

UBL TIMES

Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK, visits the under-construction Regional Office Building in Lahore

Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK recently visited the under-construction site of UBL's regional office in Lahore. The building is located in Gulberg, Lahore, on the busy Jail Road.

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British Members of Parliament visit UBL Head Office, Karachi

A delegation of British Parliamentarians recently paid a visit to the UBL Head Office in Karachi. The delegation was led by MP Rehman Chishti, Chair of the All-Party Parliamentary Group for Pakistan and also included MP Royston Smith, MP Matthew Offord, MP Mark Pawsey, MP Henry Smith and MP Nigel Huddleston. On arrival at the UBL Head Office, the British Parliamentarians were received by Mr. Wajahat Husain, President & CEO UBL. Also present at the occasion were Ms. Sima Kamil, Deputy CEO, UBL and senior executives from UBL.

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Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK, visits the under-construction Regional Office Building in Lahore



Sir Mohammed Anwar Pervez, OBE HPk (front, 3rd left), Mr. Sharjeel Shahid (front left), Mr. Amir Riaz, Cluster Head-CSG Central, Ms. Isbah Hasan, Architect (front 3rd right) and others at UBL Regional Office building in Gulberg, Lahore

Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK recently visited the under-construction site of UBL's regional office in Lahore. The building is located in Gulberg, Lahore, on the busy Jail Road.

During his visit, Sir Mohammed Anwar Pervez OBE HPk, observed the work in progress on the landmark building and appreciated the efforts put in by the project team. He emphasized the importance of time and resource management and encouraged timely completion of the project. Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services group led the tour and briefed the Chairman on the project status.

The Chairman also shared with the team his vision of turning this work-in-progress into a major iconic landmark in Lahore. After the recent inauguration of the UBL Head Office in Karachi, this building will be the next major iconic landmark in Pakistan's skyline. The building's design follows the Edwardian architecture theme which boasts the first-of-its-kind façade stone structure in Pakistan.



Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK (2nd left) sharing his views on the project with Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services Group (left) and the project team



The project team briefing Sir Mohammed Anwar Pervez, OBE HPk, on the progress being made in the construction of the building

“ He emphasized the importance of time and resource management and encouraged timely completion of the project ”

Sir Mohammed Anwar Pervez, OBE HPk, Chairman Board of Directors UBL and Bestway Group UK, visits the under-construction Regional Office Building in Lahore



The project team briefing Sir Mohammed Anwar Pervez, OBE HPk, on the progress being made in the construction of the building



Sir Mohammed Anwar Pervez, OBE HPk reviewing the progress being made in the construction of the building



Sir Mohammed Anwar Pervez, OBE HPk reviewing the progress being made in the construction of the building



Outer design of the building follows the Edwardian architecture theme which boasts the first-of-its-kind façade stone structure in Pakistan

“The Chairman also shared with the team his vision of turning this work-in-progress into a major iconic landmark in Lahore”

British Members of Parliament visit UBL Head Office, Karachi

A delegation of British Parliamentarians recently paid a visit to the UBL Head Office in Karachi. The delegation was led by MP Rehman Chishti, Chair of the All-Party Parliamentary Group for Pakistan and also included MP Royston Smith, MP Matthew Offord, MP Mark Pawsey, MP Henry Smith and MP Nigel Huddleston. On arrival at the UBL Head Office, the British Parliamentarians were received by Mr. Wajahat Husain, President & CEO UBL. Also present at the occasion were Ms. Sima Kamil, Deputy CEO, UBL and senior executives from UBL.

Mr. Wajahat Husain shared the progress made by UBL, Pakistan's Best Bank 2016, in the past few years, touching upon the Bank's phenomenal financial performance in 2016. The visiting parliamentarians were impressed with the depth, breadth and quality of the discussion. Later, the group was given a tour of the Bank's new Head Office



Mr. Wajahat Husain, President & CEO UBL (4th right) along with a delegation of British Parliamentarians led by MP Rehman Chishti, Chair of the All-Party Parliamentary Group for Pakistan (3rd left) at the UBL Head Office in Karachi.



Mr. Wajahat Husain welcoming the delegation at the UBL Head Office upon their arrival



Mr. Wajahat Husain introducing Ms. Sima Kamil, Deputy CEO UBL to the visiting delegation



UBL team in discussion with the visiting parliamentarians

UBL inaugurates state-of-the-art Contact Center in Islamabad

UBL, Pakistan's Best Bank 2016, inaugurated its state-of-the-art Contact Center in Islamabad recently. Located in G6, Islamabad, this contact center is UBL's third and offers multiple banking service options to the customers of the Bank. With a capacity of 130 seats, the center offers Inbound, Telesales, Callback Mailroom and Social Media Services.

Mr. Wajahat Husain, President & CEO UBL inaugurated the Contact Center. He was accompanied by Ms. Sima Kamil, Deputy CEO UBL and other senior executives of the Bank.

The visiting group was given a detailed overview on the Contact Center's services and how it has now emerged as one of the leading Banking contact centers in Pakistan. Later, the group was given an extensive tour of the center where they observed the contact center team's operations.



Mr. Wajahat Husain, President & CEO UBL inaugurating UBL's third Contact Center in Islamabad. Also seen in the picture are Ms. Sima Kamil, Deputy CEO UBL, Mr. Zia Ijaz, GE-Retail Banking, Mr. Mansoor Khan, GE-CIIBG, Mr. Sharjeel Shahid, GH Banking Products & Corporate Services, Mr. Syed Furrukh Zaeem, Head - Treasury & Capital Markets and Ms. Shar Bano, Head Contact Center



Mr. Wajahat Husain being welcomed at the UBL Contact Center in Islamabad



Mr. Wajahat Husain being briefed about the operations of the Contact Center



Mr. Wajahat Husain observing a Contact Center representative during a call

UBL inaugurates state-of-the-art Contact Center in Islamabad



The guests being given a tour of the Contact Center by Ms. Shar Bano



Group Photo of representatives of the UBL Contact Center in Islamabad



Mr. Sharjeel Shahid giving a detailed overview of the Contact Center's operations to the guests



A view of the UBL Contact Center in Islamabad

“ The visiting group was given a detailed overview on the Contact Center’s services and how it has now emerged as one of the leading Banking contact centers in Pakistan ”

UBL facilitates Pakistani Students aspiring to study in Germany



Mr. Aameer Karachiwalla, CFO-UBL (front row – 2nd left) and Ms. Ina Lepel, Ambassador of Germany to Pakistan (front – 2nd right) along with senior officials of UBL and the German Embassy at an MoU signing ceremony in Islamabad. Through this collaboration Pakistani students aspiring to obtain student visas for studies in German educational institutions, will be facilitated by UBL.



Mr. Aameer Karachiwalla and Ms. Ina Lepel along with senior officials of UBL and the German Embassy at an MoU signing ceremony in Islamabad.



Mr. Aameer Karachiwalla exchanging views with Ms. Ina Lepel and officials of the German Embassy

UBL, Pakistan's Best Bank 2016, recently signed a Memorandum of Understanding with the German Embassy in Islamabad. Through this collaboration, Pakistani students aspiring to obtain student visas for further studies in German educational institutions, will be facilitated by UBL through blocked funds in Euro accounts maintained with UBL. This will provide comfort to the Embassy that the students have sufficient funds available to cover their living expenses. These blocked funds would be later remitted to the student's account in Germany.

The signing ceremony was attended by Mr. Aameer Karachiwalla, CFO-UBL and Ms. Ina Lepel, Ambassador of Germany to Pakistan. Also present at the occasion were Mr. Hamayun Sajjad, Head-of Innovation, UBL, Mr. Jaffar Hussain, GM-North UBL, Johannes Moosburner, First Secretary and Consul, German Embassy to Pakistan, Mr. Eckhard Curschmann, Vice Consul, German Embassy to Pakistan and other senior officials of the Bank and the Embassy.

“Through this collaboration, Pakistani students aspiring to obtain student visas for further studies in German”

UBL and Central Depository Company sign a participant agreement



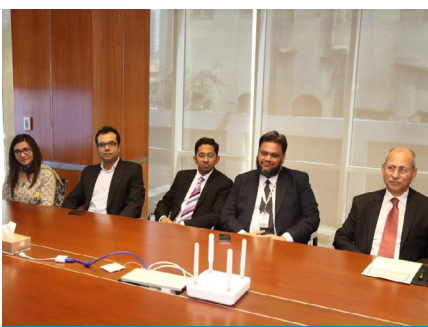
Mr. Zia Ijaz, Group Executive-Retail Bank, UBL (front – 3rd left), Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services (front-1st left) and Mr. Aftab Diwan, CEO, Central Depository Company (front-2nd left) along with senior officials from UBL and CDC at the ceremony.



Mr. Zia Ijaz, Group Executive-Retail Bank and Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services Group along with the Senior Management discussing the potential of Custody Business with the Senior Management of Central Depository Company.



Mr. Zia Ijaz, Group Executive-Retail Bank, Ms Maliha Anwer Khan, Head- Wealth Management & NRP, Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services & Mr Saarim Hakim, Head-Wealth Channel during the signing ceremony.



Mr. Aftab Diwan, CEO, Central Depository Company (Sitting-1st Right) along with senior officials from CDC attending the signing ceremony.

UBL recently signed a Depository Participant Agreement with Central Depository Company (CDC). Through this agreement the Bank's customers can now open and conduct transactions in their CDC Accounts through selected UBL Branches in Karachi, Lahore & Islamabad. UBL Branches will provide custodial services for the customers for their needs regarding the safe custody of their investments.

The signing ceremony was attended by Mr. Zia Ijaz, Group Executive-Retail Bank, UBL and Mr. Sharjeel Shahid, Group Head Banking Products & Corporate Services, along with senior executives from the Bank. CDC was represented by Mr. Aftab Diwan, CEO and senior management of the company.

The event provided an opportunity for both the institutions to discuss their plans for growing the custody business and also look into what opportunities does Pakistan hold in the coming years for growth in the Capital Markets.

At the event, Mr. Zia Ijaz, Group Executive- Retail Bank, United Bank Limited said "This initiative will add a new dimension to our offering for our valued customers. This service will provide ease and convenience to the customers of having all their custodial needs handled at their nearest UBL Branch.

“Through this agreement the Bank's customers can now open and conduct transactions in their CDC Accounts through”

Compliance Group holds Family Gala 2017



Group Photo of the Compliance Group staff members and their families with Ms. Sima Kamil, Deputy CEO UBL, Mr. Muhammad Ejazuddin, GE Compliance Group and Mr. Ali Habib, Head Corporate Affairs & Marketing

Compliance Group UBL recently arranged a Family Gala 2017 at the UBL Sports Complex Karachi. This was the third such event held by the group for its staff members and their families. Ms. Sima Kamil, Deputy CEO UBL was also invited to the occasion. On behalf of the Compliance family, Mr. Muhammad Ejazuddin, GE Compliance Group expressed his gratitude to Ms. Sima Kamil for attending and making the event memorable. Ms. Sima Kamil thanked the Compliance Group for the invitation and applauded their efforts for the team-building initiative.



Ms. Sima Kamil being greeted by Mr. Muhammad Ejazuddin & Family



Ms. Sima Kamil pictured here with Mr. & Mrs. Ejazuddin

Mr. Muhammad Ejazuddin also thanked the organizing team as well as the staff members and their families for their enthusiastic participation. The event served to reinforce the importance of recreation and team-building efforts for the enhanced performance and motivation of employees. The event included various fun activities followed by prize distribution to the winners of the activities and dinner.



Ms. Sima Kamil along with members of the Compliance Group Family



Mr. M. Ejazuddin being greeted by the organizing Team

Compliance Group holds Family Gala 2017



Ms. Sima Kamil and Mr. M. Ejazuddin at the event



Ms. Sima Kamil and Mr. M. Ejazuddin distributing gifts to the winners



Ms. Sima Kamil distributing gifts to the winners



Ms. Sima Kamil exchanging views with Mr. Ali Habib, Head Corporate Affairs & Marketing (second left), Mr. Anjum Amin, GH Compliance (right) and Mr. Yousuf Saeed, Head International Compliance (second right)



Mr. Anjum Amin (right), Mr. Haroon Zaib, DH AML/CFT (fourth left) and Mr. Atif Hammad, DH Anti-Fraud Division (second right) along with their team members



Mr. M. Ejazuddin with senior executives of Compliance Group and their families



Fun activities at the event

Compliance Group holds Family Gala 2017



Fun activities at the event



Fun activities at the event



Fun activities at the event

“The event served to reinforce the importance of recreation and team-building efforts for the enhanced performance and motivation of employees.”

Rural Bank Annual Conference 2017



Mr. Wajahat Husain, President & CEO addressing the audience at the Rural Bank Annual Conference



Mr. Zia Ijaz, GE Retail Bank addressing the audience at the Rural Bank Annual Conference



Mr. Chaudhry Qaiser Iqbal, Head Rural Bank addressing the audience at the Rural Bank Annual Conference



Mr. Wajahat Husain with senior executives from UBL and the Rural Bank Team



The First Rural Bank Annual Conference 2017 was recently organized by UBL Rural Bank in Karachi. Fifty five star performers which included Branch Managers, Relationship Managers, Managers Rural Sales, District Managers and Cluster Heads were invited to attend this conference. Mr. Wajahat Husain, President & CEO UBL was chief guest at the occasion. Senior executives from across the Bank were also invited to participate in the Conference.

The welcome address, which was delivered by Mr. Chaudhry Qaiser Iqbal, Head Rural Bank, was followed by the highlights of the achievements of UBL Rural Bank during the previous year. Performance highlights were followed by comments shared by the senior executives who praised the efforts of Rural Bank Team for their performance and ensured their support and commitment towards helping the Rural Bank Team achieve their targets.

Mr. Zia Ijaz, in his key note address admired the achievement and the efforts of the Rural Bank Team. He expressed his confidence that Rural Bank would perform even more strongly in their achievements of allocated business quotas.

During his speech, Mr. Wajahat Husain, President & CEO UBL highlighted the business potential and importance of Rural Bank. His speech was followed by an award distribution ceremony where the President & CEO along with senior executives handed over awards to the top performers in different categories.

Rural Bank Annual Conference 2017



Mr. Wajahat Husain with senior executives from UBL and the Rural Bank Team



Mr. Zeeshan Israr Imran, Cluster Head Rural - Central North receiving an Award from the President & CEO



Mr. Wajahat Husain, President & CEO addressing the audience at the Rural Bank Annual Conference



Top Performers receiving the Awards from the President & CEO



Mr. Imran Shahzad, DM Rural - Sargodha receiving an Award from the President & CEO



Top Performers receiving the Awards from the President & CEO



Rural Bank Annual Conference 2017



Lunch at the Rural Bank Annual Conference



Group Photo



Group Photo

“ The First Rural Bank Annual Conference 2017 was recently organized by UBL Rural Bank in Karachi. Fifty five star performers which included Branch Managers, Relationship Mangers, Managers Rural Sales, District Managers and Cluster Heads were invited to attend ”

DH Agribusiness visits for Sukkur Region for Business Review Meeting



Mr. Abdul Sattar Narejo, DH Agribusiness, Mr. Dahar Junejo, RBH Sukkur, Mr. Badar Abro, DM Shikarpur, Mr. Khan Mohammad Khoso, BM Kashmore Branch, Mr. Aslam Nizamani, CH South and the Regional Rural Bank Team attended the meeting.



Field visits



Business Review Meeting

Mr. Abdul Sattar Narejo, DH Agribusiness recently visited the Sukkur Region and conducted performance review meeting with the Region's Rural Bank Team. The Rural Bank strategy and future goals were discussed with team members during the review. Mr. Aslam Nizamani, Cluster Head South highlighted the potential of agri-finance and with special focus on tractor finance in the Region.

Mr. Dahar Junejo, RBH Sukkur also attended the review meeting where he expressed his support in lead generation through the DMs and BMs of the region and enhancing the agribusiness advances book of UBL in the Sukkur region. He also laid emphasis on cross selling and ensured comprehensive support for the growth of the agriculture lending portfolio by forwarding healthy customers.

One of the highlights of the visit was the meeting with existing as well as potential agri-lending customers wherein DH Agribusiness, along with Cluster Head South, DM Shikarpur and RBH Sukkur visited prospective customers of UBL Rural Bank in Sukkur, Naushero Feroze, Larkana and Kashmore Districts.

UBL team member summits Africa's tallest peak



Mr. Wajahat Husain, President & CEO UBL along with Ms. Maliha Anwar Khan, Head Wealth Management & NRP Banking pictures here holding the UBL flag before her departure to Africa

Ms. Maliha Anwar Khan, Head Wealth Management recently summited Mt. Kilimanjaro and unfurled the UBL flag at Uhuru Peak. At more than 19000 feet, Uhuru Peak stands tall as Africa's highest point. She was assisted in her endeavor by UBL Tanzania. This remarkable achievement of perseverance and training clearly depicts that if one has clear goals and the pursuit is passionate, and the intent pure, every 'mountain' can be scaled. The UBL family is proud of her achievement.



Ms. Maliha Anwar Khan holding the UBL flag at the Uhuru Peak on Mount Kilimanjaro, the highest point in Africa.

“ Ms. Maliha Anwar Khan, Head Wealth Management recently summited Mt. Kilimanjaro and unfurled the UBL flag at Uhuru Peak. ”

Banca Performance Review – Central South Cluster



Mr. Talat Khursheed Mian, GM-Central South (1st right), Mr. Muhammad Awais Butt, CH-Retail Operations (1st left) seen here awarding a prize to Mr. Basharat Ali Siddiqui, DM, City District Multan. Mr. Muhammad Ramzan, RBH Multan is also present



Mr. Talat Khursheed Mian, Mr. Muhammad Awais Butt, CH-Retail Operations seen here awarding a prize to Mr. Atiq-ur-Rehman, DM, Cantt. District Multan. Mr. Muhammad Ramzan is also present



Mr. Talat Khursheed Mian, Mr. Muhammad Awais Butt, CH-Retail Operations seen here awarding a prize to Mr. Farooq Ahmed, DM, D.G.Khan. Mr. Muhammad Ramzan is also present



Mr. Talat Khursheed Mian, Mr. Muhammad Awais Butt, CH-Retail Operations seen here awarding a prize to Mr. Imtiaz Ahmed Nasir, DM, Muzaffargarh. Mr. Muhammad Ramzan is also present

An event was recently organized at the Cluster Office of the Central South Cluster to recognize the efforts of the DMs of Multan region on account of their excellent performance in Banca business up to February 2017. During the event DMs were awarded with prizes by Mr. Talat Khursheed Mian, GM - Central South and Mr. Muhammad Awais Butt, Cluster Head Retail Operations. Mr. Muhammad Ramzan, RBH Multan, Mr. Muhammad Atique, Cluster Head-Bancassurance & Project Director Commodity Operations were also present at the occasion.

“ An event was recently organized at the Cluster Office of the Central South Cluster to recognize the efforts of the DMs of Multan region on account of their excellent performance in Banca business up to February 2017 ”

Retail Operations Review Meeting - City District Sahiwal



Mr. Muhammad Awais CH-RO with Mr. Muhammad Usman Ch. ROH SWL addressing the participants.



CSOMs of City District Sahiwal during the session

A monthly Retail Operations Review Session was held recently at RHQ Sahiwal. Mr. Muhammad Awais, CH-RO, Mr. Muhammad Usman Chaudhry, ROH Sahiwal, Mr. Talat Iqbal Khan, DCSM City District Sahiwal, regional office staff, district office staff along with CSOMs 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 & retention and Banca selling by synergized contribution of both operations/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”

UBL Ghelay Branch, Mirpur District, Azad Kashmir reaches deposit milestone of PKR 1 Billion



Cake Cutting Ceremony

UBL Ghelay Branch, Mirpur District, Azad Kashmir Region recently achieved a milestone of PKR 1 Billion Deposits. A cake cutting ceremony was held at the Branch to mark the momentous occasion. The ceremony was attended by Mr. Shabbir Ahmad, RBH Azad Kashmir and Mr. Abid Sultan, DM Mirpur along with staff members of the branch. During the ceremony, Mr. Shabbir Ahmad congratulated the Branch staff members for achieving this milestone expressed his confidence that they would continue to achieve greater milestones in the years to come.



Group Photo



Cake prepared especially for the occasion

“ UBL Ghelay Branch, Mirpur District, Azad Kashmir Region recently achieved a milestone of PKR 1 Billion Deposits. ”

Training Sessions on Signature Priority Banking - UBL UAE



Participants at Barsha Branch



Participants at Barsha Branch



Participants at Deira Branch



Participants at Bur Dubai Branch

The UBL UAE Signature Priority Banking team, in collaboration with Human Resources, recently conducted multiple training sessions in Dubai. The aim of these sessions was to introduce the salient features of the Signature Priority Banking offering and develop a comprehensive understanding of Signature Priority Banking amongst staff members. The initiative was taken in line with the strategy to expand Retail Banking in UAE

“ The UBL UAE Signature Priority Banking team, in collaboration with Human Resources, recently conducted multiple training sessions in Dubai ”

Service Quality Team Conducts Service Clinics



Participants of City District Multan



Mr. Jawad Junaid, SQM with Mr. Abdul Salam, DCSM and Mr. Muhammad Atique, DM of Cantt District Multan.



Mr. Jawad Junaid, SQM addressing the participants of Cantt District Multan

The Service Quality Team, Central South recently conducted 'Service Clinics on Branch Health- Check visit performance and Video Mystery Shopping Program (VMSP) 2016' for the staff of City District, Multan & Cantt District, Multan branches falling under the VMSP. The objective of initiative was to train branch staff members on the guidelines and prepare them for VMSP.

Mr. Jawad Junaid, Manager-Service Quality Central South and Mr. Muhammad Ibrahim, Assistant Manager Service Quality Central South conducted separate sessions of City District, Multan and Cantt District, Multan and trained a total of 100 plus branch staff members including DMs, DCSMs, BMs and CSMs for VMSP 2016.

“The objective of initiative was to train branch staff members on the guidelines and prepare them for VMSP”

UBL Wiz Prepaid Card Training conducted for branches –North Cluster



Group Photo of course participants with trainer Mr. Owais Hassan Zaidi, Product Manager Debit & Prepaid Cards

UBL Learning & Development Centre North in collaboration with Banking Products Group recently organized a training session for staff members of selected branches of the North Cluster. Mr. Owais Hassan Zaidi, Product Manager – Debit & Prepaid Cards facilitated these sessions in Islamabad.

The trainer briefed the audience about new features of the product which included the loading/reloading of Wiz Cards through UBL Contact Centre and Omni Dukaans. He also explained the Biometric issuance process of Wiz Cards through the E-form.



Participants with the trainer after the session



Mr. Owais Hassan Zaidi conducting the session



Participants during course work activities

“The trainer briefed the audience about new features of the product which included the loading/reloading of Wiz Cards through UBL Contact Centre and Omni Dukaans”

UBL Wiz Prepaid Card Training conducted for branches –South Cluster



Participants at the session

UBL Learning & Development Centre South in collaboration with Banking Products Group recently organized a training session for staff members of selected branches of the South Cluster. Mr. Owais Hassan Zaidi, Product Manager – Debit & Prepaid Cards facilitated these sessions.



Mr. Owais Hassan Zaidi, Product Manager Debit Cards conducting the session

“ UBL Learning & Development Centre South in collaboration with Banking Products Group recently organized a training session for staff members of selected branches of the South Cluster. ”

Training session on Stress Management arranged by UBL Learning & Development Centre South



Participants during the training session on Stress Management at the UBL Learning & Development Centre, Karachi

UBL Learning & Development Centre South recently organized a full day soft skills training session on stress management for select staff members. The interactive session included different exercises and group activities. The objective of the training was to educate employees on the modern scientific techniques to overcome stress effectively.



Participants during the training session on Stress Management at the UBL Learning & Development Centre, Karachi



Group Photo

“ UBL Learning & Development Centre South recently organized a full day soft skills training session on stress management for select staff members ”