



Q3, 2021  
**SMART MAG**





## Message From Our CEO

Another good year is approaching its end and it seems we will achieve our financial goals and targets comfortably. We have grown quite substantially in terms of money that we managed this year. As we grow, we need to become more cognizant of long-term sustainability and ensure that our strategic direction is aligned accordingly. We all recognize that one of the most important areas for any organization to grow sustainably is its human resource.

We have been fortunate to have some wonderful people work for us over the years. We have also had the diversity and a mix of people coming from different backgrounds and segments of the society. A diverse team is a happy and more productive team. We need to keep working towards playing our roles and ensure that we have an enabling environment. We need to attract colleagues from segments of the society, who may not be as privileged in one way or another. Some were judged, some faced hurdles and some were provided the requisite facilitation.

Let us all pledge that we will make up for all that and become the equalizers which the society needs.



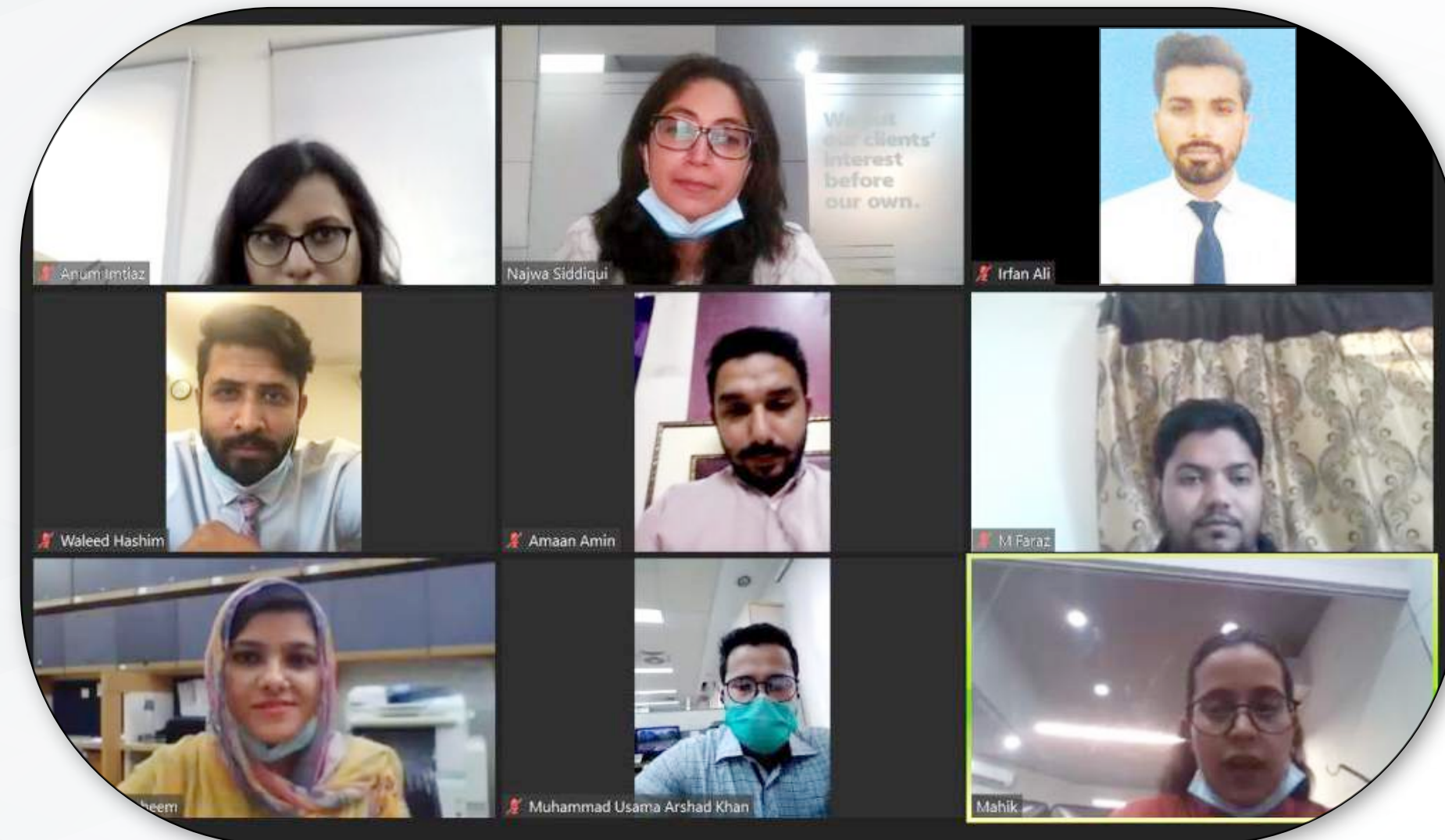
# Engagement Activities



## HR Chit-Chat Session

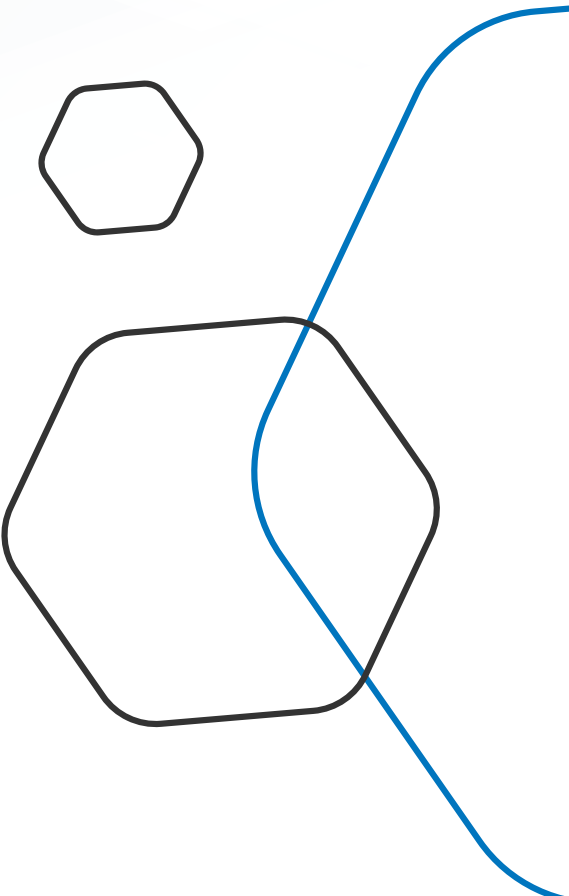
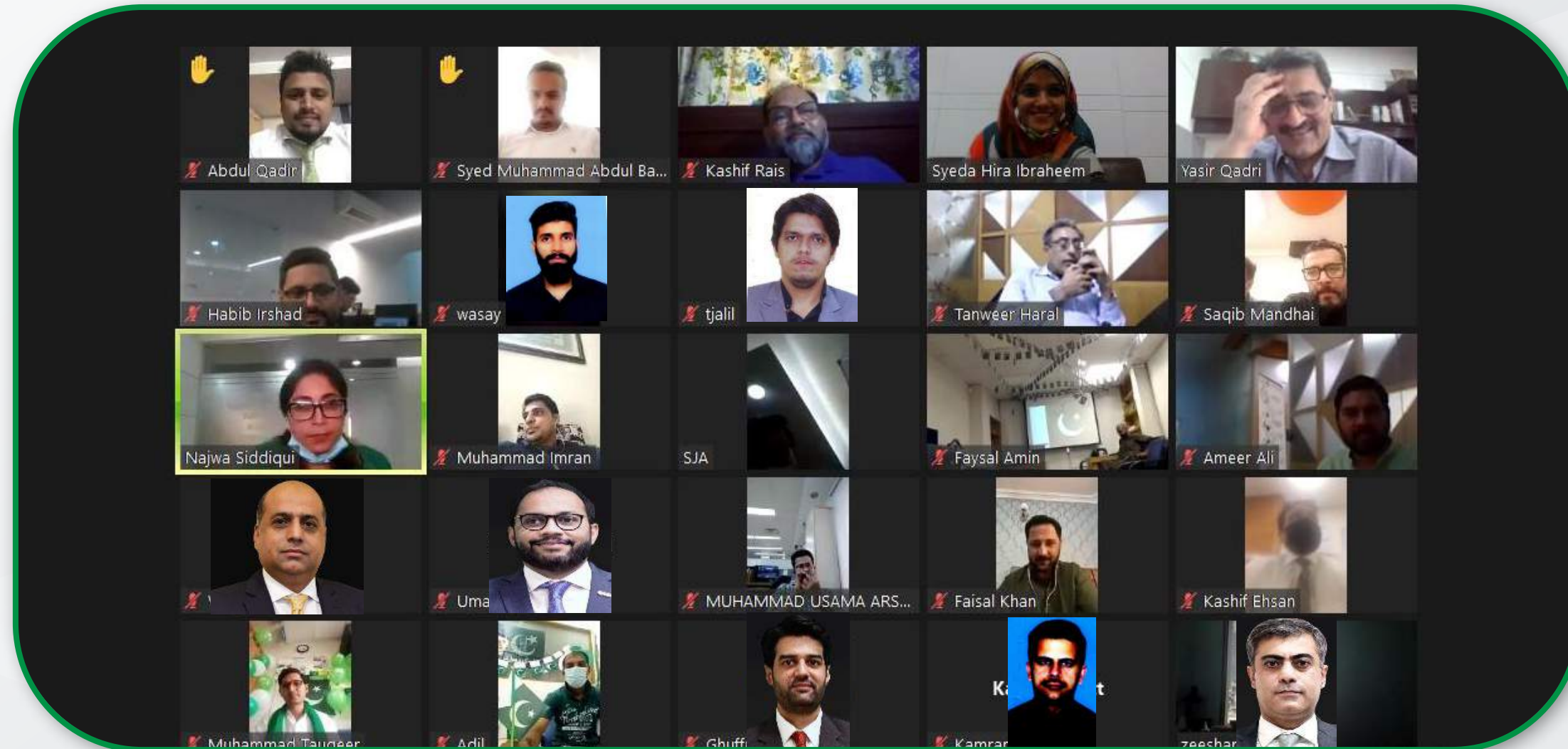
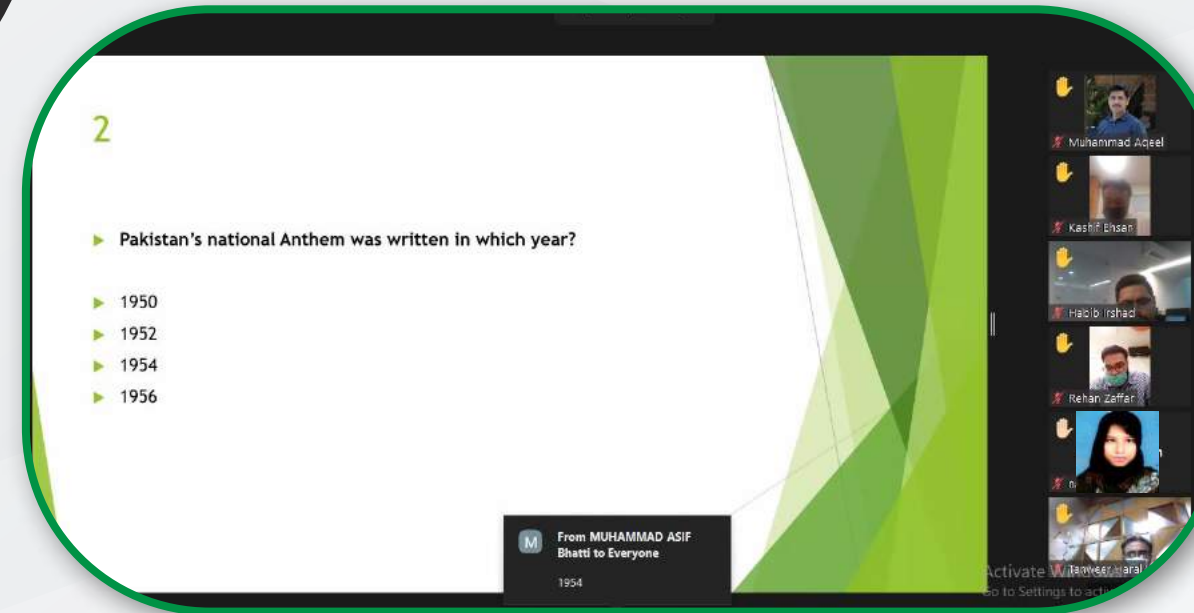
A session was held on 25th August, 2021 to build a rapport between the newly hired (sales & non-sales) employees and the HR Team. This forum was organized as part of the HR engagement initiative and was constituted for our newly hired employees to share their initial employment experience and to discuss the day-to-day work related challenges directly with the HR personnel.

## HR Chit-Chat Session





# Engagement Activities





We, the HR Team were thrilled to be a part of the first ever Virtual Job Fair 2021 organized by the FC College, Lahore. It was one of the most effective and cogent events that brought together organizations from various sectors and provided a chance for employer branding in times of the current pandemic. As we have experienced, COVID-19 has undoubtedly affected the traditional form of student and employer interaction, hence a Virtual Job Fair seemed to be the solution to counter this situation.



This virtual platform provided us with a distinctive virtual experience including but not limited to:

- audio/video chat
- excellent scalability
- several customization options



**Employer Branding  
(via Virtual Job Fair)**

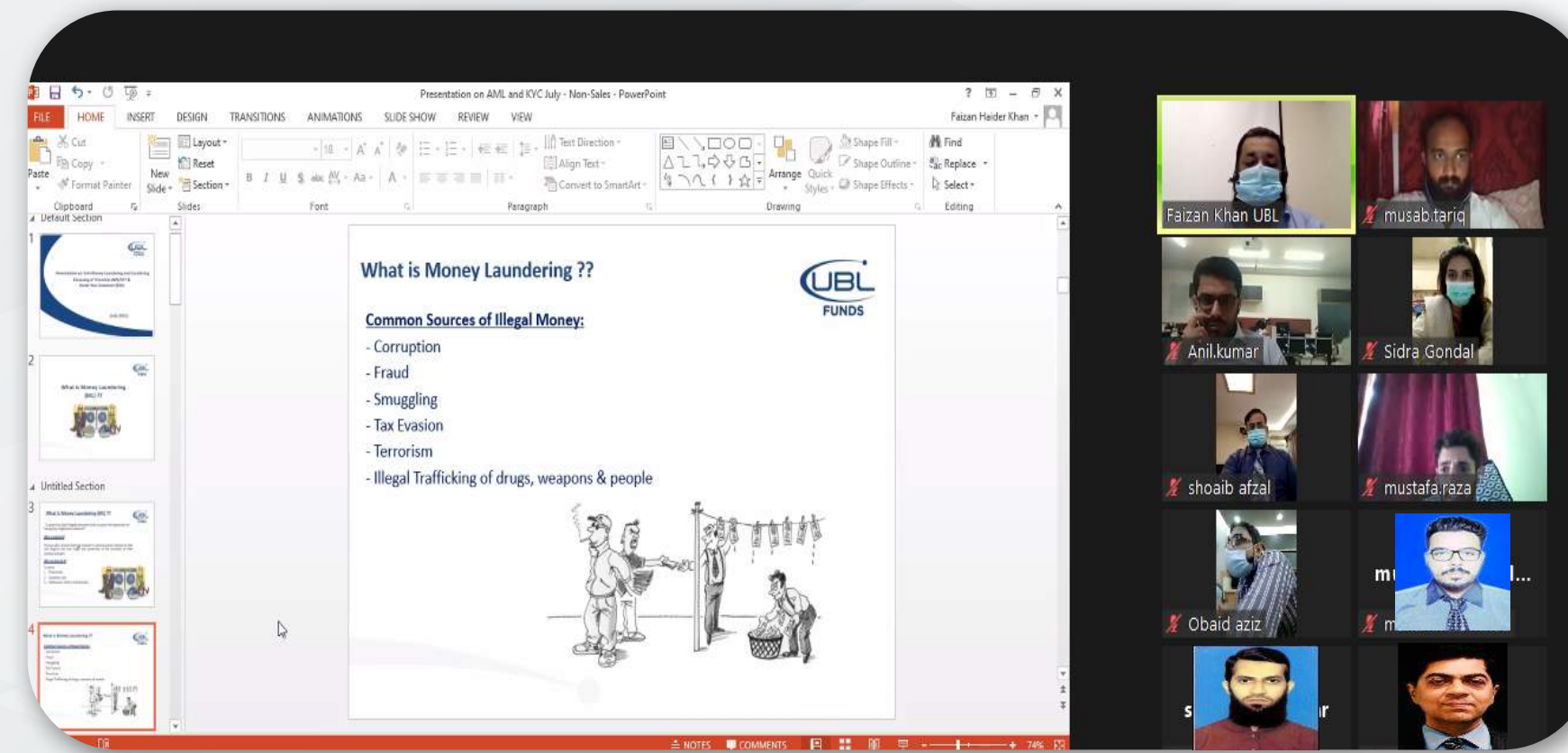
All in all, it was a unique and interesting experience keeping in mind the virtual nature of this job fair.



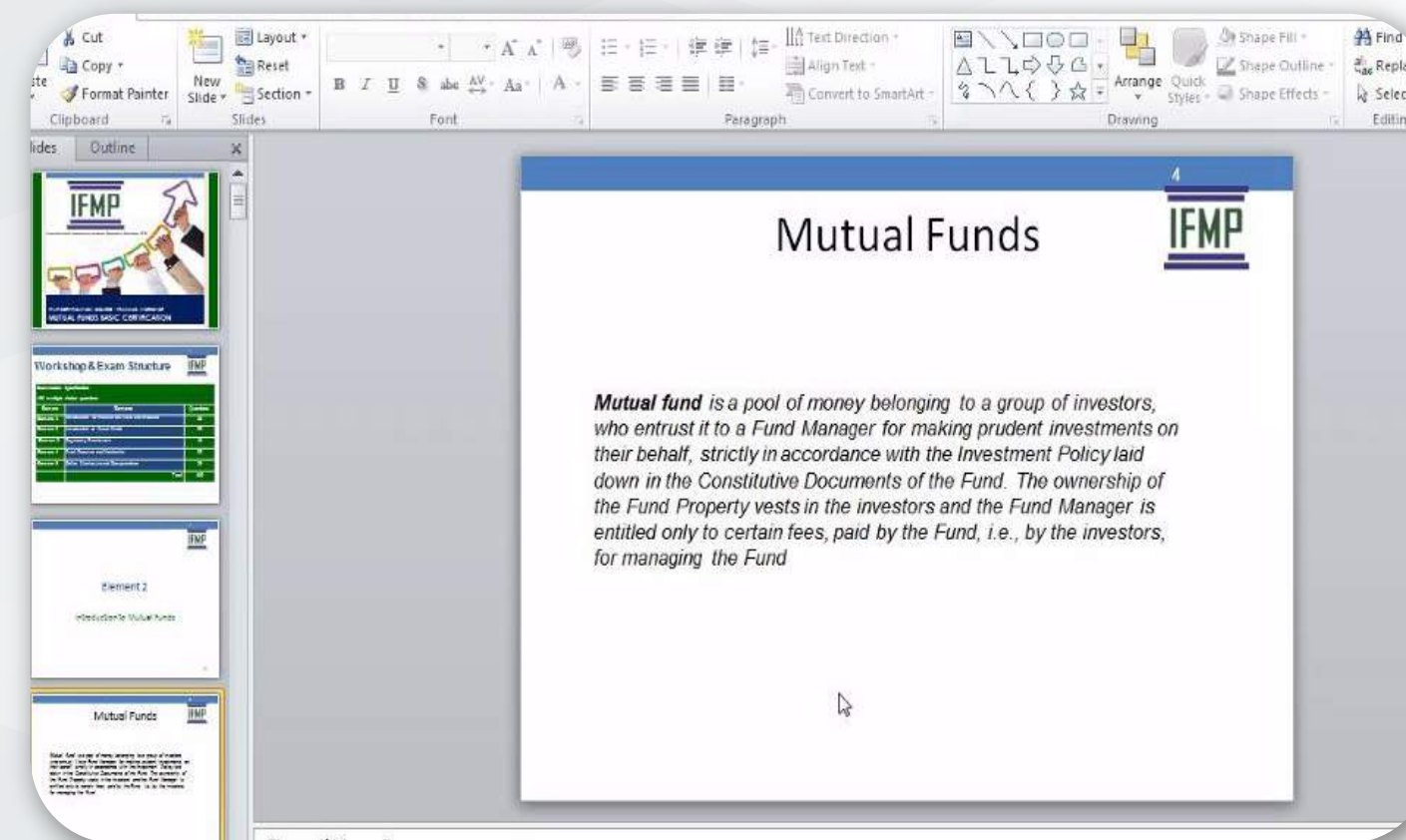
# Online Training & Awareness Sessions 2021

- Multiple Sessions of Sales Learning Club by the Fund Management Team, Corporate & Retail Team, Investment Advisory Team & Compliance Team – July to September 2021
- MFBC Preparatory Sessions by Ameer Ali, Muhammad Kumail, Nimra Majeed, Madiha Munaf, Nayyar Jamal – July & September 2021
- New Employee Orientation Sessions by Syeda Hira Ibraheem – August 2021
- KYC & AML Awareness Sessions by Faizan Khan– August 2021
- Gender Sensitization Session by Rubina Jamal (External Trainer) for DM level and above staff – September 2021
- Basic Sales Training by Burhan, Ameer Ali, Syeda Hira Ibraheem, Syed Jahanzaib, Anum Imtiaz, Muhammad Ali, Faisal Khan, Waqas Ahmed Ansari & Nayyar Jamal – September 2021
- Amendment in Personal Investment Policy & SOP Session by Compliance Team – September 2021

## KYC & AML Awareness Session



## MFBC Session

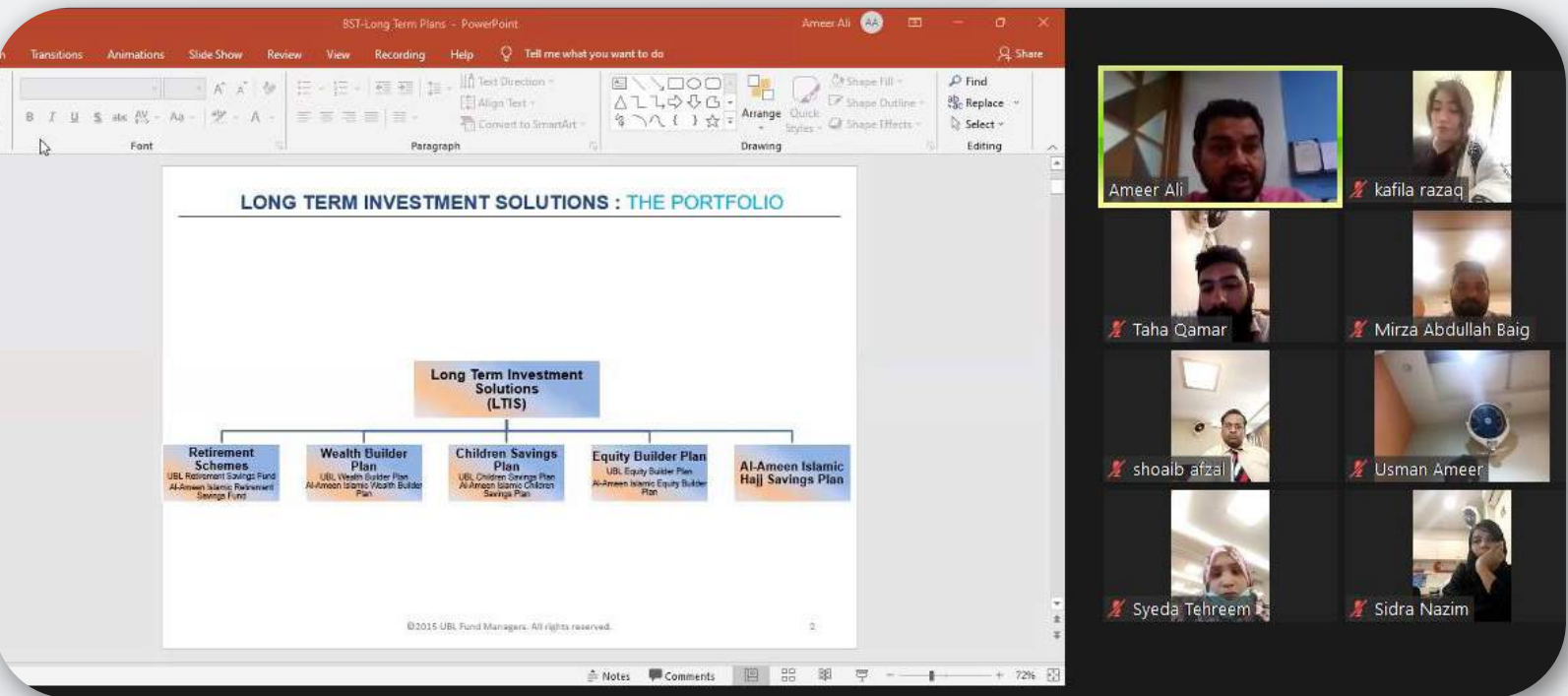
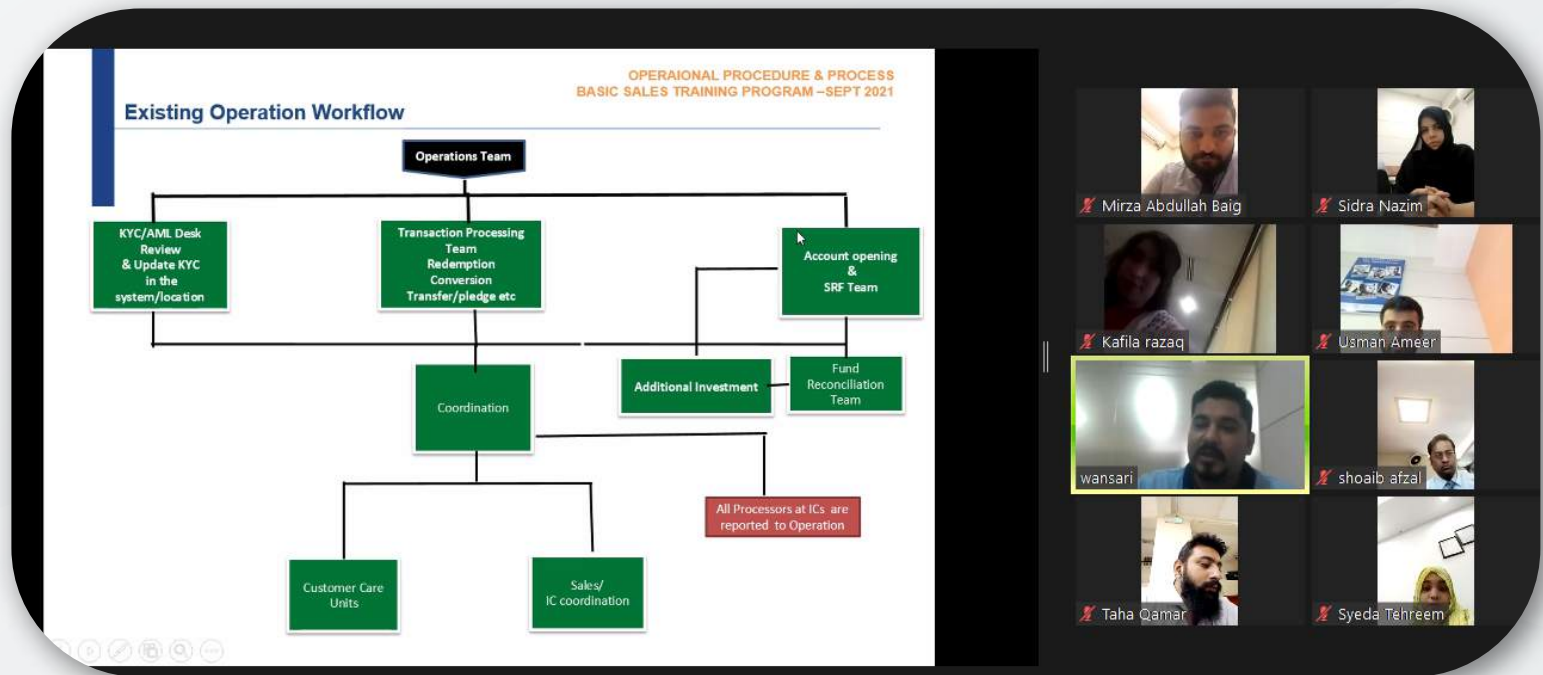


**Glimpses from  
Online Training  
Sessions**

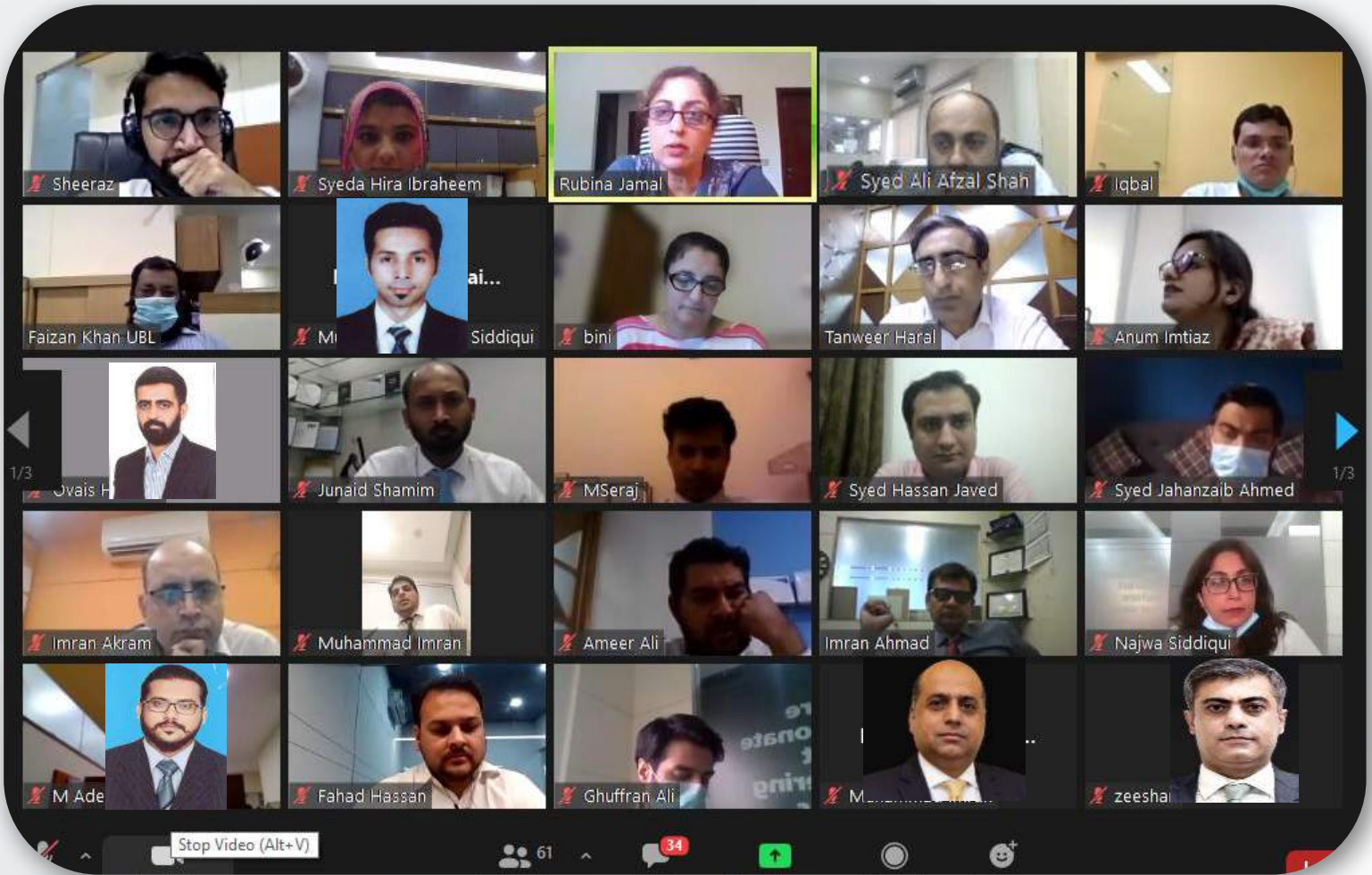


# Glimpses from Online Training Sessions

## Basic Sales Training Session



## Gender Sensitization Session



## Amendment in Personal Investment Policy & SOP Session

Amendments in Personal Investment Policy

Amendment	Details	Notes	Provision
Minimum Transaction Amount (in one lump sum)	Change	Rs. 100,000	Rs. 100,000
Pre Clearance of Trades	Addition	All Employees except Investment Department are required to seek approval before submitting any trade from the UBL Capital Investment Department.	Investment Department
Minimum holding period - for all employees	Change	Employee of Investment Department, will seek approval from CEO	51 days LTPO basis
Minimum holding period - for CEO	Change	120 days	90 days
Restrictive Securities List	Change	120 days	90 days
Restricted Securities List	Addition	120 days	90 days
Covered Employees - definition	Change	120 days	90 days





# Reading Corner: Women Empowerment

A woman's life is considered unimportant, and the concept of women empowerment was born to change all that. Empowering women is not as complicated as it seems, if only the world worked in harmony. Individuals and the governments of the world must come together to shed light on how important it is to educate and give women the freedom to express themselves. They must be given equal rights in every field and their contributions should be appreciated and rewarded respectively.

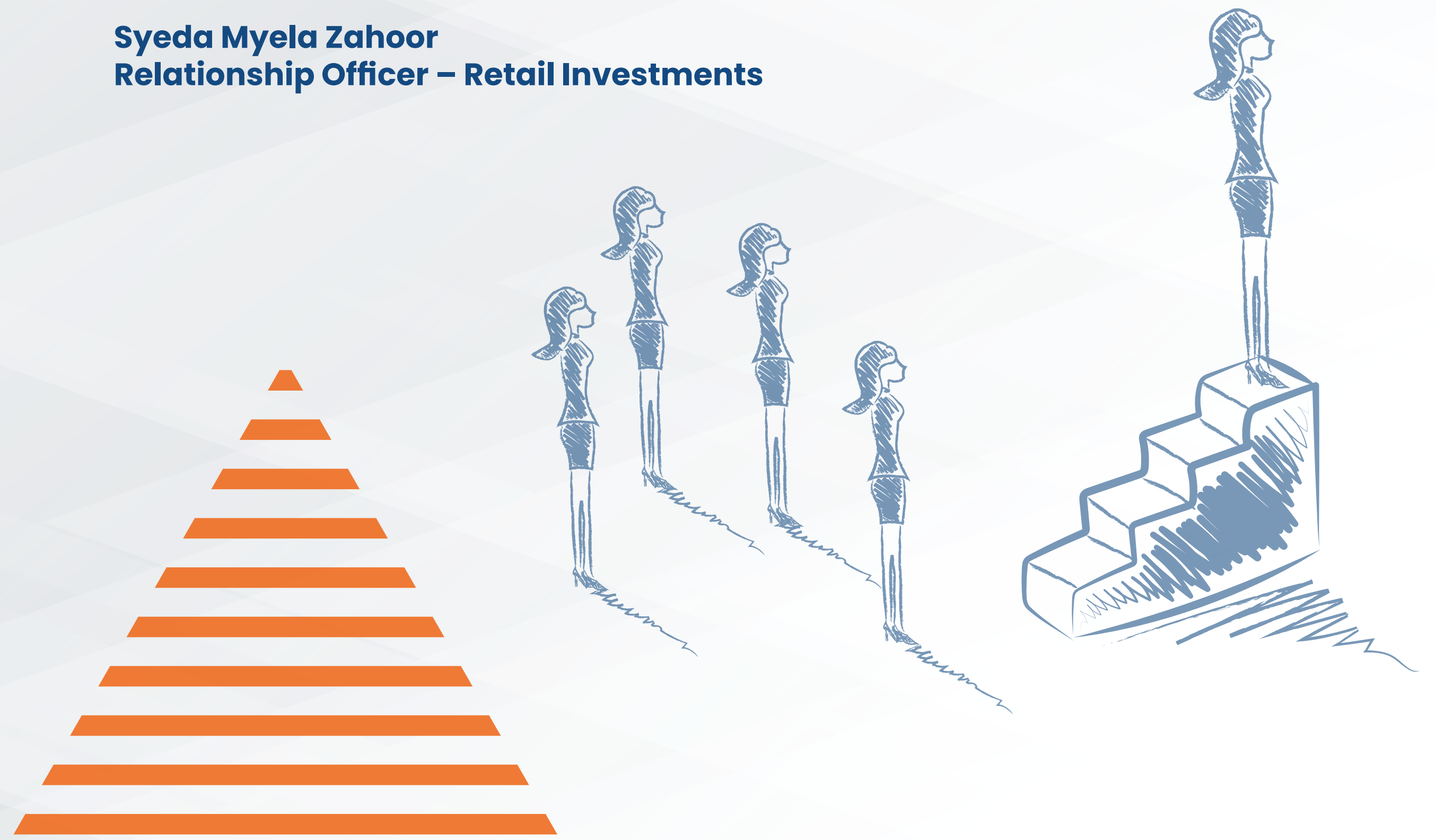
In marital relationships, the spouses must acknowledge that homemaking is not defined by genders, but is the work of both individuals who live under that one roof. Raising children is also imposed as a responsibility only on women. There are certain rights to live a fair life which women have been deprived of and the world needs to recognize this as a problem, if we really want to resolve this issue which has sadly taken many innocent lives.

## Contributed By:

**Syeda Myela Zahoor**  
**Relationship Officer – Retail Investments**

Women empowerment is more than a concept in today's world. It is a need of the hour. Women empowerment is not women being equal to men, it's about women getting the rights they were denied all this time. Females all over the world are now aware that what they were taught to be "correct" was in fact unjust. For decades, men have been on top positions, getting paid higher salaries. This was deemed as normal for centuries, until now. Through awareness via social media and higher education, women and people all around the world have realized that one gender is not better than the other.

In the past few years, women have come forward demanding just salaries, equal positions, and the respect they deserve. Women were even denied the right to vote in some countries. They weren't allowed to make decisions for themselves, and all decisions were made for them, and they had to pay for the wrong decisions. In the urban areas of the world and in developing countries like Pakistan and India, women to this day have no right to marry if it is against the will of their families. Honor killings are flooding in like made-up stories which we hear every day without fail.





# Travelogue

In the last week of August 2021, I made a plan with my colleagues Ahmed Jan, Qaseem-ur-Rehman and Umar Zafar to visit some places which would be full of peace, natural beauty and far away from the crowded cities. We applied for our leaves, packed our necessities and started our journey.

We started our journey towards Batakundi, 17 km away from Naran, a very peaceful place covered with mountains, trees and fountains. The best part was the cold blue river with rapid currents.

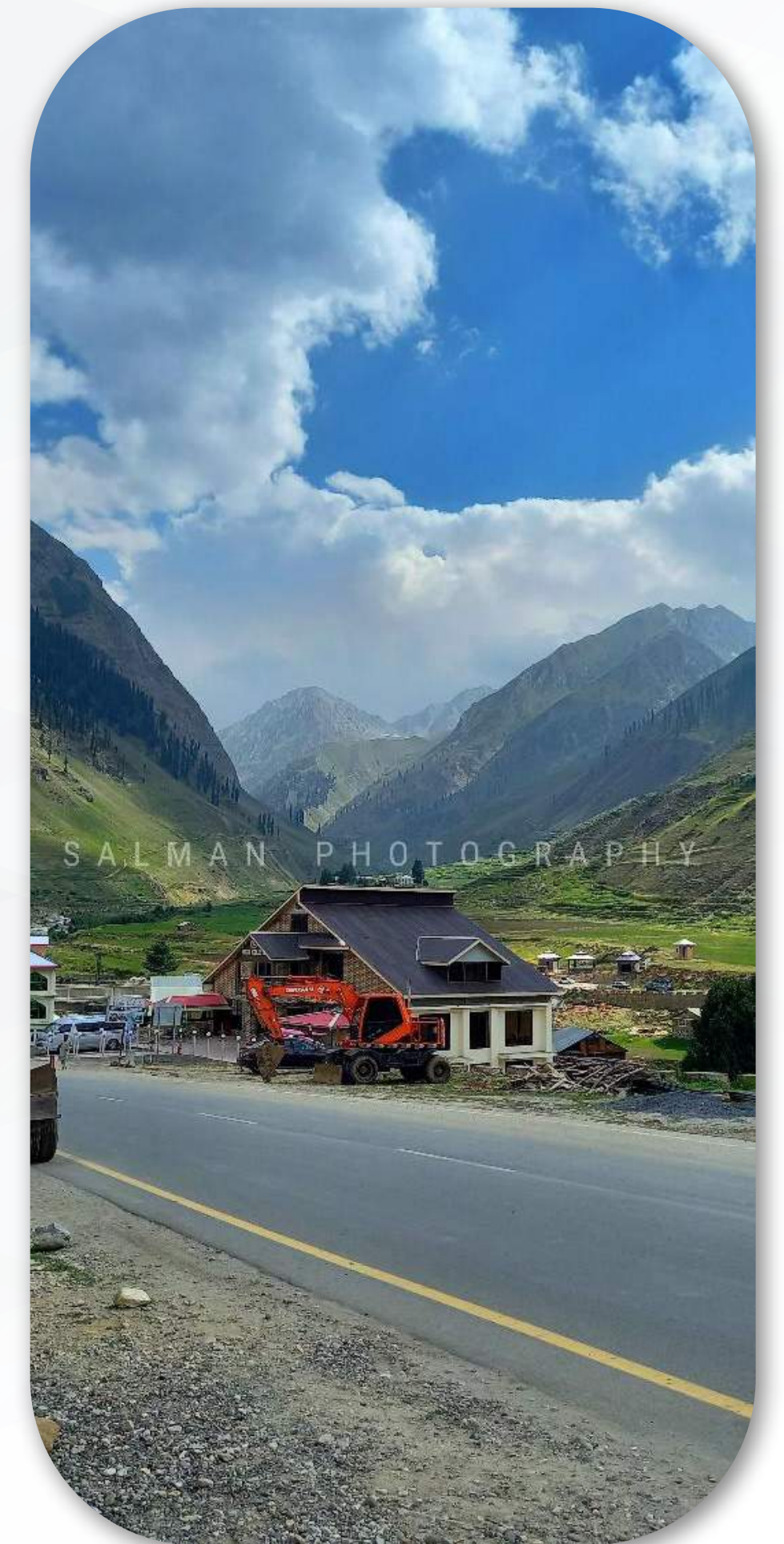
It took us 12 hours to drive from Lahore to reach there. However, this drive passed by quickly because we had good music and each other's company.

After spending one night there, our next destination was Lulusar Lake which was a piece of paradise with lots of attractions. One splendid detail to note is that the lake changes its color with the shadow of the clouds. The color is ocean blue, but when the rays of the sun hits the lake, it shines like diamonds. A miracle indeed!

After that, we headed towards Babusar Top. Our hands were freezing due to the low temperature. Here you feel closer to the sky. It is 13,700 feet above the sea level. It was previously known as the Babur Pass because the Mughal emperor Babur used to pass through this area in the early 16th century. It connects KPK and Gilgit Baltistan.



I travel a lot to different hill stations of Pakistan. My hobbies include playing guitar, drawing portraits, photography and traveling.







On our way back from the top, we stopped at a serene place called Jalkhad. It is a river with low temperature. You cannot keep your feet under water for more than a minute, because it's extremely cold. We also got the chance to cook our own meal, making it a memorable experience.

On our way back home, we also visited Abbottabad and Nathia Gali shortly to explore more areas. In short, the lens of a camera cannot showcase the beauty we experienced with our own eyes.

Indeed Allah is the best creator.

**Contributed By:**

**Muhammad Salman**  
**Sales Manager – Islamic Investments**



# Travelogue

## Workplace Competencies



### Tips for Better Teamwork

Team understands the goals and is committed to attaining them



Creativity, innovation, and different viewpoints are expected



Communication is open, honest, and respectful



People are comfortable taking reasonable risks



Members of the team make high quality decisions together



 the balance



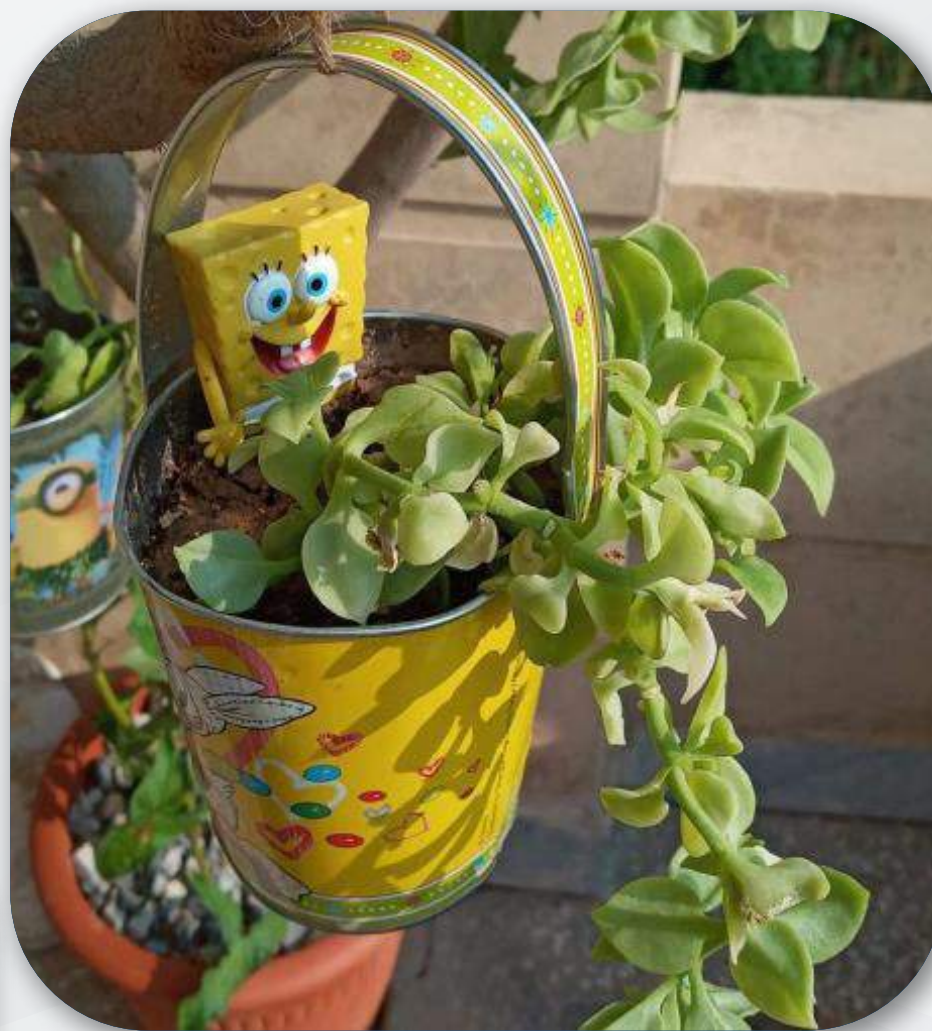
# Employees' Section

## Hobbies



*“Plants add years to your life and life to your years.”*

I’m not a long-term gardener, but as we all know during the COVID times when we were all sitting at home, I managed to make myself useful. I have a small terrace at the front of my house and that is the place where I started my botanical love.



In the beginning, I started visiting nurseries and bought different pots and a number of plants for my terrace. It took me months to understand the habitat of plants.

I was appreciated by my husband and friends who love to sit in my terrace garden. This appreciation boosted my morale a lot and I started decorating my terrace garden with different kinds of ideas. I always try to look for different and vintage planters for my indoor set-up, which follows a specific theme and color scheme.

The more time I spend with my plants, the more I fall in love with them. Sometimes when I’m in a good mood I gift them to my friends who are also plant lovers.

*“If you have a garden and a library you have everything you need” (Cicero)*

**Contributed by: Ayesha Asghar**  
**Deputy Sales Manager – Retail Sales**



# Diversity & Inclusion

UBL Funds as an organization believes in promoting diversity and inclusion at the workplace. Therefore, we feel extremely proud to announce that we've recently hired two differently-abled employees (with Speech & Hearing Impairment).

Practice these basic signs to communicate with them!

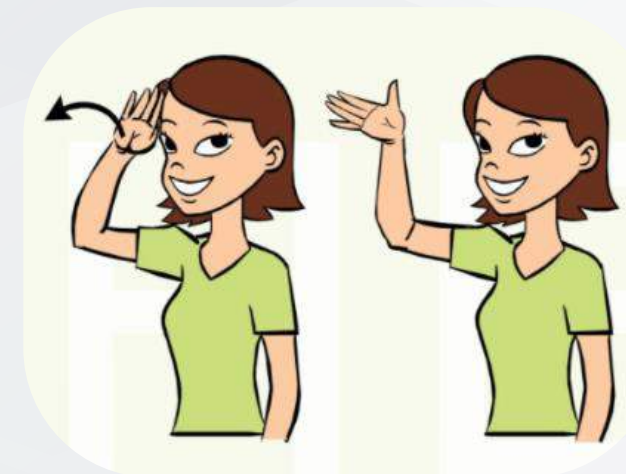


Name: Salman  
Designation: Officer Retail Sales Administration  
Department: Retail Sales Administration  
Location: STSM Building, 4th Floor – KHI

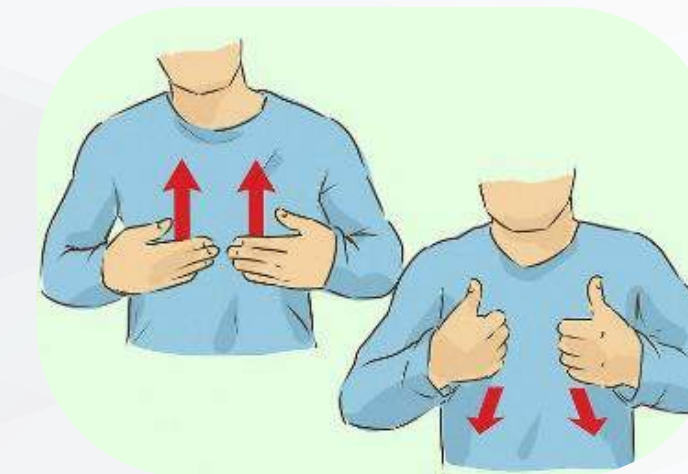


Name: Obaid Aziz  
Designation: Assistant Operations Officer  
Department: Operations  
Location: STSM Building, 4th Floor – KHI

**Hello**



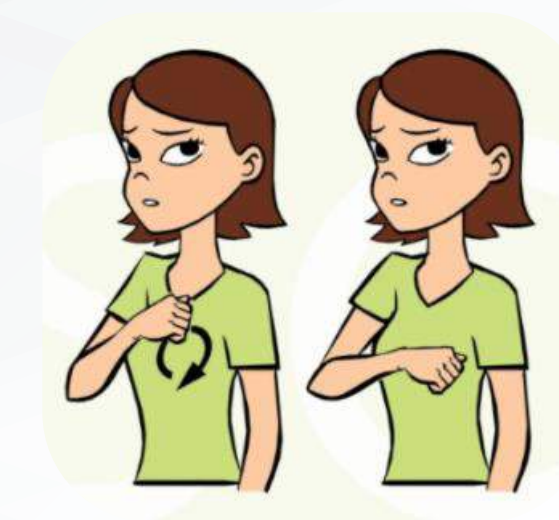
**How are you?**



**Thank  
you**



**Sorry**





# SMART MAG TEAM

**EDITED & COMPILED BY**  
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MARKETING & IT TEAM

**DESIGNED BY**



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