

# UBL TIMES

## UBL participates in 'Belt & Road Bankers Roundtable' Conference in China

Ms. Sima Kamil, President & CEO UBL attended the Belt & Road Forum for International Cooperation held on May 14-15 2017 in Beijing, China on the invitation of National Development & Reform Commission (NDRC) of China.

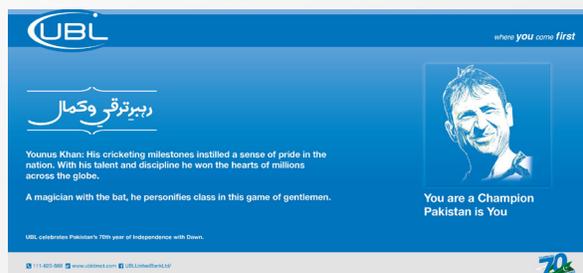
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## Launch of 'Rahbar-e-Taraqqi-o-Kamal' campaign

UBL celebrates Pakistan's Independence Day with a lot of enthusiasm.

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# UBL participates in 'Belt & Road Bankers Roundtable'



Ms. Sima Kamil, President & CEO, UBL (last row, 6th right) at the Belt & Road Bankers Roundtable Conference held in Beijing, China

During the roundtable meeting, Ms. Sima Kamil spoke about the Sustainable Development Goals on Green Finance and emphasized that 'One Belt One Road' is a transformative project which holds enormous potential for transforming the lives of the people of the region. She said that the China-Pakistan Economic Corridor (CPEC) is an important link in the larger chain of Belt and Road Initiative. She also emphasized that it is a long-term and systematic initiative to promote economic cooperation through collaboration on Gwadar port, energy, transportation infrastructure and industrial cooperation.

Ms. Sima Kamil, President & CEO UBL attended the Belt & Road Forum for International Cooperation held on May 14-15 2017 in Beijing, China on the invitation of National Development & Reform Commission (NDRC) of China. The forum was attended by Heads of States of 29 countries, Government representatives from more than 130 countries and 70 international organizations. While in Beijing, she also participated in the Belt & Road Bankers Roundtable meeting. This meeting was hosted by Industrial and Commercial Bank of China (ICBC) on behalf of NDRC.



Ms. Sima Kamil speaking at the occasion



Various representatives at the Belt & Road Bankers Roundtable Conference during Ms. Sima Kamil's address to the gathering

UBL, Pakistan's Best Bank 2016, with its widest network of 45,000 customer touch points is ideally positioned to serve the interests of Chinese corporates and investors efficiently. In line with its Progressive & Innovative brand attributes, UBL is poised to provide world class banking services to its customers. For UBL, CPEC extends beyond energy and infrastructure projects, as it aims to provide new opportunities to the citizens of the two countries and bring new impetus and vision to the China-Pakistan friendship.

“During the roundtable meeting, Ms. Sima Kamil spoke about the Sustainable Development Goals on Green Finance and emphasized that 'One Belt One Road' is a transformative project which holds enormous potential for transforming the lives of the people of the region”

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

UBL celebrates Pakistan's Independence Day with a lot of enthusiasm. 2017 is Pakistan's 70th independence year, a momentous occasion. UBL is taking an early start on the celebrations. Partnering with DAWN, Pakistan's oldest and biggest English newspaper, UBL has launched a pictorial campaign on Sunday, 28 May 2017 which will last till 14 August 2017.

Every week through this campaign, UBL highlights Pakistani icons that make us proud as a nation. In doing so, we celebrate all that makes up our identity as Pakistanis.

In the previous issue of UBL Times, you had seen the advertisements published in Dawn till 11 June 2017. With the latest advertisements on Lake Saif-ul-Malook, Truck Art and Dr. Syed Adib-ul-Hasan Rizvi of SIUT, UBL continues its 'Rahbar-e-Taraqqi-o-Kamal' Independence Day Campaign, with 13 advertisements spread over 5 weeks up until now.

Stay tuned, in the coming weeks, for icons that make us proud as a nation. We hope you enjoy the campaign and share it with your friends and family.


where **you** come **first**

## رہبرِ ترقی و کمال

**Dr. Syed Adib-ul-Hasan Rizvi:** His institution, SIUT, is one of the most well-equipped centers for renal diseases and transplantation in the region. It provides free medical care, with dignity, to countless people each year.

**Pakistan's miracle doctor transplants hope to millions.**

UBL celebrates Pakistan's 70th year of Independence with Dawn.



**You are a Saviour  
Pakistan is You**

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Dr. Syed Adib-ul-Hasan Rizvi: 2 July 2017

“Every week through this campaign, UBL highlights Pakistani icons that make us proud as a nation. In doing so, we celebrate all that makes up our identity as Pakistanis”

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues


where **you** come **first**

## رہبرِ ترقی و کمال

**Truck Art:** This home-grown art form has now evolved into a distinct genre. Fantastical imagery, poetry, sporting triumphs & heroes, Truck Art captures all the moods of Pakistan in vibrant colours.

For the fascinated, it is art; for the truck-driver, it is the make-up of his “bride”.

UBL celebrates Pakistan's 70th year of Independence with Dawn.



**You are Vibrant  
Pakistan is You**

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Truck Art: 1 July 2017


where **you** come **first**

## رہبرِ ترقی و کمال

**Lake Saif-ul-Malook:** Nestled high in the Kaghan Valley, the picture perfect lake exercises a magnetic hold on the imagination of Pakistanis. Visit it once and one longs to return.

It inspired a love story between a Prince and a Fairy.

UBL celebrates Pakistan's 70th year of Independence with Dawn.



**You are Enchanting  
Pakistan is You**

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Lake Saif-ul-Malook: 30 June 2017

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

**UBL** *where you come first*

رہبرِ ترقی و کمال

**Sharmeen Obaid-Chinoy:** Twice an Academy Award winner, her documentaries have provided a new voice to women. The recipient of Hilal-e-Imtiaz, her work has exposed discriminatory acts of violence.

A filmmaker whose work has won Pakistan accolades for creativity.

UBL celebrates Pakistan's 70th year of Independence with Dawn.

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**You are a Winner  
Pakistan is You**




Sharmeen Obaid-Chinoy: 25 June 2017

**UBL** *where you come first*

رہبرِ ترقی و کمال

**Markhor:** A magnificent animal living in near-magical climes. This high-altitude wild goat is the rarest of endangered species in Pakistan. It dwells among the steep cliffs of the mountains.

The Markhor is the national animal of Pakistan.

UBL celebrates Pakistan's 70th year of Independence with Dawn.

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**You are Magnificent  
Pakistan is You**




Markhor: 24 June 2017

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

**UBL** *where you come first*

رہبرِ ترقی و کمال

**Younus Khan:** His cricketing milestones instilled a sense of pride in the nation. With his talent and discipline he won the hearts of millions across the globe.

A magician with the bat, he personifies class in this game of gentlemen.



**You are a Champion  
Pakistan is You**

UBL celebrates Pakistan's 70th year of Independence with Dawn.

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CELEBRATING 70 YEARS OF INDEPENDENCE

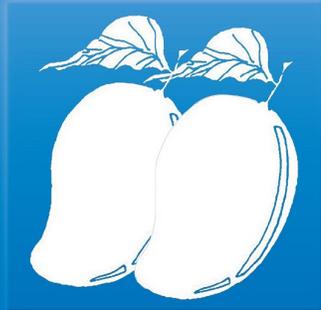
Younus Khan: 18 June 2017

**UBL** *where you come first*

رہبرِ ترقی و کمال

**Chaunsa:** This summer favourite is Pakistan's most delectable gift to the world. It is rightly hailed as the King of Mangoes.

This golden hued temptation is not just enjoyed – it's savoured.



**You are Exquisite  
Pakistan is You**

UBL celebrates Pakistan's 70th year of Independence with Dawn.

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CELEBRATING 70 YEARS OF INDEPENDENCE

Chaunsa Aam: 17 June 2017

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



where **you** come **first**

رہبرِ ترقی و کمال

Noor Jehan: One of the greatest and most influential singers of all time. Her powerful voice celebrated the many moods of life.

An eternally grateful nation remembers her as *Malika-e-Tarannum*.



**You are Melody  
Pakistan is You**

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Noor Jehan: 11 June 2017



where **you** come **first**

رہبرِ ترقی و کمال

Indus River: Over 3,000 km long, it is one of the greatest rivers of the world. Also known as Darya-e-Sindh, the river is a lifeline for agriculture and commerce.

A sustaining life force for Pakistan.



**You sustain Life  
Pakistan is You**

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Indus River: 10 June 2017

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



where **you** come *first*

رہبرِ ترقی و کمال

**K2: The guardian of the Karakoram. At 28,251 feet, the second highest and the most challenging mountain in the world.**

Only the best summit this massive peak.



**You are Spectacular  
Pakistan is You.**

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K2: 4 June 2017



where **you** come *first*

رہبرِ ترقی و کمال

**Abdul Sattar Edhi: A great philanthropist, his foundation operates one of the world's largest fleets of ambulances.**

A man whose heart beat for humanity all his life.



**You are Humanity  
Pakistan is You**

111-825-888 | www.ubldirect.com | UBLUnitedBankLtd/



Abdul Sattar Edhi: 3 June 2017

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



where **you** come *first*

رہبرِ ترقی و کمال

Starting today till 14 August 2017, we will celebrate all that is great about our nation, all that makes us so proud of our past and all that makes us so positive about our future.

This independence day we will celebrate You.



**You are Pakistan  
Pakistan is You.**

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CELEBRATING 70 YEARS OF PAKISTAN

Pakistan: 29 May 2017



where **you** come *first*

رہبرِ ترقی و کمال

\*\*\*Leader of the way to progress and excellence...\*\*\*  
Verse from the last stanza of Pakistan's national anthem, penned by  
Mr. Hafeez Jallundhri

111-825-888 | www.ubldirect.com | UBLUnitedBankLtd/

CELEBRATING 70 YEARS OF PAKISTAN

Rahbar-e-Taraqqi-o-Kamal' (2 full pages)

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues

The execution of various elements of this campaign can be seen below in the form of standees, desktop wallpaper, SMD screen, emails and on the wall next to the Head Office building.



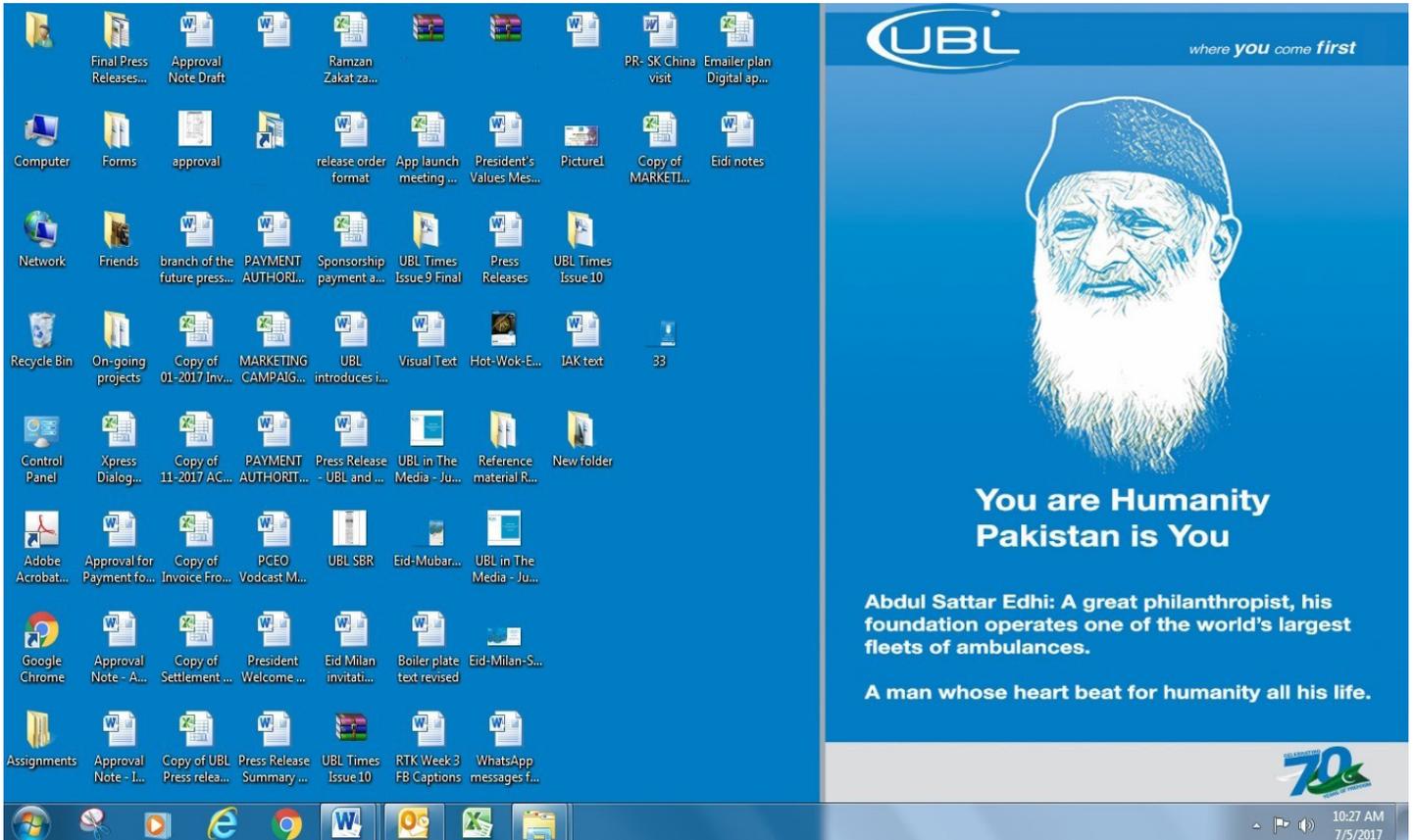
Communication on the wall next to the Head Office building

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



Communication on the wall next to the Head Office building

# UBL's 'Rahbar-e-Taraqqi-o-Kamal' campaign continues



Communication through wallpaper



Communication through roll up stands

# UBL partners with Sindh Board of Revenue and Pakistan Agriculture Research to increase agriculture finance in Sindh



Pilot Project MoU Signing Ceremony between UBL, Sindh Board of Revenue and Pakistan Agriculture Research to facilitate agriculture finance in Sindh. Seen in the picture are Ms. Sima Kamil, President & CEO UBL (front, second left), Mr. Syed Samar Hasnain, Executive Director Development Finance Group SBP (front right), Mr. Zia Ijaz, GE-Retail Bank UBL (front, center), Mr. Aziz Ahmed Barlas, Project Director PMU Board of Revenue, Government of Sindh (front, second right) and Mr. Chaudhry Qaiser Iqbal, Head Rural Bank UBL (front left). Also seen in the picture are Mr. Rehan Shoukat, CEO Pakistan Agriculture Research (PAR), Mr. Ghulam Muhammad Abbasi, Director Islamic Banking Department SBP, Mr. Basit Aly, Director Infrastructure, Housing & SME Department SBP and Mr. Kamran Akram Bakhshi, Additional Director, Agricultural Credit & Microfinance Department SBP and other executives of the three organizations.

UBL, Pakistan's Best Bank 2016, recently signed two separate MoUs to facilitate agricultural credit. The MoUs were signed with Sindh Board of Revenue (SBorR) and Pakistan Agriculture Research (PAR) under the auspices of the State Bank of Pakistan (SBP). This tripartite engagement is based on the mutually exclusive framework pertaining to demand and supply of agricultural credit for the farming community in the Matiari and Tando Allahyar districts of Sindh.

“ This initiative once again makes UBL the first and only major commercial bank in the private sector to access the land revenue record of Board of Revenue, Government of Sindh ”

# UBL partners with Sindh Board of Revenue and Pakistan Agriculture Research to increase agriculture finance in Sindh



Representatives from UBL, State Bank of Pakistan, Sindh Board of Revenue and Pakistan Agriculture Research engaged in discussion prior to the MoU Signing Ceremony

Ms. Sima Kamil, President & CEO UBL thanked the SBP management for providing a platform and facilitating the stakeholders. At the ceremony, she said “UBL will continue to capitalize on its core competence of being the most innovative bank. The Bank is ready to take lead in reaching out to the rural masses through technological advancements in collaboration with the Sindh Board of Revenue and Pakistan Agricultural Research. UBL will make all efforts to provide easy access to farm credit and enhance its agriculture portfolio.” She reiterated her commitment to make UBL one of the leading banks in agricultural credit.

Mr. Syed Samar Hasnain explained the importance and usage of information technology and database technology in improving the outreach of Financial Institutions for catering to the agricultural credit needs of farmers in the underserved areas. He added that State Bank of Pakistan has been striving to enable the banking sector to benefit from the different technological advances and expertise through collaboration with various technology companies.

This initiative once again makes UBL the first and only major commercial bank in the private sector to access the land revenue record of Board of Revenue, Government of Sindh.

“This initiative once again makes UBL the first and only major commercial bank in the private sector to access the land revenue record of Board of Revenue, Government of Sindh”

# Memento distribution held at UBL Funds Office for FauriPaisa Service



Mr. Yasir Qadri, CEO UBL Funds and Mr. Rizwan Sheikh, Head of Financial Institutions Pakistan, UBL at the memento distribution and project closing ceremony

A memento distribution and project closing ceremony was held recently at the UBL Funds office for FauriPaisa service. With the collaborative efforts of Cash Management Products and Financial Institution Group, customers of UBL Funds can now redeem their investments instantly without the inconvenience of the waiting period. The service is branded as 'FauriPaisa'. One can now simply log on to UBL Funds Online to place the redemption request and the system will process it Fauri in your bank account, subject to the given criteria.

Currently this service is available for UBL Funds Online users and will soon be offered to other players in the market.



Group photo

Teams from both UBL and UBL Funds participated in the event. Key attendees at the event included Mr. Yasir Qadri, CEO UBL Funds, Mr. Rizwan Sheikh, Head of Financial Institutions Pakistan - UBL and Mr. Sharjeel Raza Khan, Head of Transaction Banking & HRC Products, UBL.

“Key attendees at the event included Mr. Yasir Qadri, CEO UBL Funds, Mr. Rizwan Sheikh, Head of Financial Institutions Pakistan - UBL and Mr. Sharjeel Raza Khan, Head of Transaction Banking & HRC Products, UBL”

# Invest Wisely with UBL – Customer Sessions



Mr. Omer Inam – Head Distribution Wealth & NRP Banking, Ms. Maliha Anwer Khan – Head Wealth Management & NRP Banking, Mr. Shahid Amin Sheikh – GM Qatar, Mr. Sarmad Shahid Kamal – Head Retail Banking Qatar, Mr. Yasir Qadri, CEO UBL FM with the Ambassador of Pakistan to Qatar at the Invest Wisely session in Doha, Qatar.

As the role of Wealth Management continues to expand over time and our distribution network grows stronger, our customers have come to expect more than simple advice of their relationship managers. They seek expert opinions on matters such as the economic outlook of the country and an overview of the prevailing interest rates and the capital market of Pakistan.

To cater to the needs of our customers, Wealth Management recently arranged sessions in Karachi, Lahore, Islamabad, U.A.E and Qatar where top customers were invited. During these sessions, UBL's in-house experts delivered their opinion on the existing and upcoming economic environment and informed customers about the various product and market options available with UBL.

The events gave customers an opportunity to mingle and have their queries addressed by experts



Mr. Jaffer Hussain - GM North, Mr. Yasir Qadri – CEO UBL Fund Managers. Mr. Ali Abbas Halai – Head TCM, Ms. Maliha Anwer Khan – Head Wealth Management & NRP Banking along with UBL Team at the “Invest Wisely with UBL” session held in Islamabad



Mr. Shahid Amin Sheikh – GM Qatar, addressing the audience during Q&A session



Mr. Asad H Burney, Head Operations, CAD & Service & Quality UBL International, Mr. Hassan Haroon, Head Mortgages, Remittance, NRP International, Mr. Muhammad Liaque – GM UAE, Mr. Syed Mashkoor Murshed – Head of Retail Banking - Dubai, Ms. Maliha Anwer Khan – Head Wealth Management & NRP Banking, Mr. Yasir Qadri-CEO UBL FM along with other senior officials of the bank at the event in Dubai, UAE.



UBL UAE Team at the event.



Mr. Zia Ijaz – GE Retail Bank at the “Invest Wisely with UBL” session held in Karachi

“During these sessions, UBL’s in-house experts delivered their opinion on the existing and upcoming economic environment and informed customers about the various product and market options available”

# Invest Wisely with UBL – Customer Sessions



Mr. Yasir Qadri – CEO UBL Fund Managers sharing his view on investment opportunities in Pakistan



Ms. Maliha Anwer Khan – Head Wealth Management & NRP Banking addressing the congregation in Lahore



Mr. Syed Akbar Ali, Head of Research addressing the congregation on the economic outlook of the country



Customers at the Invest Wisely Session in Karachi, Lahore, Islamabad, Dubai & Qatar



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Customers at the Invest Wisely Session in Karachi, Lahore, Islamabad, Dubai & Qatar

# Invest Wisely with UBL – Customer Sessions



Customers at the Invest Wisely Session in Karachi, Lahore, Islamabad, Dubai & Qatar



Customers at the Invest Wisely Session in Karachi, Lahore, Islamabad, Dubai & Qatar



Customers at the Invest Wisely Session in Karachi, Lahore, Islamabad, Dubai & Qatar

## “U First” Session held at UBL UAE

Staff members from different functions in UBL UAE were recently invited for a “U First” Session. This is an exclusive interaction where participants meet & share their views with Mr. Naeem Bashir, Head of International.



Mr. Naeem Bashir Ahmad, Head of International at the session



Mr. Naeem Bashir Ahmad, Head of International at the session

“ This is an exclusive interaction where participants meet & share their views with Mr. Naeem Bashir, Head of International ”

# UBL Kamran Plaza Branch, Cantt. District Multan celebrates PKR 200 Million Deposits Achievement



Mr. Talat Khurshid Mian, GM-Central South (4th right) Mr. Muhammad Awais, RH-RO, Central South (3rd left), along with Regional and District Management cutting the cake prepared specially for the occasion



Mr. Talat Khurshid Mian, GM-Central South (4th right) Mr. Muhammad Awais, RH-RO, Central South awarding gift to the CSOM of the branch



Group Photo

Team exercises were conducted for enhancing Out of Box Thinking, situational leadership / empowering individuals and improving decision making skills to contribute towards common goal. An excursion to JCP Wagah Border was also made to foster team bonding and camaraderie within the group. The visit concluded with some great memories for all participants.

“ The Cluster/District management expressed their delight at the achievement and appreciated the team’s efforts in achieving this success ”

# UBL Circular Road Gujrat Branch, Jhelum Region celebrates PKR 100 Million Deposits Achievement



Cake cutting ceremony with Ms. Amina Omar, RBH Jhelum Region and staff members of the branch.

A cake cutting ceremony was held recently at UBL Circular road Gujrat Branch, Jhelum Region to celebrate their crossing of the PKR 100 Million Deposit milestone. Ms. Amina Omar, RBH Jhelum Region, Mr. Syed Sagheer Hussain, DM Gujrat District, along with all staff members of the Branch were present at the occasion. The Regional/ District Management expressed their delight at the achievement and appreciated the team's efforts in achieving this milestone.



Cake prepared especially for the occasion



Cake cutting ceremony with Ms. Amina Omar, RBH Jhelum Region and staff members of the branch.

“The Regional/ District Management expressed their delight at the achievement and appreciated the team's efforts in achieving this milestone”

# Retail Operations Review Meeting - District Vehari



Mr. Muhammad Usman Ch. addressing the participants



Participants listening attentively during session



Participants listening attentively during session

A monthly Retail Operations Review session was held recently at District Vehari. Mr. Muhammad Usman Chaudhry, ROH Sahiwal, Mr. Muhammad Nadeem Anwar, DCSM Vehari, along with CSOMs, Operation Officers, CSRs and CTs participated in the session.

During the session, the team was advised to focus on delivering results in line with the Cluster's vision of maximizing profit by controlling expenses. Emphasis was laid on improving cross-selling of consumer products, deposit deepening and retention and Banca selling by synergized contributions of both operations and sales staff. This was followed by a detailed analysis of the last three months' CS Scorecard, Customer Loyalty, Security Policies/Procedures, Service Pledge, Account Opening Accuracy and various other important segments.

“During the session, the team was advised to focus on delivering results in line with the Cluster's vision of maximizing profit by controlling expenses”

## State Bank Officers (SBOs) On-Job Training at UBL

The State Bank of Pakistan inducts State Bank Officers every year after an extensive training period of 28 weeks, which includes 16 Weeks of training in theory, 8 weeks of On-Job Training at SBP and 4 weeks of On-Job Training at a commercial bank.

Like the previous year, this year too, UBL has been provided an opportunity to host this aspect of On-Job training as a commercial bank. The curriculum and agenda of this on-job training has been designed and developed by SBP in collaboration with various banks including the UBL Learning & Development (L&D) Division. This on-job training took place from 6th April – 2nd May 2017. It started with an opening session, where UBL L&D arranged a formal introduction and brief of UBL along with meetings with departmental representatives. These representatives had been assigned the responsibility to execute their training plan as per the agenda during placement at their respective departments.

Upon successful completion of 4 weeks on-job training, a closing ceremony was conducted which was attended by the then GE – Human Resources, Mr. Syed Javed, Mr. Sajid Hussain, Head Audit & Risk Review and Mr. Syed Furrukh Zaeem, Head - Treasury. As a special guest, Mr. Amjad Manzoor, Executive Director, Human Resources along with his team from State Bank had also been invited. They praised the methodology and smooth execution of the on-job training of the SBOs at UBL.



Mr. Zaheer Ahmed – Regional L & D Center Head welcoming the SBOTs to Orientation

“This on-job training took place from 6th April - 2nd May 2017. It started with an opening session, where UBL arranged a formal introduction and brief of UBL along with meetings with departmental representatives”

# State Bank Officers (SBOs) On-Job Training at UBL



Mr. Farhan Najeeb & Ms. Ahmaren Abedeen briefing the SBOTs about Branch Banking Operations



Mr. Nadeem Siddiqui giving overview of Special Assets Management at UBL



Mr. Majid Waqar briefing the SBOTs about Trade Operations at UBL



Mr. Moazzam Haider briefing the SBOTs about Risk & Credit Management function at UBL



Mr. Faisal Anwer explaining the compliance functions at UBL



Mr. Suleman Pervez briefing the SBOTs on the Audit & Risk Review function at UBL



Mr. Syed Naveed Ul Zafar – Head learning & Development Centres addressing the audience at the closing ceremony



Group photo of Mr. Amjad Manzoor – Executive Director – Human Resources SBP with Senior Executives at the closing ceremony



SBOTs and senior executives from the Bank attending the closing ceremony

# State Bank Officers (SBOs) On-Job Training at UBL



SBOTS and senior executives from the Bank attending the closing ceremony



Mr. Amjad Manzoor – Executive Director – Human Resources SBP addressing the audience at the closing ceremony



Mr. Syed Javed, then Group Executive – Human Resources addressing the audience at the closing ceremony



Mr. Sajid Hussain – Head Audit & Risk Review addressing the audience at the closing ceremony



Mr. Syed Furrukh Zaem- Head of Treasury & Capital markets addressing the audience at the closing ceremony



SBOT's delivering presentation at the ceremony on their learning outcomes at UBL



SBOT's delivering presentation at the ceremony on their learning outcomes at UBL



Mr. Amjad Manzoor – Executive Director – Human Resources SBP receiving memento from Mr. Sajid Hussain – Head Audit & Risk Review



Mr. Inayat Ur Rehman, Sr. Joint Director SBP receiving memento from Mr. Syed Furrukh

# Invest Wisely with UBL – Sales activation

In order to boost sales and build momentum in the Mutual Funds' campaign "Invest Wisely III", Wealth Management recently conducted Sales activation sessions in Karachi, Lahore, Islamabad, Bahawalpur, Faisalabad, Gujranwala, Multan and Peshawar.

These sessions were held in order to discuss the sales strategy to be implemented and develop processes and plans to achieve targets. Regional Business Heads, District Managers and their teams discussed each branch's past performance and shared their feedback.

Participants of the sessions were also trained on the newly launched product, Al- Ameen Islamic Active Allocation Plan VIII which was part of the campaign and were encouraged to cross sell the product to existing customers along with other products in the portfolio



Mr. Pardeep Perwani - Wealth Channel Manager, Mr. Faisal Hussain Siddiqui - Area Manager- UBL Ameen along with participants



Ms. Maliha Anwer Khan- Head Wealth Management & NRP & Mr. Saleem Khawaja-RBH Karachi Central along with team.



Mr. Muhammad Ramzan, RBH - Multan along with team.



Ms. Maliha Anwer Khan, Head Wealth Management & NRP, Mr. Raja Fareed Ullah Khan, RBH- Gujranwala along with team



Mr. Ejaz Muhammad – RBH Peshawar, Saad Khan, Regional Wealth Manager, Ms. Sidra-un-Nisa, DM Peshawar Cantt along with Peshawar Team



Mr. Abdul Jabbar Junejo - GM South, Ms. Maliha Anwer Khan - Head Wealth Management & NRP, Mr. Shahnawaz Hadi - RBH Karachi North, Mr. Zaigham Sayani – RBH Karachi South along with their team

“These sessions were held in order to discuss the sales strategy to be implemented and develop processes and plans to achieve targets”