

UBL TIMES

Sima Kamil becomes President & CEO UBL

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She joined UBL as Deputy CEO on 28 March 2017. During this transition period, she has become well acquainted with all business, support and control functions of the Bank. Sima has met a cross section of UBL's customers and stakeholders across Pakistan and assured them of UBL's continuous support on the back of UBL's vast product suite and ever improving customer service.

Upon assuming her new role, Sima Kamil said, "UBL was rightly judged Pakistan's Best Bank 2016 and even more than this, UBL today is a force to be reckoned with in the banking industry. It stands as a financial giant in Pakistan that has continuously demonstrated a strong and robust track-record, a true embodiment of its progressive and innovative spirit".

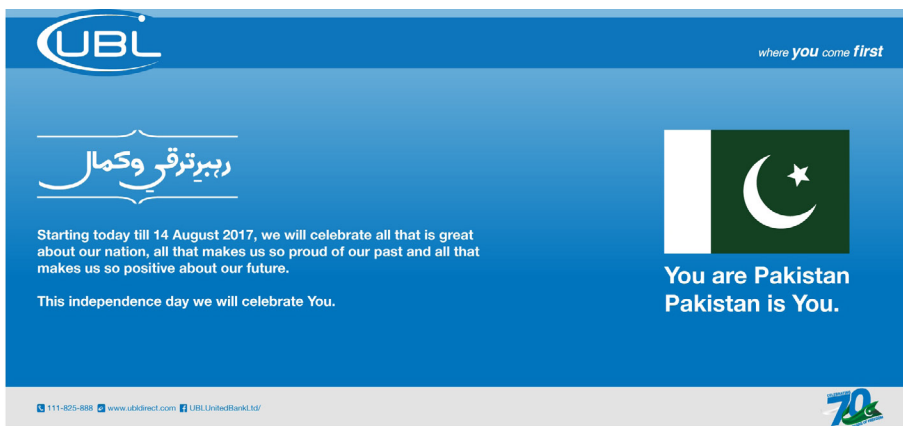
Sima started her career at American Express Bank and went on to work at ANZ Grindlays and Standard Chartered. She served at Habib Bank for the last 16 years, first as Head of Corporate & Investment Banking and then as Head of Branch Banking. Her 30 years of overall experience in Banking have included assignments in Risk Management, Retail, Corporate & Investment Banking. She is also the Chair of the Board of Governors of Karachi Grammar School and on the Board of the NotreDame Institute of Education. She has a degree in business from Kingston University, UK, and an MBA from City University, London. She is the first woman to head a major commercial Bank in Pakistan's 70-year history.

“UBL was rightly judged Pakistan's Best Bank 2016 and even more than this, UBL today is a force to be reckoned with in the banking industry. It stands as a financial giant in Pakistan that has continuously demonstrated a strong and robust track-record, a true embodiment of its progressive and innovative spirit”

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



28 May 2017: Rahbar-e-Taraqqi-o-Kamal' (2 full pages)



28 May 2017: You are Pakistan, Pakistan is you

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.

This campaign, 'Rahbar-e-Taraqqi-o-Kamal' will highlight key moments from the life of the Quaid-e-Azam and scenes from the Pakistan Movement.


Up until now, we have had 6 advertisements spread over 3 weeks.

1. 28 May 2017: Rahbar-e-Taraqqi-o-Kamal' (2 full pages)
2. 28 May 2017: You are Pakistan, Pakistan is you
3. 3 June 2017: Abdul Sattar Edhi
4. 4 June 2017: K2
5. 10 June 2017: Indus River
6. 11 June 2017: Noor Jahan

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.

“ This campaign, 'Rahbar-e-Taraqqi-o-Kamal' will highlight key moments from the life of the Quaid-e-Azam and scenes from the Pakistan Movement. ”

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




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/



3 June 2017: Abdul Sattar Edhi




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.**

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



4 June 2017: K2


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

UBL *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**

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

CELEBRATING 70 YEARS OF PROGRESS


10 June 2017: Indus River

UBL *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**

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

CELEBRATING 70 YEARS OF PROGRESS

11 June 2017: Noor Jehan

UBL honors Younus Khan



Younus Khan addressing the audience at the event



Rashid Latif, former Pakistan Cricketer addressing the audience at the event

UBL, Pakistan's Best Bank 2016, honored Younus Khan, legendary Pakistan Cricket player, at an impressive ceremony held on Monday, 29 May 2017 at the UBL Head Office. Younus Khan is also Captain of the UBL Cricket Team.

Mr. Wajahat Husain, the then President & CEO UBL, paid a glowing tribute to Younus Khan, calling him an iconic figure of Pakistan sports. He spoke of his accomplishments in cricket, in particular his Captaincy of the Pakistan cricket team and his 10,000 runs in Test cricket. Also present at the occasion were Mr. Mansoor Khan, Group Executive CIIBG and Member Board of Governors PCB, former Pakistan cricket players Rashid Latif and Moin Khan and numerous other sports personalities. Younus Khan was also presented with a memento and a cheque as a token of appreciation by UBL. Speaking at the occasion, Younus Khan expressed his delight at the recognition and promised to continue serving Pakistan cricket and the country.

UBL has a rich tradition of being an advocate of sports, especially cricket, in Pakistan. 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.

“China Development Bank to finalize USD based credit facilities for UBL to support long term strategic projects in Pakistan under the CPEC initiative”

UBL honors Younus Khan



Moin Khan, former Pakistan Cricketer addressing the audience at the event



Younus Khan posing for pictures with fans at the event



Younus Khan posing for pictures with fans at the event



Audience at the event



Iftar/Dinner at the event



Mr. Wajahat Husain, the then President & CEO UBL (center) presenting a memento to Younus Khan (left) in an event held to honor the Pakistan cricket legend. Also seen in the picture is Mr. Mansoor M. Khan, Group Executive Corporate, Institutional and Investment Banking Group (CIIBG) at UBL.

UBL Rural Bank holds 'Zarai Bethak' in Thatta



Mr. Chaudhry Qaiser Iqbal, Head Rural Banking addressing the Zarai Bethak in Thatta.



Mr. Abdul Sattar Narejo, Rural Banking addressing the audience at the event.



RBH Hyderabad addressing the Zarai Bethak.



Participants at the Zarai Bethak in Thatta.



Group Photo of the participants at the event.

UBL Rural Bank - South Cluster organized a Zarai Bethak in Thatta recently. This Zarai Bethak was aimed at extending the UBL Rural Bank's foot print. It also focused on financial inclusion of unbanked rural masses of Thatta District. Mr. Aslam Nizamani, Cluster Head South, welcomed the guests at the event.

Speeches by guests from SBP, Department of Agri. Extension and executives of UBL created informal environment during the event. This led to interactive discussions with farmers of the area. Stalls were also setup by UBL Rural Bank for distribution of Account Opening Forms. Agriculture Loan Applications were also made available for the farmers.

Zarai Bethak is an ongoing activity of UBL Rural Bank and is being carried out in all rural districts across the country at the Moza/Deh and Tehsil level.

“ This Zarai Bethak was aimed at extending the UBL Rural Bank's foot print. It also focused on financial inclusion of unbanked rural masses of Thatta District. ”

One-Day Master Class on Increased Productivity through Behavioral Waste Management



Ms. Sima Kamil, then Deputy CEO addressing the audience during her inaugural speech at the event



Ms. Sima Kamil with Mr. Syed Javed, GE Human Resources, Mr. Aameer Karachiwalla, CFO and Mr. Neville Gaunt, Lead Trainer



Mr. Graham William, Lead Trainer with Mr. Mansoor Khan, GE- Corporate, Institutional & Investment Banking Group, Mr. Hamayun Sajjad, Head of Innovation and Mr. Arif Sirhindi, GE- Payment Services Group.



Participants listening attentively during the session



Participants listening attentively during the session



Participants listening attentively during the session

UBL Learning & Development recently organized a One-Day Master class on 24 April 2017 at a local hotel in Karachi on “Increased Productivity through Behavioral Waste Management”. The session was inaugurated by Ms. Sima Kamil, then Deputy CEO UBL. The training was facilitated by Mr. Neville Gaunt, CEO MindFit UK and Mr. Graham Williams, Advisor MindFit UK. The objective of the training was to teach participants to increase efficiency by reducing counter-productive behaviours, developing growth mind-sets and a “Can-do” attitude with minimal behavioral waste. The program was attended by Senior and Middle Management of the Bank from different business, support and control functions.

“The program was attended by Senior and Middle Management of the Bank from different business, support and control functions.”

One-Day Master Class on Increased Productivity through Behavioral Waste Management



Participants listening attentively during the session



Participants listening attentively during the session



Participants during different activities at the session



Participants during different activities at the session



Senior Managers taking part in activities during the session and exchanging views



Senior Managers taking part in activities during the session and exchanging views

One-Day Master Class on Increased Productivity through Behavioral Waste Management



Senior Managers taking part in activities during the session and exchanging views



Senior Managers taking part in activities during the session and exchanging views



Senior Managers taking part in activities during the session and exchanging views



Trainers addressing the audience at the event



Trainers addressing the audience at the event



Group photo of participants with Ms. Sima Kamil, Deputy CEO and the trainers

Audit & Risk Review Group Annual Conference 2017 –



Ms. Sima Kamil, then Deputy CEO, UBL being welcomed by Mr. Sajid Hussain, Group Head - Audit & Risk Review (ARR) along with his team.



Ms. Sima Kamil sharing the future challenges of the organization and stressing upon the role of the Audit & Risk Review team to be role models, given their interaction with various departments across the length and breadth of the organization

“ Mr. Wajahat Husain, then President & CEO and Ms. Sima Kamil, then Deputy CEO were invited to the Conference in order to have first-hand interaction with the ARR team at this event. ”

Audit & Risk Review (ARR) Group organized an interactive off-site Annual Conference at a local hotel in Lahore for its team from 24 April 2017 – 26 April 2017. Mr. Wajahat Husain, then President & CEO and Ms. Sima Kamil, then Deputy CEO were invited to the Conference in order to have first-hand interaction with the ARR team at this event.

Mr. Wajahat Husain inaugurated the conference by sharing the role of Audit Group in achieving strategic objectives and congratulated the ARR team on their overall performance and advised them to raise the bar further in pursuit of excellence in the Audit & Risk Review function.

Ms. Sima Kamil, touched upon the subject of analyzing cultural issues in the field. She then highlighted future challenges & opportunities for the organization and encouraged the ARR team to be role models, given their interaction with various departments across the length and breadth of the organization.

The event was steered by Mr. Sajid Hussain, Group Head Audit & Risk Review, who reinforced the need to align Audit's focus in line with the Bank's strategic outlook on a real-time basis, analyzing associated emerging risks and embedding them in Audit's future plans. Moreover, he highlighted the level of focus and efforts required to further excel while consistently exceeding the expectations of key stakeholders.

Audit & Risk Review Group Annual Conference 2017 –



Mr. Sajid Hussain, briefing the audience about the alignment of Audit's focus in line with the Bank's strategic outlook and the associated emerging risks.

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.



Ms. Sima Kamil and Mr. Wajahat Husain at the event



Mr. Wajahat Husain presenting memento of the Conference to Mr. Sajid Hussain



Excursions to JCP Wagah Border



Group Photo of Conference participants with Ms. Sima Kamil and Mr. Wajahat Husain

Cash Reward Ceremony held for members of the Retail Operations Group



Mr. Syed Sohail Akbar receiving cash reward from Mr. Aslam Sadruddin, Group Executive Retail Operations.



Mr. Amin Bhojani receiving cash reward from Mr. Aslam Sadruddin, Group Executive Retail Operations.

UBL Learning & Development recently rewarded Mr. Syed Sohail Akbar and Mr. Amin Bhojani from Operations Group for holding remarkable positions in the Foreign Trade Certificate program conducted by NIBAF.

In recognition of their efforts, the winners received cash rewards from Mr. Aslam Sadruddin, Group Executive Retail Operations.

“UBL Learning & Development recently rewarded Mr. Syed Sohail Akbar and Mr. Amin Bhojani from Operations Group for holding remarkable positions in the Foreign Trade Certificate program conducted by NIBAF”

UBL arranges conferences to train dealers of Bakri Oil Trading



Participants during the conference



Mr. Agha Talha, RM Transactional Banking facilitating the session



An interactive discussion during the conference

UBL along with Bakri Oil Trading, which is a leading oil marketing company, recently arranged conferences to create awareness within its dealers for products' order booking through different collection mediums such as SDS, Phone Banking/IVR & Net Banking etc. being introduced with UBL. The conferences were held in Lahore and Faisalabad and were attended by Mr. Jawad Khalil Khan, Regional Head South – Transaction Banking and Mr. Agha Talha, Relationship Manager – Transaction Banking, along with BAKRI TRADING regional teams and mega dealers of the respective locations.

Bakri Oil Trading has been taken on board recently as a client for Transaction Banking Services. UBL has taken the lead and arranged road shows with their dealers across Pakistan to encourage their dealers to use collection mediums such as Branch/Cheque Collections, IVR/Phone Banking Collections, Net-Banking Collections as payment options.

During the conference, the UBL team gave an overview of the collection mediums to the dealers and their positive impact on their business. They explained to the audience the benefits of effective time management and operational ease through UBL Collections and other newly proposed collection medium. These would enable the company to successfully meet current and future business challenges. They also explained how these mediums can prove to be a paradigm shift within the industry.

UBL being one of the partner banks and the first to join Bakri Oil Trading for this awareness drive considers this an opportunity to expand the bank retail base by encouraging them to avail other banking services with UBL as well.

Service Quality Review Sessions held in Sargodha and Gujranwala



Ms. Sadaf Nonari Khan, Central North RQM presenting detailed analysis to Sargodha Region participants.



Group Photo – Sargodha Region.



Ms. Sadaf Nonari Khan, Central North RQM presenting detailed analysis to Gujranwala Region participants.



Participants listening attentively during the session.

The Service Quality - Central North Team arranged Service Quality Review Sessions for Sargodha and Gujranwala Regions recently. The purpose of these sessions was to share and discuss the Regions SQ performance for the year 2016.

TRBHs and ROHs along with their DMs and DCSMs attended the sessions.

Ms. Sadaf Nonari Khan, Central North RQM presented detailed analysis of the regions encompassing the following topics:

- Region/District/Branch wise Health Check Performance for the year 2016
- Region/District wise KLIM Health Check Comparison
- Video Mystery Shopping Program-16/17 goals, scenario & guidelines
- Detailed discussion on Non-Performing, renovation & relocation of branches
- Region wise Service Pledge System Performance for the year 2016
- Weakest/Non performing branches were discussed individually

“The purpose of these sessions was to share and discuss the Regions SQ performance for the year 2016.”

Learning & Development conducts Cash Officer Training Program



Group photo of participants with Mr. Muhammad Ahsan Ather, Regional Learning & Development Center Head.

Learning & Development Central successfully conducted a 5 day session on “Cash Officer Training Program” for UBL Retail Branch staff. The training session was conducted recently with the objective of strengthening the Bank’s branch banking functionality. The purpose of this training was to educate the Cash Officers in problem resolution and achieving customer service excellence.



A participant receiving a certificate from Mr. Muhammad Ahsan Ather

“The training session was conducted recently with the objective of strengthening the Bank’s branch banking functionality”

Rural Bank excursion to Churna Island



The calm and serene surroundings of Churna Island off the coast of Karachi



Group photo of all participants



Fun activities during the visit



Fun activities during the visit



Fun activities during the visit

UBL Rural Bank recently arranged an excursion to Churna Island. The trip was organized as Team Building activity by the UBL Rural Bank Head Office Team. The participants included both Head Office staff members as well as top performers of Rural Bank field team.

The team was taken to Mubarak village and from there local boats were used for the onward travel to Churna Island. Team members were thrilled during the 90-minute boat ride as they took in the sights and sounds of their peaceful surroundings.

Different activities were carried out at the Island under the supervision of professional tour operators and life guards: Among those were:

- Snorkeling
- Underwater photography
- Cliff jumping
- Rock Climbing
- Underwater diving experience
- Ocean swimming

The excursion proved to be a high-impact, team-building learning experience to the participants for those involved and worked to reinvigorate and motivate staff members.

“The trip was organized as Team Building activity by the UBL Rural Bank Head Office Team. The participants included both Head Office staff members as well as top performers of Rural Bank field team.”