at PC - Karachi



CEO UBL Funds along with GM – South & RBH - Karachi



Cake cutting ceremony along with senior officials

UBL Wealth Management recently hosted Award Distribution Ceremonies in Karachi, Lahore and Islamabad respectively to recognize the efforts and contribution by the front end teams who raised an unprecedented amount of PKR 3.77 Billion towards the Invest Wisely III Campaign.

The event was attended by senior executives of the Bank including Zia Ijaz, GE Retail Bank, Yasir Qadri, CEO UBL Funds, Maliha Anwer Khan, Head of Wealth Management & NRP Banking and GMs of the respective clusters.

66 UBL Wealth Management recently hosted Award Distribution Ceremonies in Karachi, Lahore and Islamabad respectively to recognize the efforts **99**



GM – South along with ROH Karachi North & Central



Participants at the event



Award distribution

Award Distribution Ceremony – Invest Wisely III

Lahore Event



CEO - UBL Funds addressing the participants at PC – Lahore



Award distribution



Award distribution



Participants at the event



Participants at the event



Participants at the event

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Award Distribution Ceremony – Invest Wisely III

Islamabad Event



Maliha Anwer Khan, Head Wealth Management & NRP Banking along with GM North



Participants at the event



Award distribution



Group Photo



Group Photo



Group Photo

UBL UAE achieves ISO 9001:2015 QMS Certification Standard



Naeem Bashir Ahmad, Head of International, receving the ISO 9001:2015 Certficate from Xavier Hery – Regional Managing Director, Intertek (Gulf & Pakistan) and Sudheer Kesapragada – General Manager (Business Assurance), Intertek



Andrew P. Kenneth, Head of Service and Quality and Marketing – International, Naeem Bashir Ahmad, Xavier Hery and Sudheer Kesapragada



Group Photo



Naeem Bashir addressing the event

In a ceremony held at the Park Place office in Dubai, Naeem Bashir Ahmad – Head of International was presented the ISO 9001:2015 Certification confirmation by Xavier Hery, Regional Managing Director (Gulf & Pakistan). Senior members of UBL International and Intertek teams were also present at the ceremony.

ISO 9001:2015 Certification is the latest QMS certification standard (upgraded from ISO 9001:2008). UBL UAE has been awarded the certification by Intertek certification body, accredited by UKAS Management Systems.

The certification scope "Rendering of Banking Services to Retail and Wholesale Banking Customers" covers all management & support functions / back-offices and UBL branches operating in UAE.

UBL UAE executives at the event reaffirmed their personal and the Bank's commitment to remain dedicated to excellence and to continuously strive to deliver the best possible customer experience.



Naeem Bashir Ahmad and Andrew P. Kenneth with the Certificate



ISO 9001:2015 QMS Certification



ISO 9001:2015 QMS Certification

GG UBL UAE has been awarded the certification by Intertek certification body, accredited by UKAS Management Systems.



UBL sponsors China Cup 2017 in Beijing, China



The victorious team



The victorious team



The trophy stand

UBL recently sponsored and arranged a cricket match 'China Cup 2017' which was played between Beijing Cricket Club 'BCC' vs. Shanghai Cricket Club 'SCC' at Dulwich College in Beijing, China.

Shanghai winning toss and batting first scored 192/7 runs in their allotted 40 overs, which was chased successfully by Beijing in 37.3 overs as they stood victorious in the end.

It was an historic day for cricket in Beijing, China and UBL is proud to be part of this event.



A view of the banner announcing the event

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Sukkur Region Service Quality Review Session



Anees Ahmed, ROH Sukkur and Dahar Junejo, RBH Sukkur along with DM/DCSM at the event



Review session being conducted by ASQM of CE South, Naseem Ahmed



Muhammad Zahid Khan, ROH Quetta and Abdul Rahman, RBH Quetta, along with DCSM. Review session conducted by ASQM of CE South, Naseem Ahmed

66 The purpose of these sessions was to discuss the Regions' performance during the period Jan-July 2017, identify gaps, challenges branches face in upgrading their service standards and role of Service Quality in facilitating field in resolution of issues by training of staff and also by coordinating with other cross functional groups

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Customer Experience Team (CE Team) South - Service Quality Department recently conducted Service Review Sessions at Sukkur and Quetta Regions. The Sukkur session was attended by Naseem Ahmed, Assistant Service Quality Manager(ASQM) South, Anees Ahmad, ROH Sukkur, Dahar Junejo, RBH Sukkur and DCSMs of Sukkur region and the Quetta session was attended by Na-Ahmed. Muhammad seem Zahid Khan. ROH Ouetta. Abdul Rahman, RBH Quetta and DCSM of City District Quetta region.

The purpose of these sessions was to discuss the Regions' performance during the period Jan-July 2017, identify gaps, challenges branches face in upgrading their service standards and role of Service Quality in facilitating field in resolution of issues by training of staff and also by coordinating with other cross functional groups. The participants concluded the sessions with a commitment to work together as one team in providing service excellence to both internal and external customers.

UBL Cricket Team cheered by UBL Sialkot



UBL Sialkot staff along with members of the UBL Cricket Team



Zakariya Naseem Mir, RBH Sialkot UBL and Nadeem Khan, UBL Team Manager with UBL staff and UBL Cricket Team players



Group Photo

The UBL Cricket Team's superb performance in the Quaid-e-Azam Trophy has been widely covered in the media. UBL has won all three of its initial matches and continues to progress ahead in the Tournament. The team's third match of the Tournament against FATA was held at the Jinnah Stadium in Silakot. UBL won this match by an innings and 130 runs.

Zakariya Naseem Mir, RBH Sialkot UBL and his colleagues from UBL Sialkot, along with their families, visited the Stadium to cheer the UBL Team. Nadeem Khan, ex-Pakistan Cricketer and the UBL Team Manager was also present at the venue and along with members of the UBL Cricket Team met with the UBL Sialkot colleagues present at the occasion.

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Group Photo



Group Photo

UBL Cricket Team cheered by UBL Sialkot



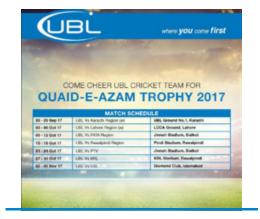
Nadeem Khan at the event



Memento presented to the UBL Cricket Team by UBL Sialkot



Social Media post congratulating UBL Team on winning the match



Schedule of the UBL Team's matches in the Quaid-e-Azam Trophy 2017 Tournament