

# UBL TIMES

## UBL reaffirms its commitment to 'Service Excellence'

UBL, Pakistan's Best Bank 2016, actively participated in an interactive session on Service Excellence with Mr. Ron Kaufman, the world's leading expert in service partnerships and customer focus.

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## UBL continues to promote sports at School level

The 9th Annual KBC Inter-school Rowing Regatta was organized by the Karachi Boat Club (KBC) at its premises recently. This rowing competition is held yearly between the leading schools of Karachi, with more than 150 rowers competing.

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# UBL reaffirms its commitment to Service Excellence

UBL, Pakistan's Best Bank 2016, actively participated in an interactive session on Service Excellence with Mr. Ron Kaufman, the world's leading expert in service partnerships and customer focus. Entitled "Uplifting Service" this session was held recently in Karachi with the objective of motivating participants to build an uplifting service culture for sustainable competitive advantage. With "Customer First" as one of its Values, this session was a perfect fit for UBL to lead and participate in.



Mr. Wajahat Husain, President & CEO UBL addressing the Conference

More than 200 delegates from a cross section of industries were in attendance at this day-long event. Mr. Ron Kaufman is one of the world's

most sought after educators, consultants and thought leaders in achieving superior service and uplifting service cultures.



Mr. Wajahat Husain being presented a memento by Mr. Ron Kaufman

He delivers powerful insights and global best practices enabling organizations to gain a sustainable advantage through service.



Mr. Wajahat Husain along with senior executives of the Bank at the Conference

During his opening remarks at the Convention, Mr. Wajahat Husain, President & CEO UBL said, "At UBL, we are acutely aware of the importance of service



UBL Team at the Conference

excellence to our business.

Customers are at the heart of our Corporate Philosophy. We are here to serve and exceed their expectations, thereby gaining their trust". He further added "Service is the single most important aspect that



UBL Stall at the Conference Venue

drives the success of a business. We must all, within our respective spheres of influence ensure that this very crucial and critical facet of business be given its due importance."

# UBL continues to promote sports at School level



Mr. Wajahat Husain with the winners of the Regatta

The 9th Annual KBC Inter-school Rowing Regatta was organized by the Karachi Boat Club (KBC) at its premises recently. This rowing competition is held yearly between the leading schools of Karachi, with more than 150 rowers competing. UBL, Pakistan's Best Bank 2016, supported this rowing competition as part of its overall sustainability agenda of promoting sports at all levels. The Bank firmly believes in the development of well-rounded and healthy students through a combination of quality education and sports.

Mr. Wajahat Husain, President & CEO, UBL attended the event as the Guest of Honor. He presented the winning individuals and teams with trophies and medals.



Mr. Wajahat Husain being briefed about the races by KBC officials



Mr. Wajahat Husain awarding a medal to a winner at the event



Mr. Wajahat Husain receiving a memento from Mr. Farooq Hassan



A view of the races at the Regatta

“ Mr. Wajahat Husain, President & CEO, UBL attended the event as the Guest of Honor. He presented the winning individuals and teams with trophies and medals ”

# Compliance Conference 2017

## held in Karachi

Compliance Group recently organized an Annual Conference 2017 in Karachi. The Conference was arranged to provide an open forum for interaction and knowledge sharing. The conference, which was led by Mr. Muhammad Ejazuddin, Group Executive – Compliance, underpinned the need to align Compliance Group's focus with the Bank's strategic outlook. The main theme of the conference was to review AML/CFT effectiveness, industry wide regulatory requirement and monitoring. During the conference, he also touched upon the subject of cultural change and refreshed values in the organization and their role in turning Compliance Group into the best in the industry. A brief session on living the Values, Vision and Mission of the Bank was also part of the agenda. He emphasized the level of focus and efforts required to excel further while consistently exceeding the expectations of stakeholders. The event saw active participation from all those who attended. Among the various activities conducted were group discussions, brain storming sessions and SWOT Analysis and Way-Forward presentations.

The conference ended with the identification of viable and proactive action points and strategies geared towards effective implementation of the Compliance Plan 2017, and fortification of the Compliance processes tailored to enhance the quality of value-added services across the board.



Group Photo



Mr. Muhammad Ejazuddin, GE – Compliance addressing the participants



(From left to right) Mr. Muhammad Ejazuddin, GE – Compliance, Mr. Anjum Amin Siddiqui, DH-Regulatory Compliance, Mr. Atif Hammad, DH – Anti Fraud Unit, Mr Haroon Zaib, DH-AML/CFT Compliance.



Participants during the Conference



Participants during the Conference



Participants during the Conference

“ Appreciation certificates were distributed among the top 3 winners ”

# Business Performance Review & Strategy 2017 – Central South



Mr. Zia Ijaz, GE-Retail Bank is addressing the participants of the session

Mr. Zia Ijaz, GE Retail Bank recently visited Multan where he conducted a business review & strategy for 2017 session. The session was attended by Mr. Talat Khursheed Mian, GM Central South, Mr. Muhammad Awais CH- RO Central South, RBHs Central South, DMs and DCMs of Multan Region. BMs and CSOMs of selected branches were also present. The purpose of the meeting was to review the performance of 2016 and discuss the strategy of 2017. During the session, Mr. Zia Ijaz exchanged views with the participants and encouraged them to excel in the coming year.



Participants of the session



Participants of the session

“ During the session, Mr. Zia Ijaz exchanged views with the participants and encouraged them to excel in the coming year. ”

# Contact Center Rendezvous (Building Bridges) – 2017



Group Photo



Team Hataf



Team Warriors

“ The attending senior executives also joined in and appreciated the efforts of all ”

To empower people with various tools, skills and to instill a customer-first mindset, UBL Contact Center recently arranged a team building activity by the name of “Contact Center Rendezvous (Building Bridges)”.

The event took place at Arabian Sea Country Club, and started off with Ms. Shar Bano, Head - Contact Center welcoming everyone and thanking the Contact Center staff for their performance throughout the year. The activity, as led by Training and Development team - Contact Center, was planned to be a combination of physical and mental challenges, with teams competing against each other.

The attending senior executives also joined in and appreciated the efforts of all. It proved to be an interactive, fun-filled and educational building experience.

# Contact Center Rendezvous (Building Bridges) – 2017

Activities were followed by lunch and a cake cutting ceremony presided over by Mr. Sharjeel Shahid, Group Head - Banking Products & Corporate Services to celebrate the achievement of highest ever Credit Card sales in the Month of December 2016 by Contact Center Telesales Team. This is the first time the Contact Center sold over 500 Credit Cards in a month. After this, the performance of the Contact Center in 2016 was presented by Ms. Shar Bano, Head - Contact Center.

“All the employees, including managerial and non-managerial staff, took part in the activities with passion and enthusiasm”



Team Thunder



Team Snipers



Mr. Sharjeel Shahid, Group Head – Banking Products & Corporate Services, Ms Shar Bano, Head – Contact Center along with Contact Center Team at Cake Cutting.



Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services Group speaking at the occasion



Teams during Team Building Activities



Contact Center Team along with Ms. Shar Bano – Head of Contact Center

# UBL Product Knowledge Quiz

## Sialkot Region – Central North Cluster

Product Knowledge has become a critical factor in competing successfully. In today's competitive environment, customers demand more detailed information and sales persons are expected to deliver this information in the shortest, most comprehensive and compelling way.

To enhance the Product Knowledge of the team, a product knowledge quiz was arranged at UBL RHQ Sialkot. All sales team members including BMs, DMs and Regional Head RH-SMT of Sialkot Region participated in the quiz which comprised of questions related to Depository Products, Credit Cards, Mutual Funds and the PAM - 2017 criteria.

Appreciation certificates were distributed among the top 3 winners. The activity served to enhance BMs sales productivity and is expected to continue.



Quiz Participants - BMs, DMs and RH-SMT Head Sialkot Region



Mr. Zakria Naseem Mir – RBH and Mr. Khalid Mahmood Ghaiba, ROH Sialkot guiding the staff regarding the quiz



BMs, DMs and LSF Head Sialkot Region participating in Product Knowledge Quiz



Mr. Zakria Naseem Mir – RBH & Mr. Khalid Mahmood Ghaiba – ROH Sialkot presenting prize to 1st Winner, Miss Zarqa Yousaf – BM Kotli Behram Sialkot



Mr. Zakria Naseem Mir – RBH & Mr. Khalid Mahmood Ghaiba – ROH Sialkot presenting prize to 2nd Winner, Mr. Jahanzeb – BM Wazirabad



Mr. Zakria Naseem Mir – RBH & Mr. Khalid Mahmood Ghaiba – ROH Sialkot presenting prize to 3rd Winner, Mr. Zahid Mahmood – BM Village Bhallo - Narowal

“Appreciation certificates were distributed among the top 3 winners”

# Retail Operations Review Meeting at RHQ Sukkur



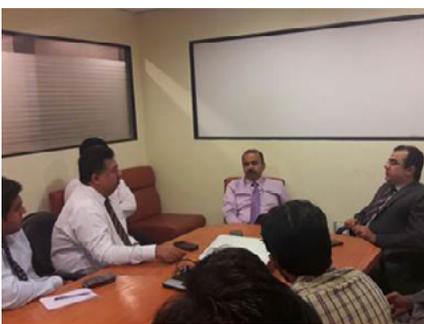
Participants at the meeting



Participants at the meeting



Participants of the session



Participants at the meeting

A Retail Operations Review Meeting was recently called by Mr. Anees A Sheikh, ROH Sukkur. The ICMOs along with Manager Internal Control and DCSMs of Sukkur Region participated in the Review Meeting. The agenda of the meeting was discussed at length with the participants, especially the visits of ICMOs/DCSMs in the branches for strengthening of the control environment, Pre-Audit Preparations, compliance / rectification of exceptions, non-repetition of exceptions and proactive monitoring of Score Card segments, Dash board exceptions resolution, ATM's Monitoring, Staff Trainings / grooming and special focus on customer Loyalty & LMB Branches with joint efforts of DMs and DCSMs.

Here, Mr. Dahar Junejo, RBH Sukkur also joined the session and emphasized on improvement in both these segments. During the meeting, ICMOs and DCSMs shared their views with the ROH. A detailed analysis of Prudential Regulations and the serious exceptions raised /identified by DCSMs/ICMOs and Central Audit Team in different Branches were also discussed along with their corrective measures.

“A detailed strategy was formulated to further improve Retail Operations Scorecard and to strengthen Controls.”

## UBL Faisal Town, Lahore Branch celebrates crossing PKR 1 Billion in Deposits



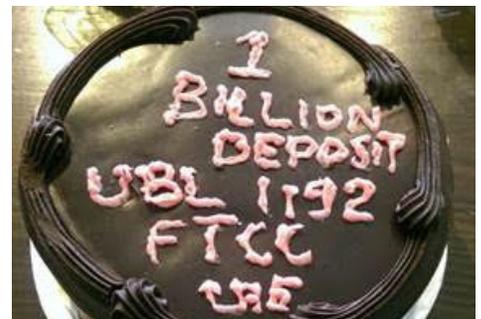
GM-Central North presenting bouquet to branch staff



Cake Cutting Ceremony

“ Muhammad Najeebullah-BM along with all members of branch staff were present at the occasion ”

A cake cutting ceremony was recently held at UBL Faisal Town Branch, Lahore (Commercial Center) to celebrate the achievement of crossing PKR 1 Billion in deposits. Mr. Shahzad Iqbal, GM-Central North; Mr. Junaid Amin, Mr. Abdul Hameed Bhatti and Mr. Muhammad Najeebullah-BM along with all members of branch staff were present at the occasion. GM-Central North expressed his pleasure at the achievement and appreciated the team's efforts in achieving this milestone. Mr. Shahzad Iqbal and Mr. Junaid Amin presented the bouquet of flowers to Commercial Center Branch BM and entire staff of the branch on behalf of Central North Cluster.



Cake for the Ceremony

## UBL Adda Katianwala celebrated achievement of 500 Million in core deposit



Cake cutting ceremony

A cake cutting ceremony was recently held at Adda Katiawala Branch, District Nankana sahib, Gujranwala Region to celebrate the achievement of crossing PKR 500 Million in Core Deposit. Joining the branch staff at the occasion were Mr. Muhammad Ashraf Shahid, DM Nankana sahib, Mr. Muhammad Shoaib, DM Rural and Mr. Muhammad Zubair, Branch Manager.



Cake cutting ceremony



Cake prepared for the occasion

“ Celebrated achievement of crossing PKR 500 Million in Core Deposit ”

# Rural Bank – Rustam-e-Rural Award Ceremony



Head Rural Bank and CHRB handing over the keys of bike to Mr. M Riaz BM Dyal Garh (Fsbid Region)



Winners of Rustam e Rural Campaign - Mr. Rai Nasir BM Bucheke (GRW Region), Mr. Farooq Ahmed (RM Lhr) and Mr. Mujahid Farooq (RM Lhr) receiving certificates and awards.



Mr. Chaudhary Qaiser Iqbal, Head Rural Bank distributed awards to the winners of Rustam-e-Rural deposit mobilization campaign. Rustam-e- Rural campaign was launched to book Low Cost Deposit and enhance the Agriculture Advances Portfolio by bringing on board the NTB customers along with the overall improvement in the existing portfolio of banking by reducing the NPLs and recovering 100% Mark-up due amount.

The Campaign was a big success and 33 RMs Rural achieved 100% or more of their assigned targets and 14 Branches surpassed their targets.

Sargodha Region was the top performing region in terms of Asset and liabilities. The total number of award winners under Rustam-e- Rural campaign was 5 RMs, 10 BMs and 01 Regional

“ The Campaign was a big success and 33 RMs Rural achieved 100% or more of their assigned targets and 14 Branches surpassed their targets ”

# Top PAM Winners Q4 2016 – City District Sahiwal



Prize distribution to winners

A ceremony was recently held at RHQ Sahiwal to celebrate the Top PAM Winner Q4 2016 of City District Sahiwal. Appreciation Letters and shields are awarded to the PAM Winner branches staff members for Q4 2016 by Mr. Nadeem Altaf Nasir, RBH Sahiwal and Mr. Muhammad Amin Chaudhry, ROH Sahiwal. The RBH appreciated the efforts of the winners and encouraged them to contribute towards organizational goals



Prize distribution to winners



Prize distribution to winners



Prize distribution to winners

“ The RBH appreciated the efforts of the winners and encouraged them to contribute towards organizational goals ”

# Opening Ceremony of UBL Bhowana Branch, Faisalabad Region



Old Branch

A ceremony was recently held to commemorate the opening of UBL Bhowana Branch, Faisalabad region. In attendance were the region's top customers, RBH Faisalabad, ROH Faisalabad and DCSM and DM Jhang District along with staff members of the branch.



New Branch



New Branch



With RBH/ROH Faisalabad, DCSM/DM Jhang District and customers



RBH/ROH Faisalabad, DCSM/DM Jhang District & with Branch Staff

“ Staff members of the branch were encouraged to work towards meeting the upcoming targets of 2017 and in turn improve their averages. ”

# Sales Force Kick Off Session 2017



Sales Force at Cluster Office North



Syed Jaffar Hussain, GM North explaining the role and benefits of meritocracy at UBL



After a thorough session, the evening unfolded a dinner planned for the team at Monal to interact in the fresh air and breathtaking surroundings of Margalla Hills

“ Sales being a revenue generating division, its importance for to UBL was emphasized. ”

To celebrate the achievements of 2016 and set the spirit for greater achievement in 2017, the Sales Management and Institutional Sales & Cash Management teams under the leadership of Mr. Muhammad Zeeshan Abbas, Head National Sales Management met at a one and a half day spread session conducted in Islamabad.

A business review of Sales Management along with presentations from each Cluster Head was held on Day 1 of the event. Mr. Jaffar Hussain, GM North graced the session with his presence. In his address he explained the values of UBL and how efforts are recognized, appreciated and reinvested at our organization. Sales being a revenue generating division, its importance for to UBL was emphasized.

Activities such as team building exercises were also conducted during the session. The team-building game served to build cohesion within the group. All attendees actively took part in the proceedings. The day concluded with a dinner for participants at Monal.

# Sales Force Kick Off Session 2017



Activities such as team building exercises were also planned and executed. The team-building game synergized all with keen observation and motivational skills. The participants with enthusiastic approach actively took part.

During the second day brief, Product Managers from Cash Management and E-Banking platforms, Mr. Ashfaq Asghar and Mr. Mahmood Masood explained supportive parallel functioning and product demographics. Unit Head Institutional Sales & Cash Management presented the numbers on behalf of all clusters and explained the Cash Management Championship 2017 and its role in each cluster.



Talat Khurshid Mian GM Central North also addressed the teams on Day 2 of the Kick-Off Session



A prize distribution ceremony was also conducted to mark the success rate of internal customers conversion to Net Banking awarded to Cluster Head Sales Management Central North, Mr. Kashif Afzal

“ A prize distribution ceremony was also conducted to mark the success rate of internal customers conversion to Net Banking ”

# Leading through Change session held at UBL Qatar



Group Photo

In line with UBL Vision and Mission to become a modern and world class organization, UBL International started on a challenging journey of embracing refreshed core values across International. The “Game Changers” entrusted with the task of cascading these refreshed core values set into motion with the session at UBL Qatar. As the “Game Changers” continue to reach staff across all International locations, the Qatar region has been covered and given an understanding of these refreshed values through interactive sessions.



Mr. Naeem Bashir Ahmad, Head of International addressing the participants



Mr. Babar Ahmed, Head of HR International addressing the session

These sessions underlined the significance of core values in our attitudes, behaviors & actions and proved critical to building and sustaining the growth momentum required to successfully realize and execute our vision and mission and define our roles as agents of change.



Mr. Rizwan Chapra, Head of Treasury & Investment Banking International addressing the session



Participants during the session

“Qatar region has been covered and given an understanding of these refreshed values through interactive sessions.”

# Leading through Change session held at UBL Qatar



Participants during the session



Participants during the session



Participants during the session



Participants during the session



Participants during the session

“As the “Game Changers” continue to reach staff across all International locations”

# Retail Operations/Sales Review Meeting

## Bahawalnagar District - Bahawalpur Region



Mr. Muhammad Usman Chaudhry, ROH Bahawalpur & Mr. Muhammad Nauman Ghani RBH Bahawalpur addressing the meeting along with BMs & CSOMs of Bahawalnagar District



CSOMs & BMs of District Bahawalnagar

A Monthly joint Retail Operations/Sales Review session was held recently at Bahawalnagar District by Mr. Muhammad Usman Chaudhry, ROH Bahawalpur & Mr. Muhammad Nauman Ghani, RBH Bahawalpur. Mr. Sajid Mehmood Malik, DCSM Bahawalnagar, Mr. Dilshad Aslam Ch, DM Bahawalnagar, all CSOMs, all BMs and district office staff participated in the session.

The Bahawalnagar Team was appreciated for delivering results in line with the Cluster's vision i.e., One team with one dream. Further improvement of cross selling was emphasized with particular focus on consumer products, deposit deepening & retention and Banca selling with the contribution of both operations and sales staff. Then, a detailed analysis of last three month's CS scorecard, Customer loyalty, Security policies/procedures, Service Pledge, account opening accuracy and many other segments was done and strategy for the coming months was discussed.

“The Bahawalnagar Team was appreciated for delivering results in line with the Cluster's vision”

## Consumer and Banca Business Review conducted by RBH North in collaboration with GM South



GM South with RBH Karachi North discussing Consumer and Banca Strategy

Mr. Abdul Jabbar Junejo, GM-South along with Mr. Shahnawaz Hadi, RBH Karachi North visited RHQ to host a review meeting with BMs of Karachi North Region of Consumer & Banca businesses. District Managers and Regional Heads were also present in the meeting. BMs were briefed over their targets and the strategy to meet the desired results. The ongoing Credit Card & UBL drive Campaigns were also discussed in details with open session for FAQs.



Karachi North – Sales Team (DMs & BMs)



GM South addressing BMs queries



RBH Karachi North briefing on Consumer Numbers Branchwise

“ BMs were briefed over their targets and the strategy to meet the desired results ”

# Inauguration of New ATM Installed in Nankana Sahib Branch, Gujranwala Region



ATM inauguration ceremony

A ribbon cutting ceremony was held to mark the occasion where the chief guest was Mr. Muhammad Basharat, a high net worth customer of the area. Mr. Muhammad Ashraf Shahid, DM Nankana, Mr. Zeeshan Kahloon, DCSM Nankana Sahib were also present on the occasion with other staff members of the branch.



Ribbon cutting ceremony at ATM inauguration



Group Photo



Newly installed ATM

“ A new ATM was installed recently in Nankana Sahib Branch - Gujranwala Region ”