

# UBL TIMES

## UBL inaugurates Pakistan's first Digital Branch

UBL, Pakistan's Best Bank 2016, has launched Pakistan's first Digital Branch. This pilot branch is located at the Institute of Business Administration (IBA-City Campus), Karachi. True to its Progressive and Innovative brand attributes, UBL is the first commercial bank in Pakistan to provide its customers with state-of-the-art facilities enclosed within a cutting-edge modern design.

| Page No. 3 |



## 12th UBL International Management Conference held in Dubai

The 12th UBL International Management Conference was held in Dubai recently. During the conference, Mr. Wajahat Husain, President & CEO UBL appreciated the performance of UBL's International network for yet again delivering strong financial results, despite challenging times and market conditions. This was followed by a detailed, strategy planning and direction setting session for 2017, covering various aspects of business, markets and countries.

| Page No. 5 |





President & CEO UBL visits Multan Region

| Page No. 9 |



GE – Retail Bank visits North Cluster

| Page No. 10 |



Chinese Delegation visits UBL Head Office

| Page No. 11 |



UBL International – “U First” Session

| Page No. 12 |



‘Leading through Change’ session held at UBL Bahrain

| Page No. 13 |



Service Quality Organizes Rapid Improvement Event

| Page No. 15 |



Service Quality Review Sessions

| Page No. 16 |



UBL Cricket Battle II 2017 underway at the UBL Sports Complex

| Page No. 17 |



Rural Bank – DH Agribusiness conducts Business Review Meeting in Central South Cluster

| Page No. 19 |



Field Training Session – Performance Appraisal Model 2017

| Page No. 20 |



Letters Distribution Ceremony to Absorbed Staff- City District Sahiwal

| Page No. 22 |



Promotion Letters Distribution Ceremony - Multan Region

| Page No. 23 |



Appraisal letters distributed to staff members of Rawalpindi region

| Page No. 24 |



Consumer Business – Tele Sales Strategy 2017 Offsite Meeting

| Page No. 26 |



Business Review, Strategy Session and PAM Training held at District Office D.I Khan, Peshawar

| Page No. 27 |

# UBL inaugurates Pakistan's first Digital Branch



Mr. Wajahat Husain, President & CEO UBL (4th left), Mr. Syed Irfan Ali, Executive Director, State Bank Pakistan (SBP) (4th right) and Mr. Izhar Hussain, Director, Centre for Executive Education, IBA (3rd left) along with officials from SBP and UBL at the inauguration ceremony of the UBL Digital Branch



Mr. Wajahat Husain briefing Mr. Syed Irfan Ali. Also seen in the picture is Dr. Izhar Hussain, Director, Centre for Executive Education, IBA



Ribbon-cutting at the inauguration ceremony of the UBL Digital Branch

UBL, Pakistan's Best Bank 2016, has launched Pakistan's first Digital Branch. This pilot branch is located at the Institute of Business Administration (IBA-City Campus), Karachi. True to its Progressive and Innovative brand attributes, UBL is the first commercial bank in Pakistan to provide its customers with state-of-the-art facilities enclosed within a cutting-edge modern design.

A completely automated facility, the Digital Branch runs without the physical presence of any bank staff. Although a pilot branch in its current form, the Digital Branch is able to provide a host of services that include account opening, as well as service elements such as cash deposits and withdrawals, Inter Bank Fund Transfers, instant debit card issuance and replacement card requests.

By initiating operations of this Digital Branch in pilot form, UBL intends to test and ensure a seamless experience for the customer. After the successful launch of the pilot branch, the Bank plans to expand these Digital Branches nationally.

Customers are greeted and facilitated through their banking transactions using a combination of digital technologies and a remotely located teller accessed through video-link. These features allow the Digital Branch to be accessible even after banking hours for all customers.

“ UBL, Pakistan's Best Bank 2016, has launched Pakistan's first Digital Branch ”

# UBL inaugurates Pakistan's first Digital Branch

The branch was inaugurated by Mr. Wajahat Husain, President & CEO UBL and Mr. Syed Irfan Ali, Executive Director, State Bank of Pakistan (SBP). Also present on the occasion were Dr. Izhar Hussain, Director, Centre for Executive Education, IBA and officials from SBP, UBL and IBA Karachi.

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 widespread adoption of digital technology to a regulator that is actively encouraging embracing of technology, with proper controls, in banking. By supporting disruptive technological developments in Pakistan, the Banking industry will accelerate the national objective of Financial Inclusion and serve its customers better through improved products and services. This first of its kind initiative, which is being led by UBL, will add stimulus to the already vibrant technology-based financial sector of Pakistan."

Mr. Syed Irfan Ali, Executive Director, SBP said "SBP sees Digital Banking as the future of banking and this initiative of UBL will help enhance financial inclusion. This unique facility at the IBA would help spread Fintech culture in Pakistan."



A standard transaction being conducted to demonstrate the functionality of the UBL Digital Branch to the guests



Mr. Syed Irfan Ali giving his feedback on the UBL Digital Branch



Group Photo



Exterior of the UBL Digital Branch



Interior of the UBL Digital Branch

“True to its Progressive and Innovative brand attributes, UBL is the first commercial bank in Pakistan to provide its customers with state-of-the-art facilities enclosed within a cutting-edge modern design.”

# 12th UBL International Management Conference held in Dubai



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



Mr. Naeem Bashir Ahmad, Head of International, the host for the event, addressing the audience



Mr. Andrew Kenneth, Head of Service & Quality, Marketing & Projects – International, who was also Master of Ceremony at the occasion, addressing the audience

The 12th UBL International Management Conference was held in Dubai recently. During the conference, Mr. Wajahat Husain, President & CEO UBL appreciated the performance of UBL's International network for yet again delivering strong financial results, despite challenging times and market conditions. This was followed by a detailed, strategy planning and direction setting session for 2017, covering various aspects of business, markets and countries.

The conference was followed by the International Group Gala 2017 held at a local hotel. The event was hosted by Mr. Naeem Bashir Ahmad, Head of International. Mr. Wajahat Husain and Mr. Naeem Bashir Ahmad during their speeches appreciated the efforts and results of various International countries, businesses, support functions and individuals.

“ The event was hosted by Mr. Naeem Bashir Ahmad, Head of International. ”

# 12th UBL International Management Conference held in Dubai

The night featured an award ceremony also. A total of 40 awards were given under 3 separate categories:

**20 Key Contributor Awards: Individual Awards presented to recipients who displayed excellent and ongoing levels of dedication & commitment within their respective businesses or support functions and in the process have helped their own and other areas of the bank to deliver set-objectives.**



# 12th UBL International Management Conference held in Dubai

**12 Excellence Awards: Team Awards** presented to the respective Business or Function Head on behalf of their teams.

**8 Stellar Awards:** Awarded to those Businesses / Functions who have either met or surpassed not only their assigned budgeted targets, but have also contributed towards the bank's overall development and growth effort through network synergies and support.

The awards were presented to the winners by Mr. Wajahat Husain, Mr. Naeem Bashir Ahmad, Mr. Rashid Maqsood Hamidi, GE, Financial Institutions Group, Mr. Zia Ijaz, Group Executive, Retail Bank and Mr. Ali Habib, Head of Corporate Affairs & Marketing



Mr. Wajahat Husain, Mr. Naeem Bashir Ahmad, Mr. Rashid Maqsood Hamidi, GE, Financial Institutions Group, Mr. Zia Ijaz, Group Executive, Retail Bank and Mr. Ali Habib, Head of Corporate Affairs & Marketing presenting the Awards at the event.



Group Photo



Mr. Wajahat Husain exchanging views with the audience



The audience enjoying the event

# 12th UBL International Management Conference held in Dubai



The audience enjoying the event

# President & CEO UBL visits Multan Region



Mr. Wajahat Husain at the Agricultural Credit Advisory Committee session arranged by SBP

Mr. Wajahat Husain, President & CEO UBL visited Multan. He was accompanied by Mr. Zia Ijaz, GE Retail Bank and Mr. Talat Khursheed Mian, GM Central South. While in Multan, he visited the Sher Shah Road Branch where he was given an overview of the business of the branch, its market positioning and upcoming initiatives.

Mr. Wajahat Husain appreciated the efforts of the branch staff members and encouraged them to work with the same commitment to the Bank's objectives. During his visit to Multan, Mr. Wajahat Husain also attended a session on "Agricultural Credit Advisory Committee" arranged by State Bank of Pakistan.



Mr. Muhammad Ramzan, RBH Multan, greeting Mr. Wajahat Husain



Mr. Nafees Mehboob, Branch Manager, Sher Shah Road Branch greeting Mr. Wajahat Husain



Mr. Muhammad Awais, CH-RO, Central South greeting Mr. Wajahat Husain, President & CEO, UBL at the Sher Shah Road Branch, Multan



Participants at the Agricultural Credit Advisory Committee session arranged by SBP

“ Mr. Wajahat Husain appreciated the efforts of the branch staff members and encouraged them to work with the same commitment to the Bank's objectives ”

# Retail Bank visits

## North Cluster

Mr. Zia Ijaz, GE-RB recently visited North cluster and presided over a Business Review Meeting at the UBL Building, Islamabad. The meeting was attended by Mr. Syed Jaffar Hussain, GM - North, Mr. Tahir Anjum Awan, CSH North, RBHs, CHs and DMs of North. The purpose of the meeting was to review performance of the past month and to discuss strategy for Month-On-Month target achievement. At the session, Mr. Zia Ijaz emphasized on delivering sustainable and consistent month on month deposits, other KPI growth and making the best use of recently launched campaigns. He exchanged views about expense monitoring, teamwork and close collaboration with other businesses. He also commended the teamwork among Sales and Operations in North.



Mr. Zia Ijaz, GE Retail Bank addressing the North Team. Also seen in the picture is Mr. Jaffar Hussain, GM North



Participants of Peshawar & Mardan Regions



Participants of Jhelum & Islamabad Regions



Participants of Azad Kashmir & Islamabad Region



Participants of Rawalpindi Region

“ The purpose of the meeting was to review performance of the past month and to discuss strategy for Month-On-Month target achievement. ”

# Chinese Delegation visits UBL Head Office

China–Pakistan Economic Corridor (CPEC) is a collection of infrastructure projects currently under construction throughout Pakistan. Taking forward UBL's CPEC initiative, Financial Institutions Group recently invited a CPEC delegation at UBL Head Office. The objective of inviting the delegation was to position UBL as a prominent player in the CPEC initiative and promote its platform to the visiting Chinese delegation for developing business synergies in areas of respective interests.



Group Photo of UBL Financial Institution Group with Chinese Delegation

“ The objective of inviting the delegation was to position UBL as a prominent player in the CPEC initiative and promote its platform to the visiting Chinese delegation for developing business synergies in areas of respective interests. ”

## UBL International – “U First” Session

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

Staff members from various departments attended the session. During the session with Mr. Naeem Bashir Ahmad, 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.



Mr. Naeem Bashir Ahmad, Head of International conducting the U-First Session at Park Place Office, Dubai

“ This is an exclusive interaction where participants meet and share their views with Mr. Naeem Bashir Ahmad, Head of International.”

# 'Leading through Change' session held at UBL Bahrain

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

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



Group Photo



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



Mr. Hassan Moosa, Financial Controller & Head of Strategy International addressing the participants



Mr. Muhammad Omer, Head of Financial Institutions International addressing the participants

# 'Leading through Change' session held at UBL Bahrain



Participants during the session



Participants during the session

“ These sessions underlined the significance of Values in our attitudes, behaviors & actions and proved critical to building and sustaining the growth momentum required to successfully realize and execute our Vision and Mission and define our roles as agents of change. ”

# Service Quality Organizes Rapid Improvement Event



Group Photo

Service Quality recently organized a Rapid Improvement Event (RIE) at the Learning & Development Center, Karsaz, Karachi. The agenda of this session was to review and revamp the existing Credit Card & UBL Drive (Consumer Finance) end-to-end process. During the session, all relevant stakeholders were brought together to reduce the Issuance TAT (turn-around-time) and make the AS-IS process more efficient and effective.



Mr. Omer Rashid Puri, Head research & Quality delivering his remarks during the session



Mr. Muhammad Sarwat Ali, Senior Manager Contact Center sharing his views on the RIE



Participants discussing the process improvement plan during the session



Mr. Shaheryar Khan Saeed, Head of Consumer Finance and Mr. Khurram Ali Rizvi, Head of Service Quality sharing their views with the participants

“ The agenda of this session was to review and revamp the existing Credit Card & UBL Drive (Consumer Finance) end-to-end process ”

# Service Quality Review Sessions

The Service Quality Department recently conducted Service Review Session with Karachi South Region and Karachi North Regions. The sessions were attended by RBH, ROH, RQM South - SQ, DMs and DCSMs and AQMs SQ. The purpose of the meetings was to discuss the regions' performance during the previous year, identify the challenges that branches face in upgrading their service standards and the role of SQ in facilitating the field force in the resolution of issues, training of staff and also coordinating with other cross functional groups.



Mr. Zaigham Sayani, Mr. Khurram Saleem and Ms. Sabeen Ahmad addressing the DMs, DCSMs of Karachi South and Service Quality Team



Mr. Zaigham Sayani, Mr. Khurram Saleem and Ms. Sabeen Ahmad addressing the DMs, DCSMs of Karachi South and Service Quality Team



Mr. Shahnawaz Hadi, Mr. Yameen Farooqui and Ms. Sabeen Ahmad addressing the DMs, DCSMs of Karachi North and Service Quality Team



Mr. Shahnawaz Hadi, Mr. Yameen Farooqui and Ms. Sabeen Ahmad addressing the DMs, DCSMs of Karachi North and Service Quality Team

“The purpose of the meetings was to discuss the regions' performance during the previous year, identify the challenges that branches face in upgrading their service standards and the role of SQ in facilitating the field force in the resolution of issues”

# UBL Cricket Battle II 2017 underway at the UBL Sports Complex

UBL Cricket Battle II 2017 is underway at the UBL Sports Complex. Having recently begun, this is an annual tournament hosting a total of 20 teams of different departments and regions. A number of matches have been played, with a detailed summary of the results given below.

Activities such as these are effective team-building tools. They promote a culture of cohesiveness and a teamwork approach, which is a core value of UBL. All teams who participated thoroughly enjoyed the event which featured, in addition to cricket matches, a children's arena for their entertainment.

## Man of the Match Award ceremonies of the matches played so far



Man of the Match Award ceremonies of the matches played so far

# UBL Cricket Battle II 2017 underway at the UBL Sports Complex

## Trophy Inauguration Ceremony



Group Photo of the Organizing Committee



Group Photo of all the Team Captains



Trophy for the UBL Cricket Battle II 2017



All Team Captains

## Group photos of the teams



Group Photo



Group Photo



Group Photo



Group Photo

# Rural Bank – DH Agribusiness conducts Business Review Meeting in Central South Cluster

Mr. Abdul Sattar Narejo, DH Agribusiness recently visited Sukkur Region and conducted a performance review meeting with the Regional Rural Bank Team of Sukkur. At this meeting, Rural Bank strategy and the future goals were discussed with team members. Mr. Aslam Nizamani, Cluster Head South highlighted the potential of agri-finance with specific 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 to enhance the agribusiness advances book of UBL Sukkur region. Mr. Dahar Junejo laid emphasis on cross selling and ensured the comprehensive support for the growth of Agriculture Lending portfolio. One of the highlights of the visit was the meeting with existing as well as potential agri-lending customers. DH Agribusiness, along with Cluster Head South, DM Shikarpur and RBH Sukkur visited prospective customers of UBL Rural Bank in Sukkur, Nushero Feroze, Larkana and Kashmore Districts.



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



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



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



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



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

“At this meeting, Rural Bank strategy and the future goals were discussed with team members”

# Field Training Session – Performance Appraisal Model 2017

Training Sessions were recently conducted to create awareness of PAM (Performance Appraisal Model) KPIs along with the method of calculation. These sessions were held in Jhelum, Rawalpindi and Peshawar and Multan regions and were attended by Branch managers, RMs, District Managers and RBH. In Multan, the session was conducted by Mr. Abdul Qadir, Manager Business Analytics, BI & Planning. Mr. Muhammad Ramzan, RBH Multan, Cluster Heads Central South Cluster, District Managers, Branch Managers and RMs Retail Sales of Multan region attended the session.



Field training Session on PAM-2017 in the Jhelum Region



Field training Session on PAM-2017 in the Peshawar Region



Field training Session on PAM-2017 in the Rawalpindi Region



# Field Training Session – Performance Appraisal Model 2017



Mr. Abdul Qadir, Manager Business Analytics briefing the participants of the training session on PAM criteria in the Multan Region



Mr. Muhammad Ramzan, RBH Multan addressing the participants of the Multan Region



Participants of the Multan Region



Group Photo

“ Training Sessions were recently conducted to create awareness of PAM (Performance Appraisal Model) KPIs along with the method of calculation. These sessions were held in Jhelum, Rawalpindi and Peshawar and Multan regions and were attended by Branch managers, RMs, District Managers and RBH ”

# Letters Distribution Ceremony to Absorbed Staff- City District Sahiwal

City District Sahiwal recently hosted a ceremony at the RHQ Sahiwal wherein Mr. Nadeem Altaf Nasir, RBH Sahiwal Region, Mr. Muhammad Amin Chaudhry, ROH Sahiwal Region, Mr. Aamir Kamal Sabzwari, DM City District Sahiwal and Mr. Talat Iqbal Khan, DCSM City District Sahiwal presented absorption letters to the staff members of City District Sahiwal.

On the auspicious occasion, Mr. Nadeem Altaf Nasir, RBH Sahiwal gave a motivational speech to staff members encouraging them to focus on customer service and cross selling.



Mr. Altaf Nadeem Nasir, RBH Sahiwal presenting the letter



Mr. Muhammad Amin Chaudhry, ROH Sahiwal presenting the letter



Mr. Aamir Kamal Sabzwari, DM Sahiwal presenting the letter



Mr. Talat Iqbal Khan, DCSM Sahiwal presenting the letter



Mr. Nadeem Altaf Nasir addressing the staff members



Staff members of City District Sahiwal at the ceremony

# Promotion Letters Distribution Ceremony - Multan Region



Group Photo

Promotions letters were recently distributed in the Multan Region following the recent performance appraisal. Mr. Muhammad Ramzan, RBH Multan and Mr. Aftab Naseem, ROH Multan addressed the promoted employees. Employees were encouraged to continue working with the same zeal while exhibiting the core values of the Bank.



Promoted staff members receiving their letters

“ Employees were encouraged to continue working with the same zeal while exhibiting the core values of the Bank.”

# Appraisal letters distributed to staff members of Rawalpindi region

A ceremony was held recently at RHQ Rawalpindi to distribute appraisal letters to the staff members of Rawalpindi region. Mr. Abrar Hussain, RBH Rawalpindi, Mr. Omer Farooq Quddusi, ROH Rawalpindi, DMs & DCSMs of Rawalpindi Region presented promotion letters to their staff.



# Appraisal letters distributed to staff members of Rawalpindi region



Mr. Abrar Hussain, RBH Rawalpindi, Mr. Omer Farooq Quddusi, ROH Rawalpindi, DMs & DCSMs of Rawalpindi Region presenting promotion letters to their staff members at RHQ Rawalpindi.

# Consumer Business – Tele Sales Strategy 2017 Offsite Meeting

Mr. Shaheryar Khan Saeed, Head Consumer Finance and Ms. Shar Bano, Head Contact Centre recently conducted a strategic offsite to finalize Consumer Tele Sales 2017 roadmap and key strategic initiatives. During the session, Mr. Shaheryar Saeed Khan and Credit Card team shared the competitive landscape, cross sell portfolio performance, value added products, credit policy changes, tele scorecard update, incentive campaign roll out, consumer 2016 performance, and 2017 business expectations.

The off-site was attended by all Tele Sales Regional Heads, Team Leaders, Sales Managers, Consumer Operations, Consumer Verification, and Credit Card Product teams. Ms. Shar Bano emphasized upon the importance of "Consumer Value Added Cross Sell, and Tele Sales Acquisition Channel" from the revenue generation, and product per customer penetration point of view.

During the session, all the participants were encouraged to imbed the daily consumer sales practice and participants and to undertake additional efforts towards consumer business growth. Top performers from various Tele sales channels across 2016 were also recognized and appreciated.



Group Photo



Mr. Abid Malik, Head – Credit Cards interacting with audience



Audience at the strategic session



## Business Review, Strategy Session and PAM

### Training held at District Office D.I Khan, Peshawar

A Business Review, Strategy session and PAM Training was recently held at the DI Khan, District Office in Peshawar Region. The session was conducted by Mr. Ejaz Muhammad, RBH Peshawar, Mr. Muhammad Ramzan, DM and Mr. Muhammad Iqbal, DCSSM. The BMs, RMs and CSOMs of D.I Khan District attended the session.



Business Review, Strategy Session and PAM Training being conducted at District Office D.I Khan, Peshawar



Participants at the occasion

“ A Business Review, Strategy session and PAM Training was recently held at the DI Khan ”