



**UNITED BANK LIMITED**  
Corporate Affairs & Marketing,  
16<sup>th</sup> Floor, I.I. Chundrigarh Road, Karachi - 74000, Pakistan.  
UAN: 111-825-888 Website: [www.ubldigital.com](http://www.ubldigital.com)



# Sustainability Report 2019



# Table of Contents

Preface	01
UBL & Sustainability	02
Message from President & CEO	03
Education Projects	05
Healthcare Projects	29
Supporting Causes	47





# Preface

Founded in 1959, United Bank Limited (UBL) leads the banking and financial services sector in Pakistan. The Bank is deeply embedded across core segments, serving over 5.3 million customers through its network of over 1,400 countrywide branches, more than 1,400 ATMs and over 36,000 branchless banking agents. UBL has presence in three continents. The Bank is a pioneer in branchless banking with its UBL Omni platform. Customers across the world have 24/7 access to the Bank via UBL's world class Internet Banking.

In 2019, UBL became the only bank to win the Pakistan Stock Exchange (PSX) "Top Companies of the Year" award for three consecutive years (2016-18). The award acknowledges the performance of top companies in all industries, every year on the basis of comprehensive criteria such as Capital Efficiency, Profitability, Free-Float of Shares, Transparency & Investor Relations and Corporate Governance with Listing of Companies & Securities Regulations.

Also, UBL won the "Best Consumer Bank Award" at the 14<sup>th</sup> Consumer Choice Awards Pakistan. UBL was recognised at this platform for the second time in a row. Furthermore, during 2019, UBL won the award for "Best Corporate Finance House of the Year (Equity & Advisory) 2018" at the 16<sup>th</sup> CFA Pakistan Annual Excellence Awards. At the same awards function, UBL was also adjudged the runner-up for the "Best Corporate Finance House of the Year (Fixed Income) 2018".

UBL has always strived to consolidate itself as a conscientious and respected corporate citizen. The Bank recognizes its obligation to continuously improve its processes, systems, products and services to create value for the communities it operates in. Through a transparent and prudent Sustainability Agenda, UBL aims to encourage a positive impact via projects aimed towards the betterment of the environment, consumers, employees, communities and all its stakeholders.



# UBL & Sustainability

UBL's Board-approved Sustainability Policy states our desire to help the less fortunate in the areas of Education, Healthcare, Literature & Arts, Water Scarcity and Natural Disaster Relief.

UBL works independently as well as in partnership with specialist organisations to empower specific areas of society. We also consider other sectors than the ones mentioned above, if the cause is appropriate.

## Details of UBL's Projects in 2019

	Institution	Category	City	PKR MM
1	OAKS	Healthcare	Karachi	0.51
2	Kashmir Education Foundation	Education	AJK	1.71
3	Chal Foundation	Healthcare	Islamabad	1.00
4	People's Primary Healthcare Initiative	Healthcare	Balochistan	1.30
5	SOS Children's Village Pakistan	Education	Khairpur, Sindh	9.00
6	The Citizens Foundation	Education	KPK	2.80
7	Marie Adelaide Leprosy Center	Healthcare	KPK	0.85
8	Bahauddin Zakariya University	Education	Multan	3.84
9	Shaukat Khanum Memorial Cancer Hospital	Healthcare	Karachi	33.00
10	Edhi Foundation	Healthcare	Karachi	33.00
11	Sahara For Life Trust	Healthcare	Narowal	10.00
12	Shalamar Hospital	Healthcare	Lahore	5.00
13	Hisaar Foundation	Water Conservation	Karachi	1.00
14	IBA - National Talent Hunt Program	Education	Karachi	3.88
15	SOS Children's Village Pakistan	Education	Karachi	0.98
16	Zindagi Trust	Education	Karachi	2.50
17	Center of Excellence in Journalism (IBA)	Education	Karachi	2.00
18	Education Trust Nasra Schools	Education	Karachi	1.48
19	Lahore University of Management Sciences	Education	Lahore	10.00
20	Forman Christian College	Education	Lahore	5.00
Total				128.85

# Message From President & CEO

At the core of UBL's Sustainability philosophy is the desire to help the less fortunate by supporting causes that make a meaningful impact and empower communities. In 2019, UBL donated to projects that further strengthened and diversified its sustainability efforts. Supporting education through provision of scholarships to deserving students and healthcare projects through infrastructural development of medical institutions and provision of life-saving equipment were the core areas where the Bank focused its sustainability efforts in 2019.

Continuously striving to make basic privileges like education and healthcare accessible is at the heart of our Sustainability Agenda and we work towards making these rights accessible to all segments of the society. UBL works towards ensuring that its sustainability investments are utilized in the most effective manner.

Realizing the role education plays in building a society, UBL has endeavoured to make quality education available for the disadvantaged as we firmly believe that everyone ought to have access to education regardless of background, gender, ethnicity and social strata roadblocks. Major initiatives in this area during 2019 were our contributions to IBA, Forman Christian College, LUMS, SOS Children's Village, The Citizens Foundation and other educational institutions for scholarships to deserving students as well as infrastructural developments.

Apart from education, UBL's Sustainability Agenda also focuses on providing access to quality healthcare to those who are not able to afford it. At UBL, we believe that everyone should be able to obtain access to appropriate medical facilities. In order to make healthcare affordable for the underprivileged, UBL has donated in 2019 to institutions like Edhi Foundation, Shaukat Khanum Cancer Hospital, Marie Adelaide Leprosy Center, Shalamar Hospital and more.

The spirit of contributing to society is not just limited to the donations the Bank gives but also exists in its employees. As part of its employee engagement programme, the Bank held its first blood donation drive whereby staff of the Bank based in Karachi, voluntarily contributed and became 'Symbols of Hope' for the hundreds of people across Pakistan, in dire need of life-saving blood.

This report highlights our sustainability journey for 2019. It is our absolute commitment to our core values that continues to encourage and prompt us to be sensitive towards the society. We look forward to further diversification and higher geographic reach in the years to come.

**Sima Kamil**  
President & CEO, UBL



# Sustaining Knowledge

Major initiatives in the area of education during 2019 were for scholarships to deserving students as well as infrastructural development at educational institutions.

## Overview of Donations to Educational Institutions

	Institution	Category	City	PKR MM
1	SOS Children's Village Pakistan	Education	Karachi	0.98
2	Education Trust Nasra Schools	Education	Karachi	1.48
3	Kashmir Education Foundation	Education	AJK	1.71
4	IBA - National Talent Hunt Program	Education	Karachi	3.88
5	Zindagi Trust	Education	Karachi	2.50
6	The Citizens Foundation	Education	KPK	2.80
7	Bahauddin Zakariya University	Education	Multan	3.84
8	Forman Christian College	Education	Lahore	5.00
9	SOS Children's Village Pakistan	Education	Khairpur, Sindh	9.00
10	Center of Excellence in Journalism (IBA)	Education	Karachi	2.00
11	Lahore University of Management Sciences	Education	Lahore	10.00
Total				43.19

# A Vision For Education

UBL believes that education is a basic right that should be available to all, regardless of socio-economic status. With this as its guiding sustainability principle, the Bank provides needed funds to educational institutions across the country. In 2019, donations were made to institutions for the construction of schools as well as for providing scholarships to a diverse student base.

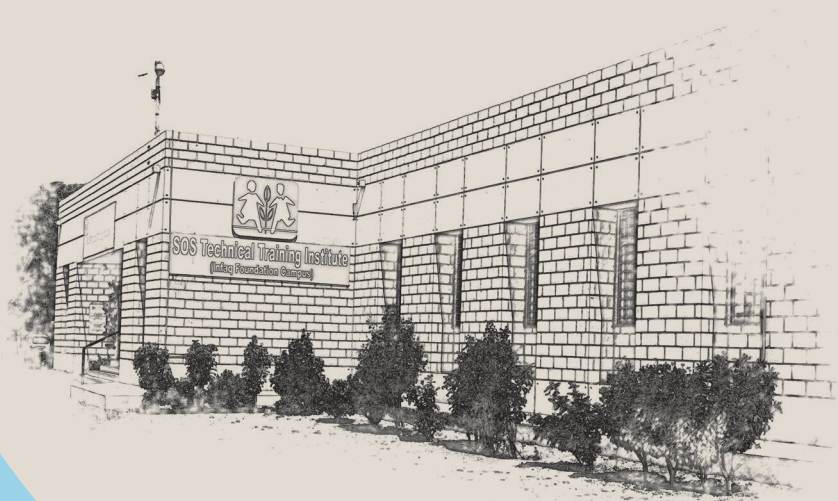




## SOS Children's Village Pakistan – Karachi, Sindh

The SOS Technical Training Institute in Korangi, Karachi, under the auspices of the SOS Children's Villages Pakistan, provides vocational training to underprivileged boys and girls to enable them to secure entry-level employment. Through this, they can financially support their families and live with dignity. Six monthly courses are offered in various vocational fields, approved by the Sindh Board of Technical Education. The students are children of low-income earning parents, who find it difficult to pay the full cost of the vocational training.

UBL has actively supported this SOS Children's Villages programme for the past eight years. A large number of students have received training through the funds donated by UBL in the last few years and are now gainfully employed. In 2019 UBL donated PKR 980,000 to SOS for the sponsorship of 70 students for vocational training.





## Education Trust Nasra Schools – Karachi, Sindh

Under the Education Trust Nasra Schools, the first Nasra School was established in 1949. The objective of this school was to provide good quality education to children of low-income families in Karachi. Today, the Education Trust has established five campuses in various areas of Karachi which provide education to over 10,800 students from pre-primary to higher-secondary levels.

Given the significance of education, specifically for girls, the Trust approached UBL to offer merit and need-based scholarships to the graduating class of Nasra School for pursuing higher secondary studies in public and private colleges, with a heavy weightage of scholarships allotted to female students for ensuring equal opportunity for female gender participation.

UBL has been donating to this cause, offering 30 scholarships to female students of Nasra since 2017. In 2019, PKR 1.48 million was donated to the Education Trust Nasra Schools to provide scholarships to 37 students for the 2019-20 academic year.





## Kashmir Education Foundation (KEF) – Rawalpindi, Punjab

Kashmir Education Foundation was established as an educational trust over two decades ago. The Foundation is registered with the Registrar of Societies, Lahore and Income Tax Authorities, Rawalpindi. The core objective of KEF is to provide modern quality education to children of the marginalised sections of Pakistan's rural society, in particular to girls.

KEF has so far established three modern English medium schools in the rural areas of Pakistan and Azad Kashmir with the objective to groom and produce students of very high calibre who in turn become role models of academic excellence and self-discipline.

The Foundation approached UBL to support the educational costs of 203 of its neediest students by granting scholarships to them. To this end, UBL donated to their cause by granting scholarships of PKR 700 per student per month for 203 students. The total donation for one year amounted to PKR 1.71 million.



Mr. Abdul Jabbar Junejo, GM Federal, UBL  
presenting a donation cheque to a representative  
of Kashmir Education Foundation in Islamabad



## Institute of Business Administration (IBA) – Karachi, Pakistan

Institute of Business Administration, Karachi was established in 1955. Throughout its history, IBA has maintained its position as the leading institution of higher learning in the field of Management and Business Administration in Pakistan.

UBL holds a long lasting relationship with IBA. In 2011, UBL agreed to pay for the building of a Sports Complex at the IBA University Campus. Named the “UBL Sports Complex”, an amount of PKR 70 million was approved and paid in four installments from 2011 till 2015. In 2015, another PKR 20 million donation was approved by UBL to be paid to IBA for the provision of a night-lighting system for the cricket stadium in the UBL Sports Complex.

IBA's National Talent Hunt Program (NTHP) is their outreach programme through which the institution selects students based on merit to study at IBA. This programme provides full scholarships to students who cannot afford the finances of studying at IBA. IBA approached UBL to become part of the NTHP by sponsoring scholarships of 4 students.

UBL donated PKR 3.8 million to IBA under their NTH program for four underprivileged students from various parts of Pakistan for their 2019-20 academic year.



Ms. Sadia Saeed, Group Executive Human Resources, UBL presenting a donation cheque to Dr. Akbar Zaidi, Executive Director, IBA



## Zindagi Trust (ZT) – Karachi, Sindh

Zindagi Trust is a non-governmental, non-profit organisation, established in 2003, with the mission that no child in Pakistan should be prevented from receiving the basic human right of a quality education. The Trust adopted SMB Fatima Jinnah Government Girls Secondary School in 2007. In 2015, Khatoon-e-Pakistan Government Girls Secondary School was also adopted.

One of the core components of ZT's objectives is to improve student well-being. For this they have implemented their Health, Nutrition & Wellness Program (HNW) at the SMB Fatima Jinnah Girls School. Through this programme ZT is able to provide a nutritious breakfast to almost 300 young students. The programme also features a well-equipped health room to attend to over 2,200 students' first aid needs. A nurse is employed for this room. Furthermore, a counsellor is also employed for counselling sessions.

UBL donated to Zindagi Trust for supporting their Health, Nutrition & Wellness Program. The PKR 2.5 million donated to the Trust covered operational expenses required to meet this programme for one year.





## The Citizens Foundation (TCF) – Nowshera, KPK

The Citizens Foundation is a professionally managed, non-profit organisation set up in 1995 by a group of citizens concerned with elevating the state of education in Pakistan. It is now one of Pakistan's leading organisations in the field of formal education.

UBL has been supporting TCF in the past, due to their credibility and sound reputation. The latest project for which UBL has been associated with TCF was a secondary school built in Gharo, Sindh. The Bank gave TCF PKR 12.5 million in 2013 as a lump sum for the construction cost of the school. With these funds the school was built and became operational providing education to students in the city.

In 2019, UBL partnered with TCF for a Ramzan based campaign through the sponsorship of TCF's Nowshera Campus Primary (Morning 3125) School in the city of Nowshera, KPK for one year at PKR 2.8 million. The school's enrollment was at 177 students and has been operational since 2006. As per the mechanics of the Ramzan campaign, UBL customers across Pakistan were encouraged to donate to TCF through the UBL Digital App and UBL matched that donation amount.





## Bahauddin Zakariya University (BZU) – Multan, Punjab

Bahauddin Zakariya University was established in 1975. It is the largest and foremost educational institution of Southern Punjab. The University offers a wide range of programmes: M.A., M.Sc., MBA, M.Com., MCS, M.Phil and Ph.D. The University has a scholarship programme to pay for the tuition expenses of disadvantaged students via scholarships. BZU approached UBL in 2016 to partake in this programme and help students access higher education by providing scholarships.

UBL has been providing funds for 50 scholarships to BZU for the past four years. In 2019, the Bank took up the same amount of scholarships for the 2019-20 academic year. UBL donated PKR 3.84 million for the sponsorship of 50 students under BZU's scholarship programme.

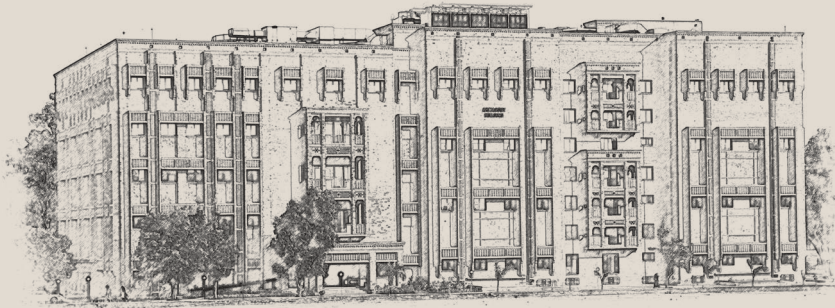




## Forman Christian College (FCC) – Lahore, Punjab

Forman Christian College was founded in 1864 and gained university status in 2004. FCC offers baccalaureate, masters and M.Phil degree programmes. Enrollment today stands at over 4,600 students. FCC provides scholarships to deserving students from across Pakistan, UBL has donated generously to FCC for this programme since 2013. To further consolidate the already existing bond between the two institutions, in 2014 UBL also agreed to contribute PKR 100 million towards the construction of FCC's new wing for its Business & Social Sciences School.

In 2019 UBL donated PKR 5 million to the FCC scholarship fund as it has been doing in the past few years. Close to 70 students have benefitted from UBL's partnership with FCC through scholarships for degrees in BCS/BA/MED.

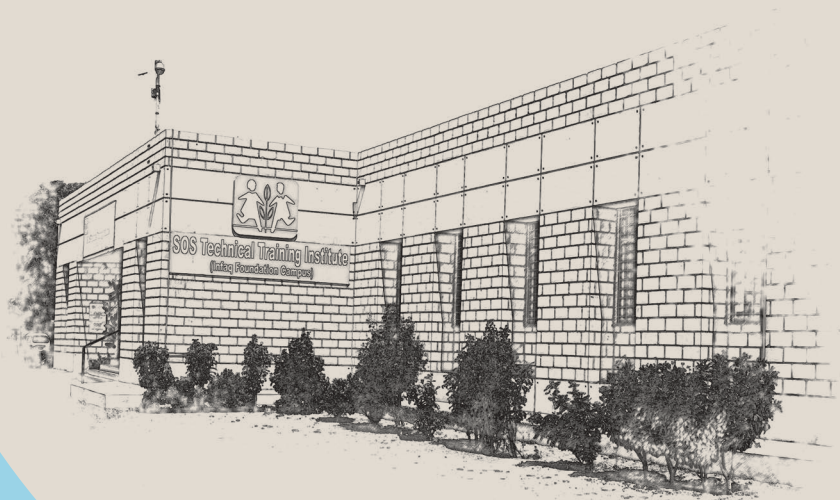




## SOS Children's Village Pakistan – Khairpur, Sindh

SOS Children's Villages of Pakistan had recently established a SOS Children's Village in Khairpur, Sindh at a cost of approximately PKR 200 million. This village became fully operational in 2019 with over 100 children housed in this facility. The next step was to build a school for these children. Comprising of both primary and secondary sections, this school will cater to both boys and girls at a total cost of around PKR 153.3 million.

SOS approached UBL to support their efforts in Khairpur by donating to their school project. UBL donated to the school a total amount of PKR 9 million. This amount would pay for the construction of an auditorium and one science lab in this school.





## Center for Excellence in Journalism (IBA) – Karachi, Sindh

The Centre for Excellence in Journalism (CEJ) at the Institute of Business Administration (IBA) Karachi was set up in 2014. CEJ is dedicated to improving the training and skills of the Pakistani media community as well as providing networking and support for working journalists and to this end, has launched a Masters in Journalism programme.

CEJ welcomed its first batch of the Masters of Science in Journalism (MSJ) students in January 2018. This is a one and a half year program in all forms of journalism. CEJ approached UBL for donation for students in the MSJ program. The donation amount was requested by CEJ for the following purposes:

1. Scholarships for contribution towards 20 students tuition fee
2. For hiring experienced professionals to provide additional training to MSJ students
3. For reporting trips across the country for more in-depth reporting
4. A Cash Prize of PKR 50,000/- to the MSJ student who works on the most innovative idea in the Capstone Reporting Project in their fourth semester.

A donation of PKR 2 million was given to CEJ to provide needed assistance in scholarships and other expenses for 20 MSJ students for the year 2020, as part of UBL's Sustainability Agenda.



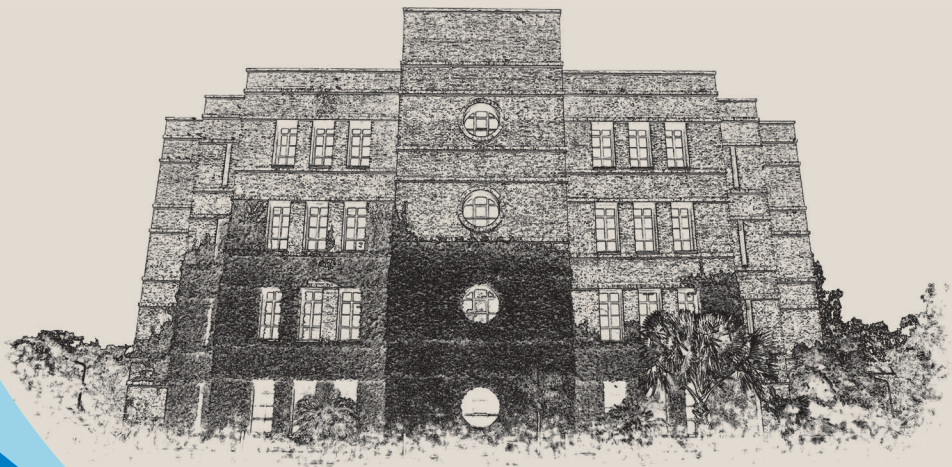
Ms. Sadia Saeed, Group Executive Human Resources, UBL presenting a donation cheque to Mr. Kamal Haq Siddiqi, Director, CEJ



## Lahore University of Management Sciences (LUMS) – Lahore, Punjab

Lahore University of Management Sciences is one of the largest universities in Pakistan which provides undergraduate, graduate, PHD and executive programs in various disciplines. UBL has donated to LUMS for various projects on an annual basis since 2010. In 2013, the Bank's donation of PKR 20 Million to LUMS was half utilised for their National Outreach Program (NOP) and the other half for branding a discussion room as 'UBL Room' at LUMS.

In 2019, PKR 10 million was donated to LUMS under the university's NOP project. 14 students were tagged to this donation and the amount was dedicated to provide for their scholarships. The amount covered 100% tuition fee, accommodation, living and books allowance for the Bank-sponsored students.





# Sustaining Lives

Major initiatives in the area of Healthcare during 2019 included provision of much-needed medical/lifesaving equipment to healthcare institutions or providing financial support for infrastructural/operational expenses.

## Overview of Donations to Healthcare Institutions

	Institution	Category	City	PKR MM
1	Marie Adelaide Leprosy Center	Healthcare	KPK	0.85
2	Chal Foundation	Healthcare	Islamabad	1.00
3	People's Primary Healthcare Initiative	Healthcare	Balochistan	1.30
4	Shalamar Hospital	Healthcare	Lahore	5.00
5	Sahara For Life Trust	Healthcare	Narowal	10.00
6	Shaukat Khanum Memorial Cancer Hospital	Healthcare	Karachi	33.00
7	Edhi Foundation	Healthcare	Karachi	33.00
8	Hisaar Foundation	Water Conservation	Karachi	1.00
9	OAKS	Healthcare	Karachi	0.51
<b>Total</b>				<b>85.66</b>

# In Harmony For Healthcare

UBL's Sustainability Agenda is strongly focused on healthcare with the sole objective of making it accessible and affordable for the marginalised. The Bank donates to healthcare institutions all over the country to ensure that no patient in need of medical treatment is turned away due to lack of funds.



## Marie Adelaide Leprosy Center (MALC) – Hazara, KPK

Marie Adelaide Leprosy Center has been working for the elimination of leprosy, treatment of TB, prevention of blindness and community development for the last 57 years. It is a non-profit, non-sectarian organisation, registered under the Securities Act. UBL has been supporting MALC through its Garhi Dupatta Triple Merger Center (TMC) in Azad Kashmir and after this center had served its purpose in meeting the targets for MALC, UBL took up the MALC Bagh Bani Passari TM Center, district of Azad Kashmir in 2014.

The Bagh Banni Passari TMC also completed its purpose in meeting its targets for MALC and as a result MALC approached UBL to support them through a new TMC – the Kohistan (Pattan Dassu) TMC. Kohistan is the most backward district of Hazara in KPK and as per MALC's findings required the services of a TMC on an urgent basis.

In view of the Bank's sustainability policy towards the support of health causes, PKR 850,000 was presented as donation to MALC for their Kohistan project.





## Chal Foundation – Islamabad, Federal Capital

The main objective of Chal Foundation is to engage in all rehabilitative and post-surgical treatment measures of persons with disabilities (PWDs) having skeletal deformities so that they are integrated into mainstream society as dignified citizens. The Foundation intends to provide physical rehabilitation services to people in need at grass roots for which it aims to establish rehab centers at a district level.

Keeping in view the Bank's Sustainability Agenda of supporting healthcare facilities, Chal Foundation approached UBL to assist in their work. The Foundation requested UBL to support them by donating to provide for prosthetic devices, performing club foot surgeries and other rehabilitation services. A donation of PKR 1 million to the Chal Foundation to obtain 70 assistive devices was presented in 2019.

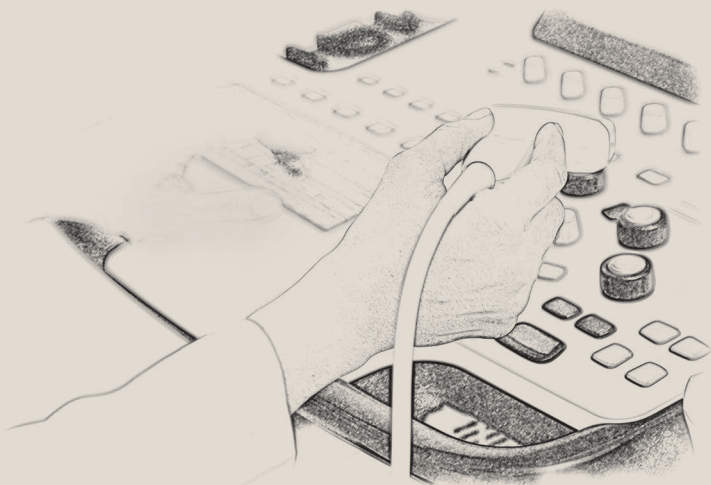


## People's Primary Healthcare Initiative (PPHI) – Quetta, Balochistan

People's Primary Healthcare Initiative is a country-wide programme launched by the Federal Government in 2005. The programme was established to strengthen the curative and preventive services provided in first level care facilities by taking over their management and finances. PPHI Balochistan is now working in 30 districts of the province to deliver primary health care facilities. At present, PPHI is engaged in providing basic healthcare services through its 635 Basic Health Units (BHUs).

Owing to resource constraints, PPHI faces hardship at some of the BHUs due to the absence of ultrasound machines. People of remote areas have to travel hundreds of miles to Quetta for basic ultrasound tests. PPHI approached UBL to assist them through its Sustainability Agenda by donating three ultrasound machines for its BHUs.

UBL donated to PPHI an amount of PKR 1.3 million so that they could purchase three ultrasound machines for their BHUs in remote areas of Balochistan.

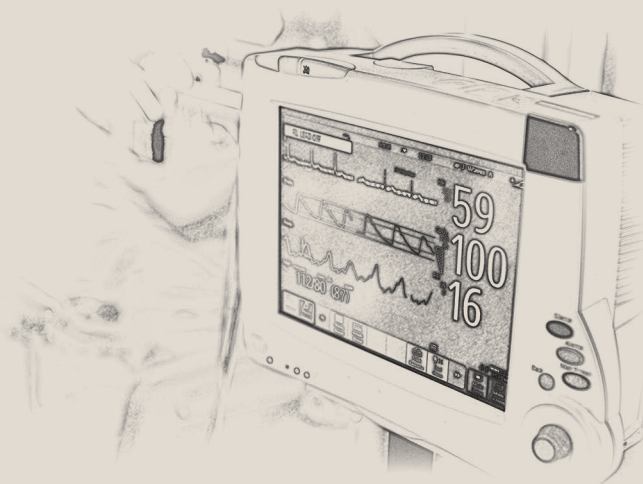




## Shalamar Hospital – Lahore, Punjab

Shalamar Hospital opened its doors in Lahore for poor and underprivileged patients in 1978. The hospital provides free and subsidised medical treatment to hundreds of thousands of patients of Northern Lahore and beyond. The hospital is committed to provide and continuously improve their facilities and expertise to provide all-encompassing medical services to the disadvantaged segments of society. They work towards improving community health by providing an environment that is state-of-the-art, safe, efficient, cost effective, team-oriented, respectful and compassionate.

UBL has donated to the Shalamar Hospital on an annual basis since 2013. In 2018, the Bank donated PKR 5 million to Shalamar Hospital, to assist them in the purchase of two ventilators for their newly constructed ICU. In 2019, UBL donated PKR 5 million to Shalamar Hospital to assist them in the purchase of medical equipment for the upgradation of their operation theatres.

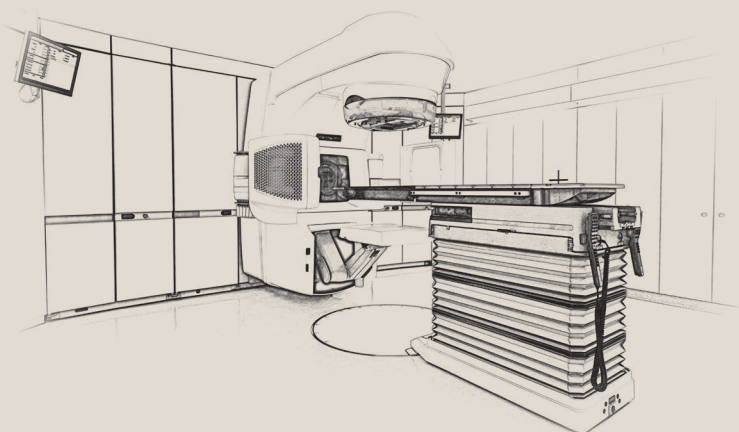


## Sahara For Life Trust (SLT) – Narowal, Punjab

Sahara For Life Trust is a charitable organisation certified by Pakistan Center for Philanthropy (PCP) and accredited by charity commissions of UK, USA and EU. SLT envisions to reach the unreached and serve the undeserved through projects in health, education and social sectors in remote areas of Pakistan along with attending to any national or international catastrophes like war, earthquake & flood worldwide.

The Sughra Shafi Medical Complex (SSMC) Narowal, a 600-bed General Teaching Hospital is a project of SLT and provides state-of-the-art healthcare facilities to the more than 4.5 million population in remote areas. All medical and surgical services including emergencies are offered 24/7 and free of cost or in subsidised rates to the poor & marginalised people of Narowal and 3.7 million patients have been treated so far in SSMC.

SLT approached UBL in 2019 to donate to their Narowal project for their Cancer Hospital Wing. SLT required the funds to purchase 'Linear Accelerators for Radiotherapy', the total cost of which is over PKR 280 million. As part of the Bank's Sustainability Agenda to support healthcare causes across Pakistan, UBL donated to SLT for their project an amount of PKR 10 million.





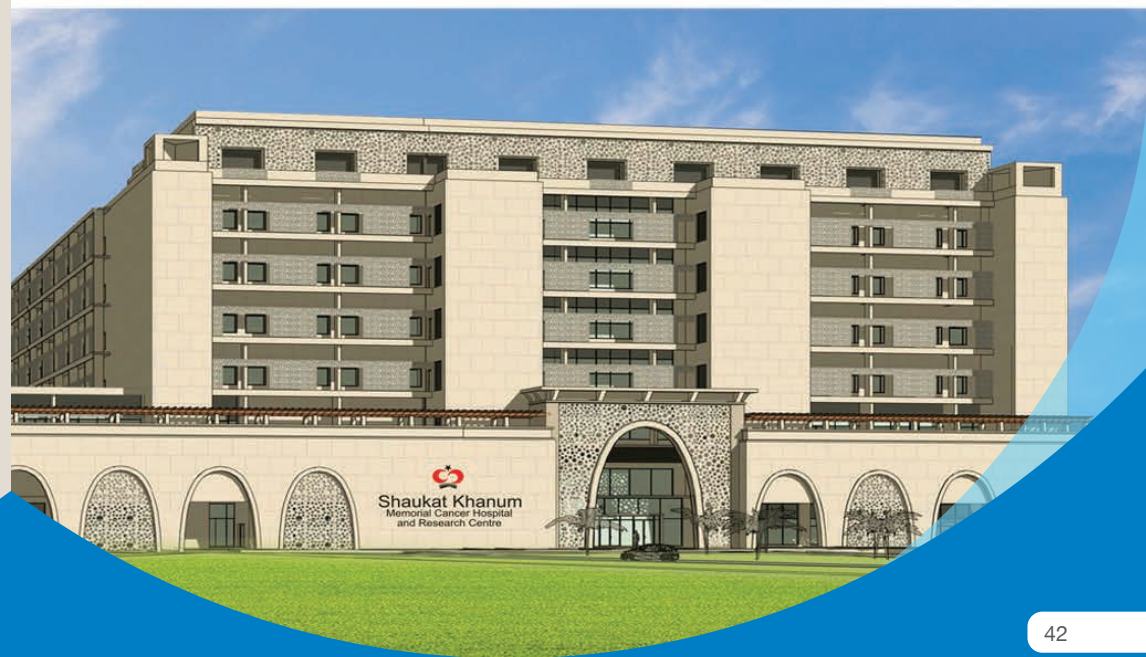
## Shaukat Khanum Memorial Cancer Hospital (SKMCH) – Karachi, Sindh

Shaukat Khanum Memorial Cancer Hospital in Lahore, is a known institution working towards providing free of cost cancer treatment to underprivileged and deserving patients. The hospital's statistics suggest that 75 percent of its patients are being treated free of cost. With the success of SKMCH in Lahore, the administration decided to build a branch of the hospital in Karachi to cater to patients in the south of Pakistan.

In 2018, UBL donated PKR 30 million to Shaukat Khanum Memorial Cancer Hospital for infrastructural development at the hospital. In 2019, the Bank once again donated to the Hospital a donation of PKR 33 million for the construction of their MRI Room in their under-construction Karachi hospital.



Ms. Sima Kamil, President & CEO, UBL presenting a donation cheque to a representative of Shaukat Khanum Memorial Cancer Hospital at an event held in Karachi





## Edhi Foundation – Karachi, Sindh

Edhi Foundation is a non-profit organisation providing social services like medical care, emergency services, air ambulances, burial services, mental habitats, old homes, child welfare services, abused women safe houses and training facilities for the disadvantaged. Edhi's founder is Abdul Sattar Edhi.

Edhi Foundation's activities include a 24 hours emergency service across the country through 250 Edhi centers. Currently the Foundation is a home for thousands of destitutes, runaways and mentally ill, and it provides transportation to over 1,000,000 persons annually to hospitals, in addition to other wide ranging services.

In 2018, UBL donated PKR 30 million to Edhi Foundation for the purchase of 20 ambulance vehicles which were deployed across Pakistan. In 2019, UBL donated a sum of PKR 33 million to the Edhi Foundation for the expansion project of their Bilquis Edhi Hospital in Karachi to 100 beds.



Ms. Sima Kamil, President & CEO, UBL  
presenting a donation cheque to Mr. Faisal  
Edhi for the Abdul Sattar Edhi Foundation

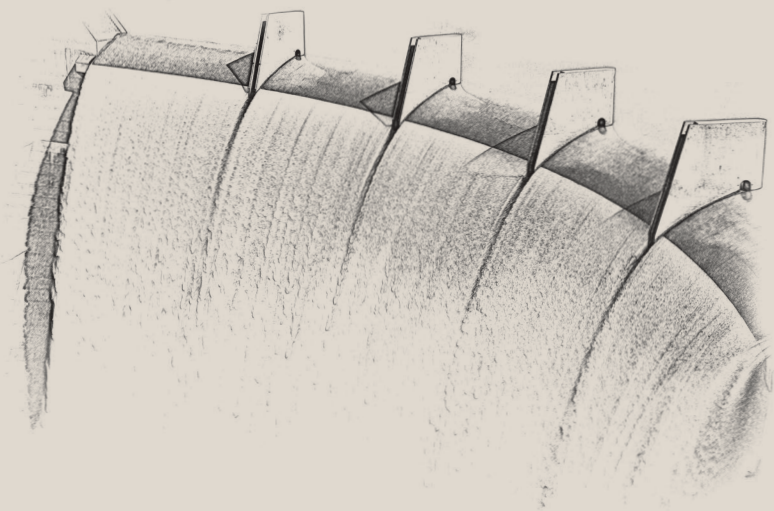


## Water Conservation

Water scarcity is reaching alarming levels in Pakistan and is an area which desperately needs attention and investment. UBL has worked in association with NGOs like Hisaar Foundation for water/food sustainability projects. Linking with such specialist institutions and investing sustainability funds in projects working towards alleviating the shortage is an area that UBL has started focusing on under its Sustainability Agenda.

In 2018, UBL donated PKR 68 million to the Supreme Court and Prime Minister's Fund for Diamer Bhasha and Mohmand Dams. This was further supplemented by the Bank's staff donating their one-day salary to the amount of almost PKR 18 million for this cause also.

Furthermore, PKR 1 million was donated to Hisaar Foundation by UBL for assisting in their relief efforts in the drought stricken Thar district. In 2019, UBL donated PKR 1 million to the Hisaar Foundation by becoming a part of their 4<sup>th</sup> Karachi International Water Conference for "Water-Energy-Food Nexus: Agenda for the 21<sup>st</sup> Century".





# Sustaining Expression

UBL strives to be at the forefront of supporting causes which uplift spaces, people and communities. The Bank has supported literature for the past many years as a cause by recognising, supporting and promoting indigenous talent in the field.



Ms. Sima Kamil, President & CEO, UBL presenting the Lifetime Achievement Award to Ms. Zehra Nigah at the 8<sup>th</sup> UBL Literary Awards held in Karachi



## Reviving A UBL Tradition

The UBL Literary Awards platform, pioneered by UBL and unique to any institution in Pakistan recognises emerging talent in seven different categories and the nascent love of books in the country. The UBL Literary Excellence Award was introduced by the bank in 1967 as a commitment to elevate the literary standards of the country. Discontinued after the Bank's nationalisation in the mid-1970's this award was re-instituted at the Bank's Golden Jubilee Year in 2009. This revival was a clear indicator of UBL's progressive sustainability agenda towards providing the much needed impetus to Pakistani writers and encouraging the publication of books in Pakistan.

## The Reincarnated UBL Literary Awards

The reincarnated UBL Literary Awards were held in Karachi in 2010. With each successive ceremony, these awards have become a benchmark of literary success and are highly appreciated by literary circles and the general public. The event is now well-recognized as UBL's contribution, in supporting and promoting literary activities in Pakistan. UBL is now a recognised corporate patron of literature in the country. The 9<sup>th</sup> awards ceremony is planned to be held in 2020.

## Transparency Is The Key

Literature has been a cause that UBL has been supporting for years and it stems from UBL's Sustainability Agenda of supporting education and literacy amongst the population of Pakistan. By promoting indigenous talent, UBL is raising the standards of literacy as well as literary pursuits in the country.

An august panel of judges associated with these awards including the likes of (Late) Mr. Intizar Hussain, Dr. Asghar Nadeem Syed, Dr. Arfa Syeda, Ms. Kishwar Naheed, Dr. Asif Farrukhi, Ms. Muneeza Shamsie, Mr. Anwer Mooraj and Mr. Ghazi Salahuddin among others – all giants in the literary landscape of Pakistan, indicates the prominence the UBL Literary Awards have achieved through the years.



Ms. Sima Kamil, President & CEO, UBL along with the jury members, presenters and winners of the 8<sup>th</sup> UBL Literary Awards

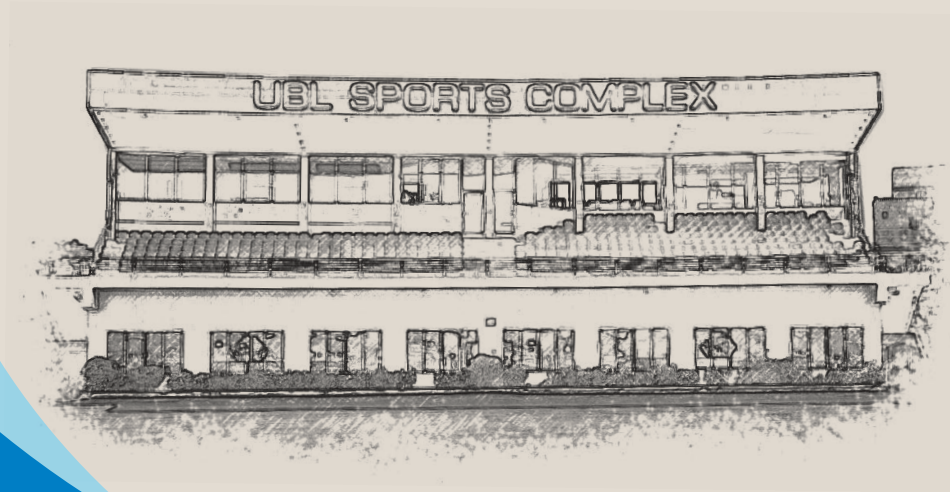


# Sustaining Passion UBL & Sports

Understanding the need of the hour, UBL's Sustainability Agenda also encompasses the upliftment of sports through sponsorships and the UBL Sports Complex in Karachi.

The UBL Cricket Academy is serving the promotion and development of cricket at the grass roots level. The UBL Cricket Academy (housed at UBL's own Sports Complex) is flourishing as an institution for the youngest fans - the children. Some 300 students are being trained at three levels on a daily basis (Beginners, Intermediate and Advanced).

At present, the academy is well known for its qualified and competent coaches, high-tech equipment, and latest facilities. Former first class cricketers and qualified coaches are engaged in coaching sessions. UBL Cricket Academy is the only academy in Pakistan that employs a qualified physiotherapist and video analysts at training sessions for players and children.





# Sustaining Welfare

While UBL as an institution does its part by presenting donations to worthy causes across Pakistan, the Bank's employees in their capacity as individuals also give back to the society under the auspices of UBL. In 2018, the Bank's staff donated their one-day salary to the amount of almost PKR 18 million for the Supreme Court and Prime Minister's Fund for Diamer Bhasha and Mohmand Dams.

In 2019, the employees gave back to the society with something very valuable by participating in a blood donation drive. UBL's first-ever Blood Donation Drive, in collaboration with the Indus Hospital Blood Center was successfully carried out for two days at the UBL Head Office in Karachi. Over the course of the drive, a total of 108 UBL employees registered to participate while 75 were successfully able to donate blood and become 'Symbols of Hope' to those patients in dire need for the life-giving blood.

The drive was able to gather employees of the Bank under one umbrella of becoming responsible citizens of Pakistan by giving back to the society.



UBL employees donating blood at the first-ever Blood Donation Drive held at the UBL Head Office in Karachi in collaboration with Indus Hospital

