

UBL TIMES

UBL 2016 Results: The Growth Story Continues

UBL announced its financial results for the year ended 2016 on Friday, 17 February 2017.

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UBL holds the 6th UBL Literary Awards in Karachi

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UBL 2016 Results: The Growth Story Continues



UBL announced its financial results for the year ended 2016 on Friday, 17 February 2017.

UBL is the only commercial bank amongst the top four banks to have reported growth in profit.

Profit before tax: PKR 46 Billion*, up 9% over 2015

* Unconsolidated

“ Profit before tax: PKR 46 Billion*,
up 9% over 2015 ”

UBL holds the 6th UBL Literary Awards in Karachi



Mr. Wajahat Husain, President & CEO, UBL (center) along with acclaimed Urdu writer and former UBL President, Mr. Mushtaq Ahmad Yousufi (5th left) at the 6th UBL Literary Awards held in Karachi recently. Also seen in the picture are (L to R): Mr. Ghazi Salahuddin, Dr. Arfa Syeda, Dr. Asghar Nadeem Syed, Mr. Masood Ashar, Ms. Kishwar Naheed, Ms. Amina Saiyid, OBE, CEO OUP, Dr. Asif Farrukhi, Dr. Anwaar Ahmed and Mr. Ali Habib, Head Corporate Affairs & Marketing, UBL

The 6th UBL Literary Awards 2016 were held at the Beach Luxury Hotel in Karachi on Saturday, 11 February 2017. The awards were held in conjunction with the 8th Karachi Literature Festival. Celebrating the literary efforts of Pakistani writers, UBL, Pakistan's Best Bank 2016, held these awards for the sixth year running.

Acclaimed Urdu writer, Mr. Mushtaq Ahmad Yousufi graced the event with his presence. Mr. Yousufi is recipient of the 'Sitara-e-Imtiaz' (1999) and 'Hilal-e-Imtiaz' (2002), the highest literary honours, by the Government of Pakistan, for his celebrated literary works. He has also been a former President of UBL, (1974-76) and has been awarded the 'Quaid-e-Azam Memorial Medal' for his distinguished services in Banking.



Mr. Wajahat Husain, President & CEO UBL speaking at the Awards



Mr. Wajahat Husain, President & CEO UBL presenting a memento to Mr. Mushtaq Ahmed Yousufi



Audience at the occasion



Audience at the occasion



Audience at the occasion

“ Celebrating the literary efforts of Pakistani writers, UBL, Pakistan's Best Bank 2016, held these awards for the sixth year running. ”

UBL holds the 6th UBL Literary Awards in Karachi

The winners from each category are:

- Urdu Fiction: Dahshat Main Mohabbat by Mohammad Hameed Shahid
- Urdu Non-Fiction: Hum Bhi Waheen Mojood Thay by Akhtar Viqar Azim
- Urdu Poetry: Shajar Tasbeeh Kartey Hain by Abbas Tabish
- Urdu Translation: Qissay Lahore Kay (Urdu Translation) by Waheed Raza Bhatti
- Children's Urdu Literature: Jungle Kahan Gaya by Muhammad Idrees Siddiqui
- English Non-Fiction: Lahore- 101 Tales of a Fabled City by Abdul Majid Sheikh
- Children's English Literature: Our Bhattai by Fehmida Riaz



Group photo of senior executives of the bank with Mr. Wajahat Husain, President & CEO UBL at the celebratory dinner held later in the evening.



Mr. Arshad Mehmood doing a reading at the occasion



The esteemed panel of judges at the UBL Literary Awards



Mr. Wajahat Husain, President & CEO UBL and Mr. Mushtaq Ahmed Yousufi jointly handing an Award to one of the winners



Mr. Ali Habib, Head Corporate Affairs & Marketing speaking at the opening ceremony of the 8th Karachi Literature Festival



UBL stall at the Karachi Literature Festival which featured a lounge for our valued customers and live sketching



Mr. Wajahat Husain, President & CEO UBL exchanging views with a guest

UBL holds the 6th UBL Literary Awards in Karachi

A Special Acknowledgement Award was also given to the book "Surkh Salaam" by Kamran Asdar Ali.

Mr. Wajahat Husain, President & CEO UBL, during his speech, said "Pakistan is a glorious mix of cultures, languages and ethnicities and our literary pedigree is best proof of that. UBL has grown with Pakistan through the last 70 years and we consider it incumbent on ourselves to support and motivate writers and artists to continue contributing to our literary wealth. We should ensure that the literary momentum does not slacken and that future generations continue to benefit from these literary treasures".

Later in the evening, the Bank hosted a dinner of the delegates and diplomats at the KLF, winners of the 6th UBL Literary Awards and senior executives of the Bank. Mr. Wajahat Husain, President & CEO UBL welcomed the guests.



Guests at the dinner



Branding at the dinner held to celebrate the 6th UBL Literary Awards. The event was held at Dinshaw House, Beach Luxury Hotel on 11 February 2017

“ The awards were held in conjunction with the 8th Karachi Literature Festival. Celebrating the literary efforts of Pakistani writers, UBL, Pakistan’s Best Bank 2016, held these awards for the sixth year running. ”

UBL Hosts Lord Mayor of London on FinTech Collaboration



Right Honorable, Alderman Dr Andrew Parmley, Lord Mayor of London (centre) and Her Excellency, Ms. Belinda Lewis, British Deputy High Commissioner Karachi (right) being greeted by Mr. Wajahat Husain, President & CEO, UBL (left) on their visit to the UBL Head Office.

Right Honorable, Alderman Dr. Andrew Parmley, Lord Mayor of London and Her Excellency Ms. Belinda Lewis, British Deputy High Commissioner Karachi recently visited the UBL Head Office. Accompanying them was a business delegation from UK of British businesses and representatives of organisations engaged in FinTech in Pakistan. Mr. Wajahat Husain, President & CEO UBL greeted the visiting dignitaries.

The meeting, hosted by UBL at its Head Office in Karachi, focused on the evolution of Financial Technology (FinTech) and the need for increased vigilance around cyber-security, given the growing integration of banking and technology. During the meeting, the Lord Mayor of London also extended an invitation to policy makers, institutions, FinTech and investors from Pakistan to participate in the upcoming "Innovate Finance Global Conference" being held in London, the FinTech capital of the world. A platform that convenes annually, this event is the most prestigious conference for the financial technology industry.

UBL Hosts Lord Mayor of London on FinTech Collaboration



Right Honorable, Alderman Dr. Andrew Parmley, Lord Mayor of London, Her Excellency Ms. Belinda Lewis, British Deputy High Commissioner Karachi, Mr. Wajahat Husain, President & CEO UBL and their respective teams speaking on Fintech collaboration.



Right Honorable, Alderman Dr. Andrew Parmley, Lord Mayor of London, Her Excellency Ms. Belinda Lewis, British Deputy High Commissioner Karachi, Mr. Wajahat Husain, President & CEO UBL and their respective teams speaking on Fintech collaboration.



Mr. Wajahat Husain, President & CEO UBL presenting a memento to Right Honorable, Alderman Dr. Andrew Parmley, Lord Mayor of London.



Mr. Wajahat Husain, President & CEO UBL presenting a memento to Her Excellency Ms. Belinda Lewis, British Deputy High Commissioner Karachi.

“ Right Honorable, Alderman Dr. Andrew Parmley, Lord Mayor of London and Her Excellency Ms. Belinda Lewis, British Deputy High Commissioner Karachi recently visited the UBL Head Office ”

UBL, Pakistan's Best Bank 2016, cements its Progressive and Innovative brand attributes on the back of many technology 'Firsts'. It maintains its leadership in branchless banking through UBL Omni which has an agent network of 42,000 Dukaans across Pakistan. The Bank also recently partnered with Mastercard for the global first Masterpass launch – a pioneering payment solution unlike any other.

Speaking at the occasion, Mr. Wajahat Husain, President & CEO UBL said, “Pakistan today is at the cusp of a FinTech revolution. This stems from a confluence of factors ranging from the imperatives of financial inclusion to an explosion of digital technology to a regulator that is actively encouraging embracing of technology in Banking”. Speaking of cyber-security, he added, “UBL has a dedicated unit with a team of certified information and cyber-security professionals. Cyber-security is part of UBL's digital strategy that is managed and monitored at board level.”

UBL hosts bloggers at the UBL Head Office Building



Some of Pakistan's leading bloggers with members of UBL's top management at the UBL Head Office. Seen in the picture are Mr. Ali Habib, Head of Corporate Affairs & Marketing, UBL (front row center), Mr. Sharjeel Shahid, Group Head Banking Products and Corporate Services Group, UBL (front row right) and Ms. Jehan Ara, President Pakistan Software Houses Association (P@SHA) (front row, third right).

UBL, Pakistan's Best Bank 2016, maintains an extensive social media presence. With over 1.5 Million Facebook fans, UBL ranks no. 14 among the world's top Facebook pages for banks. Leveraging its popularity on digital media, UBL recently hosted some of the country's top bloggers and social media writers for a tour of its newly inaugurated Head Office.

During the visit, the bloggers were shown the different floors of the skyscraper and were briefed on its modern architecture. The event concluded with a presentation on the building, followed by high-tea in UBL's very own cafeteria on the 18th floor, with breathtaking views of the city.



Bloggers visibly impressed with the facilities at the UBL Head Office



Bloggers visibly impressed with the facilities at the UBL Head Office

The bloggers seemed visibly impressed with the skyscraper. Post visit, one online publication headlined that UBL's new Head Office is a 'spectacle for Karachi's skyline'. Another wrote, 'the UBL Head Office is a futuristic symbol in the skyline of Karachi'. A third publication called it... 'awesome'.



Bloggers visibly impressed with the facilities at the UBL Head Office



Bloggers taking pictures for their publications



Bloggers being shown the state-of-the-art facilities of the UBL Head Office skyscraper

“ During the visit, the bloggers were shown the different floors of the skyscraper and were briefed on its modern architecture ”

UBL hosts bloggers at the UBL Head Office Building

The UBL Head Office is a beacon of the Bank's 'Progressive' and 'Innovative' brand attributes and a dynamic symbol of the transformation that the Bank has undergone in the last 14 years. Located on I. I. Chundrigar Road, in the heart of Karachi's vibrant financial district, the 22-storey skyscraper rises 300 feet in the sky, features state-of-the-art facilities and cutting-edge technology. The 200 feet tall atrium of this building is the tallest of its kind in Pakistan and its unique advanced facade lighting illuminates the city skyline at night, further highlighting Karachi's identity as 'The City of Lights'.

Speaking at the occasion, Mr. Ali Habib, Head of Corporate Affairs & Marketing said, "UBL has always prided itself on staying ahead of the trends which is yet another attribute personified by this architectural masterpiece." He added, "This skyscraper stands tall as a physical embodiment of our role as leaders in the financial services sector of Pakistan."



Bloggers being shown the state-of-the-art facilities of the UBL Head Office skyscraper



Bloggers taking pictures for their publications



Bloggers being shown the state-of-the-art facilities of the UBL Head Office skyscraper



Bloggers being shown the state-of-the-art facilities of the UBL Head Office skyscraper



Bloggers taking pictures for their publications



Bloggers visibly impressed with the facilities at the UBL Head Office



Group Photo



Group Photo



Mr. Ali Habib, Head Corporate Affairs & Marketing addressing the bloggers

UBL Contact Center Organizes a Digital Transformation Discovery Workshop

In accordance with the implementation of the Contact Center 2020 Digital Transformation Agenda, a Discovery workshop was recently arranged in collaboration with Avaya. Avaya is known to be a leader of customer experience solution provider and has been associated with UBL since 2008.

The participants of the workshop included Mr. Khurram Ali Rizvi, Head Service Quality, Mr. Mustafa Ramzan, Head of Data Sciences - Innovation Center, Mr. Shaheryar Khan Saeed, Head Of Consumer Finance, Mr. Wajih Ul Haq Siddiqui, Divisional Head Consumer & ADC operations, Mr. Muhammad Azfar Latif, Head – BRM, IT Division and other executives from SQ, IT and the Contact Center.

Ms. Shar Bano, Head of Contact Center chaired the opening session and presented the Contact Center vision for 2020. The workshop proceeded with discussions on the challenges, short term objectives applicable to customer experience and the Roadmap aligned to the overall Contact Center transformation strategy.



Avaya Expert and the Workshop Participants During the Presentation



Avaya Expert and the Workshop Participants During the Presentation



Q&A/Discussion Session



Q&A/Discussion Session



Group Discussion / Photo



Group Discussion / Photo

“Avaya is known to be a leader of customer experience solution provider and has been associated with UBL since 2008”

UBL UAE Corporate Banking signs first ever Islamic Finance Facility of AED 40 Million

The first ever Islamic Facility under Sharia-compliant structure and commodity Murabaha framework, was originated, structured and disbursed by Corporate Banking UAE in collaboration with Investment Banking International as a developer finance.

The transaction serves as a model and opens doors for future Sharia-compliant structured products offering to UAE Clients and other international locations.

Mr. Akif Rashid, Relationship Manager, under guidance of Mr. Khurram Tiwana, Head of Corporate Banking - UAE, remained the constant driving force and worked diligently to complete all necessary regulatory and internal requirements and approvals. Mr. Adil Nadeem, Relationship Officer and Mr. Saqib Shami, Credit Analyst provided support in the timely execution and management of various aspects of this transaction, and ensured fulfillment of the client's expectation.

The Investment Banking International team consisting of Mr. Rizwan Hameed Chapra, Head of Treasury & Investment Banking - International and Mr. Syed Rehan Raza, Associate Investment Banking - International, together managed the entire drafting, negotiations and execution process of this first ever Islamic Facility, including liaison with the Legal Counsel & Sharia Advisors to ensure meticulous compliance with the required standards.



Mr. Adil Nadeem, RO – CBG, Mr. Rizwan Hameed Chapra, Head of Treasury & Investment Banking – Intl., Mr. Muhammad Liaque, Group Head & GM UAE, Mr. Khurram Tiwana, Head of Corporate Banking - UAE, Mr. Syed Rehan Raza, Associate Investment Banking – Intl. and Mr. Akif Rashid (RM - CBG)

UBL UAE Launches Queue Management System & Customer Experience Capture Tablets



UBL Bur Dubai became the 1st branch in the UBL UAE network, to launch the Queue Management System and Customer Experience Tablets. In the first phase of the project, apart from Bur Dubai, the system will be installed at the Deira, Sharjah, Musaffah and Sheikh Hamadan branches, and subsequently in the remaining branches.

The Queue Management system which covers Tellers and Branch sales & service counters, will monitor and manage branch incoming traffic and record it by the type of product service or transaction for which customers visit the branch. In addition, it will help track volumes, workloads, wait time and peak servicing periods. This information will be used to improve customer experience and resource allocation.

Mr. Naeem Bashir Ahmad , Head of International with the Project team (Left to right) Mr. Muhammad Faisal Alvi, GIS/Services UAE, Mr. Aman Gul, Retail Regional Manager, UAE, Mr. Bharat Mathur, SQ Intl., Mr. Naeem Bashir Ahmad, Head of International., Mr. Andrew P. Kenneth, Head of Service & Quality, Marketing & Projects – Intl', Mr. Imran Shamshair, IT Intl' and Mr. Khalid Sami - Operations UAE



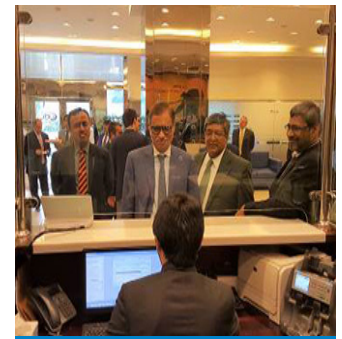
Mr. Naeem Bashir Ahmad – Head of International pulling out the first token to inaugurate the system and visiting the Branch Sales & Service staff cubicle for an interaction.



Mr. Naeem Bashir Ahmad – Head of International pulling out the first token to inaugurate the system and visiting the Branch Sales & Service staff cubicle for an interaction.



Mr. Muhammad Liaque – GH/GM – UAE pulling out the first token to inaugurate the system and visiting the Branch Sales & Service staff cubicle for an interaction.



Mr. Muhammad Liaque – GH/GM – UAE pulling out a token and visiting the Teller counter

UBL UAE Launches Queue Management System & Customer Experience Capture Tablets

Customer experience tablets have been installed at each counter within the branch. These tablets have on display 3 scale customer experience ratings, and customer will be required to select their desired option, on completion of each interaction. This will help in capturing on spot customer feedback, which will be used for service improvement. This will be monitored centrally by Service & Quality Intl. The Central Token display will be on 55" LED hanging screens, which in addition to token number display also have a dedicated space to display product information, notices and other digital marketing material. This section of the screen will be managed, updated and controlled by Service & Quality Intl., from a centralized location for all UAE branches.

Mr. Naeem Bashir Ahmad, Head of International along with Mr. Muhammad Liaque, GH/GM UAE and other senior members of the UBL UAE & International, participated in the Bur Dubai inauguration ceremony organized by Service & Quality International.

At the ceremony, Mr. Andrew P. Kenneth, Head of Service & Quality, Marketing & Projects International (project lead), introduced the project team Mr. Bharat Mathur, SQ International, Mr. Khalid Sami, Operations UAE, Mr. Muhammad Faisal Alvi, GIS/Services UAE, Mr. Imran Shamshair, IT International, Mr. Aman Gul, Retail Regional Manager, UAE to the participants and appreciated their efforts in smooth and timely execution of the overall project.

The project team members later gave a briefing of the system and its functionality to the participants and entertained questions. Mr. Ahmed and other senior members tested the system in live environment and expressed their appreciation of the efforts of the project team.



Participants at the Queue Management System & Customer Experience Capture Tablets launch ceremony



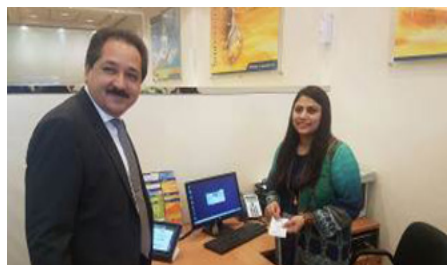
Group Photo



Group Photo



Group Photo



A picture of the event

“ UBL Bur Dubai became the 1st branch in the UBL UAE network, to launch the Queue Management System and Customer Experience Tablets ”

Leading Through Change Session held at UBL UAE



Group Photo with Mr. Naeem Bashir Ahmad, Head of International

In line with UBL's Vision and Mission to become a modern and world class organization, UBL International has started on a journey to embrace the refreshed core values of the Bank. The 'Game Changers' have been entrusted with the task of cascading these refreshed core values set into motion with the first session at UBL UAE. As 'Game Changers' continue to reach staff across all International locations, the entire UAE region has been engaged in these interactive sessions and given an understanding of the refreshed Values.



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



Mr. Muhammad Omer, Head of Financial Institutional International explaining values of the Bank



Mr. Hassan Moosa, Financial Controller & Head of Strategy, International explaining values of the Bank



Mr. Rizwan Hameed Chapra, Head of Treasury and Investment Banking, International explaining values of the Bank



Participants during the session

“ In line with UBL’s Vision and Mission to become a modern and world class organization, UBL International has started on a journey to embrace the refreshed core values of the Bank ”

Leading Through Change Session held at UBL UAE



Group Photo with Mr. Naeem Bashir Ahmad, Head of International

These sessions underlined the significance of core values in our attitudes, behaviors and actions. They are critical in building and sustaining the growth momentum required to successfully realize and execute our vision and mission. They emphasize each of our roles as 'agents of change' and reflect the senior management's commitment to ensuring it.



Participants during the session



Participants during the session



Participants during the session



Participants during the session



Participants during the session

“ The entire UAE region has been engaged in these interactive sessions and given an understanding of the refreshed Values. ”

Leading Through Change Session held at UBL UAE



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



Mr. Babar Ahmed, Head of Human Resources International explaining values of the Bank



Mr. Hassan Moosa, Financial Controller & Head of Strategy, International explaining values of the Bank



Mr. Muhammad Omer, Head of Financial Institutional International explaining values of the Bank



Participants during the session



Participants during the session



Participants during the session



Participants during the session



Participants during the session



Participants during the session

“ These sessions underlined the significance of core values in our attitudes, behaviors and actions. They are critical in building and sustaining the growth momentum required to successfully realize and execute our vision and mission. ”

UBL UAE launches Tezraftaar Khush Amdeed Campaign for UAE Branches

UBL UAE recently launched Tezraftaar Khush Amdeed Campaign for UAE branches. As part of this launch, multiple training sessions were organized by HR in which the Remittance and NRP team introduced salient features of this new campaign to staff members to ensure comprehensive understanding of the same.



Muhammad Asif Jam, Manager Remittance Business explaining the feature of Tezraftaar products



Participants at Hamdan branch (Abu Dhabi)



Participants at Bur Dubai



Participants from Khalifa, Musaffah & Hamdan branches (Abu Dhabi)



Participants at Sharjah Branch



Participants from Deira, Barsha & Bur Dubai branches

“ UBL UAE recently launched Tezraftaar Khush Amdeed Campaign for UAE branches ”

UBL International – “U First” Session



“U First” session being conducted by Mr. Naeem Bashir Ahmad - Head of International at Park Place Office, Dubai

UBL HR International recently organized “U First session” to promote a two-way, open and honest communication culture across UBL International. This is an exclusive interaction where participants meet & share their views with Mr. Naeem Bashir, Head of International.

Staff members from various departments attended the session. During the session with Mr. Naeem Bashir Ahmad, Head of International, participants were encouraged to speak openly about their work environment and experience at UBL and also share their views and provide suggestions in relation to bringing about improvement in their own work place and the overall bank.



“U First” session being conducted by Mr. Naeem Bashir Ahmad - Head of International at Park Place Office, Dubai



“U First” session being conducted by Mr. Naeem Bashir Ahmad - Head of International at Park Place Office, Dubai

“ UBL HR International recently organized “U First session” to promote a two-way, open and honest communication culture across UBL International ”

NRP Banking – Bahrain Customer Engagement Event



UBL Retail Team with Mr. Zubair Qasim Head of Retail Banking - Bahrain



(Left to Right) Mr. Sami Ur Rahman (Chairman of Pakistan School – Bahrain) His Excellency Mr. Javed Malik (Ambassador of Pakistan to Bahrain) Mr. Zubair Qasim (Head Retail Bank - Bahrain) Mr. Kamran Ahmad Khan (Branch Manager – Seef) Mr. Imtiaz Mahmood (Branch Manager – Manama)



(Second Left to Right) Mr. Sami Ur Rahman (Chairman Pakistan School – Bahrain) His Excellency Mr. Javed Malik (Ambassador of Pakistan to Bahrain) Mr. Zubair Qasim (Head Retail Bank - Bahrain) Mr. Kamran Ahmad Khan (Branch Manager – Seef)



UBL Retail Team with Mr. Baseer Wahab GM - Bahrain & Mr. Zubair Qasim Head of Retail Banking - Bahrain

UBL Bahrain sponsored and participated in Bahrain National Day / Quaid-e-Azam Day Joint Celebration on December 17, 2016. The event was organized by Pakistan School Bahrain and was hosted within their premises. There were variety of programs including stage programs, stall of different companies, games, raffle draws etc. More than 3000 people attended the celebration which consisted mostly of Pakistanis. The Chief Guest at the occasion was His Excellency Mr. Javed Malik, Ambassador of Pakistan to Bahrain.

UBL participated in the event by placing a stall where NRP and other UBL products were marketed. People were given brochures of our different products, especially NRP accounts.

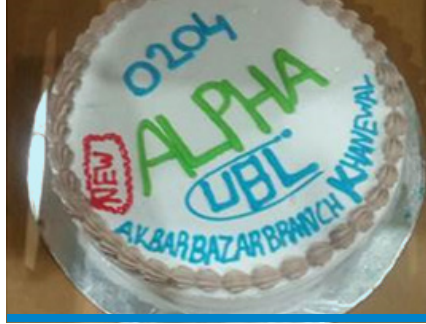
The chief guest, His Excellency Mr. Javed Malik paid special visit to UBL stall with his entire convoy where he was briefed regarding NRP products and the newly launched remittance KIOSK machine. The Ambassador and others, who were present, appreciated steps being taken by UBL for Non-Resident Pakistanis. The event received a positive feedback with most of the customers wanting more of such events in the future.

“ UBL Bahrain sponsored and participated in Bahrain National Day / Quaid-e-Azam Day Joint Celebration on December 17, 2016 ”

Cake Cutting Ceremony at Akbar Bazar Branch, Khanewal



Cake Cutting Ceremony



Cake specially prepared for ceremony

Due to the consistent performance of Akbar Bazar Branch, Khanewal, Multan (0204), the branch has been upgraded from Bravo to Alpha. To celebrate this success and acknowledge the efforts of the team, a cake cutting ceremony was arranged at the branch.



Jinnah Chowk Branch, Multan



Akbar Bazar Branch, Khanewal

Mr. Muhammad Ramzan, RBH Multan, Mr. Muhammad Naseem Aftab, ROH Multan, Mr. Basharat Ali Siddiqui, DM, Mr. Mohammad Kashif Hasan, DCSM City District and all staff members of the branch were present at the occasion. Mr. Muhammad Ramzan, RBH Multan appreciated team's efforts and applauded their milestone achievement and contribution to business growth.



Bosan Road Branch, Multan



Qadirpur Rawan Branch, Multan

“Due to the consistent performance of Akbar Bazar Branch, Khanewal, Multan (0204), the branch has been upgraded from Bravo to Alpha. To celebrate this success and acknowledge the efforts of the team, a cake cutting ceremony was arranged at the branch.”

UBL guards prevent dacoity



In an impressive feat of true heroism and bravery, UBL guards recently prevented a dacoity at KDA Scheme 1 Branch, Karachi. They were appreciated and conferred an award for their vigilance and bravery by Mr. Mohammad Ashraf Kamal, Security Head, Head Office, Capt. (R) Ghulam Baqir Khan, Senior Manager Operations and other officials of the Bank. It is heartening to note that our employees are living our values of Customer First, Honesty of Purpose and Teamwork.

“ UBL guards recently prevented a dacoity at KDA Scheme 1 Branch, Karachi. They were appreciated and conferred an award for their vigilance and bravery ”

GM North Visits Peshawar Region Branches



GM North Visit to Peshawar Region's Branches

Mr. Syed Jaffar Hussain, GM North recently visited the Peshawar region to review the ABEP branches. Mr. Ejaz Muhammad, RBH Peshawar, Mr. Nasar Ahmed, CH BSG North, Mr. Saad Azhar Khan, RH Wealth and Mr. Syed Tasnim Ul Hassan, Head RCAD North were also present during the visits. During the review, GM North paid a visit to the RHQs' district offices where he reviewed their performance and emphasized the importance of 'Firing on all Cylinders'.



GM North Visit to Peshawar Region's Branches



GM North & RBH Peshawar with Branch Staff



GM North meeting with RBH, DMs, RH Wealth at Peshawar RHQ

“ Mr. Syed Jaffar Hussain, GM North recently visited the Peshawar region to review the ABEP branches ”

Service Quality organizes Rapid Improvement Event

Service Quality recently organized a Rapid Improvement Event (RIE) at NJI Training Room. The agenda of this session was to review and revamp the existing Debit Card Fraud Settlement Process. All relevant stakeholders were brought together to reduce the settlement TAT (turn-around-time) and make the AS-IS process more efficient and effective.



Service Quality, Fraud Unit, Debit Card Product, Risk, Central Payment, CRU & ADC Ops, participated in the event

“ The agenda of this session was to review and revamp the existing Debit Card Fraud Settlement Process ”

UBL Rural Bank conducts Business Review Meeting – Central South



Mr. Talat Khurshid Mian, GM-Central South Cluster, Mr. Abdul Sattar Narejo, DH Agribusiness and Mr. Arif Naeem, CH Rural Bank attended the meeting

Mr. Abdul Sattar Narejo, DH Agribusiness recently visited the Central South Cluster and conducted performance review meeting with the Regional Rural Bank Teams of Bahawalpur, Multan and Sahiwal. Strategy and future goals for Rural Bank were discussed with team members. Special focus was given to Tractor Finance. Mr. Arif Naeem, Cluster Head South highlighted the potential of agri-finance and prospects for tractor finance in the cluster.

During the sessions, DH-Agribusiness visited the respective RCADs and Regional Risk Office for better liaison between business and support functions and also paid courtesy visits to valuable existing and prospective customers. Mr. Talat Khurshid Mian, GM Central South Cluster also attended the meeting and assured the team of his support for the growth of Agriculture Lending portfolio.



Group Photos with Rural Bank Teams of Multan, Bahawalpur & Sahiwal



Group Photos with Rural Bank Teams of Multan, Bahawalpur & Sahiwal



Group Photos with Rural Bank Teams of Multan, Bahawalpur & Sahiwal



Group Photos with Rural Bank Teams of Multan, Bahawalpur & Sahiwal

“ Strategy and future goals for Rural Bank were discussed with team members. Special focus was given to Tractor Finance ”

Campaigns Launched Recently

UBL where you come first

And the winners are...

UBL LITERARY AWARDS 2016

UBL Congratulates the Winners of the 6th UBL Literary Awards

Urdu Fiction Dahshat Main Mohabbat Mohammad Hameed Shahid	Urdu Poetry Shajar Tasbeeh Kartey Hain Abbas Tabish	Urdu Children's Literature Jungle Kahan Gaya Muhammad Idrees Siddiqui
Urdu Non-Fiction Ham Bhi Waheen Mojoood Thay Akhter Viqar Azim	Urdu Translation Qissay Lahore Kay Waheed Raza Bhatti	English Non-Fiction Lahore 101 Tales of a Fabled City Abdul Majid Sheikh
English Children's Literature Our Bhattai Fehmida Riaz	Special Acknowledgement Surkh Salam Kamran Asdar Ali	

We would like to thank the more than 160 authors and publishing houses for their enthusiastic participation.

United Bank Limited
111-825-888 | www.ubldirect.com | UBLUnitedBankLtd/

UBL BEST BANK 2016
Pakistan Banking Awards

The campaign around the 6th UBL Literary Awards announcement of the winners was launched on 15 February 2017 on the back of an extensive print media campaign. The advertisement announces the winners for the 6th UBL Literary Awards held on 11 February 2017 as part of the Karachi Literature Festival. Read all about the event in this issue!

“The advertisement announces the winners for the 6th UBL Literary Awards held on 11 February 2017 as part of the Karachi Literature Festival”

Campaigns Launched Recently

UBL where you come first

Free Internet Banking

Free Cheque Book & Pay Order

Free Online Transfer

Free Accidental Death Insurance of Up to Rs. 2.5 Million

UBL Mukammal Current Account

No Minimum Balance Requirement

اب ہے سب کچھ مکمل

یو بی ایل مکمل کرنٹ اکاؤنٹ ہے بشمار خصوصیات کا حامل وہ منفرد کرنٹ اکاؤنٹ ہے جو تا جر حضرات، ملازمت پیشہ افراد اور کاروباری لیمن دین کے لئے دسے بہت ساری مفت سہولیات جو بنائے سب کچھ مکمل۔

- کم سے کم پینشن کی کوئی شرط نہیں
- مفت پے آرڈر اور کیشر چیک کی سہولت
- کسی بھی یو بی ایل برانچ کے ذریعے رقم نکوانے یا جمع کروانے پر کوئی چارج نہیں
- حادثاتی موت یا معذوری کی صورت میں مفت انشورنس
- مفت چیک بک
- مفت آن لائن ایف ڈی ایٹ کارڈ
- مفت انٹرنیٹ بینکنگ
- مفت ایس ایم ایس ایس ایس اور بہت کچھ۔۔۔

* انفرادی، جو ایکٹ اور سول پروپرائیٹرز کا اکاؤنٹ ہولڈرز کے لئے۔

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February also saw the re-launch of the Mukammal Current Account on the back of an extensive print and media and radio campaign. Launched with our new corporate colors, the campaign advertises a one-of-its-kind current account that re-defines the meaning of "All-in-one". It provides its user with complete facilities, hence the name "Mukammal Current Account".

“ Launched with our new corporate colors, the campaign advertises a one-of-its-kind current account that re-defines the meaning of “All-in-one” ”

Campaigns Launched Recently



January saw the launch of the Mahana Aamdani Savings Account on the back of an extensive print and media and radio campaign. Launched on 5 January 2017, the campaigns were well-received and advertised a product that earns you a rewarding monthly return while allowing you to withdraw or add to your deposit anytime you want. A product that truly feels like a current account but acts like a savings account!

Feels Like Current Acts Like Saving

Maximize your savings with UBL's unique **Mahana Aamdani Savings Account**, where you get a rewarding monthly return on your savings while allowing you to withdraw or add to your deposit anytime you want.

Average Balance in the Month (PKR)	*Expected Rate for Monthly Profit Payment
Below 100,000	3.75% p.a.
100,000 to 5,000,000	4.75% p.a.
Above 5,000,000	5.25% p.a.

*Expected rate of return and may change as per terms & conditions

Terms & Conditions apply

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“ The campaigns were well-received and advertised a product that earns you a rewarding monthly return while allowing you to withdraw or add to your deposit anytime you want ”