

# CANDIDATE INFORMATION FORM



## Personal Information

Full Name	Muhammad Ahmad		
CNIC	3660245833545	Nationality	Pakistani
Father's Name/Spouse's Name	Malik Muhammad Shafi		
Religion	Islam	Date of Birth	1996-07-26
Place of Birth (City)	Mailsi	Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female
City	Bahawalpur	Marital Status	<input checked="" type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow(er) <input type="radio"/> Divorced/Separated
Email	ahmadmalik5717737@gmail.com	Contact	03045717737
Emergency Contact Name	Ami		
Emergency Contact No.	03016599449		
Relationship	Brother in law	Blood Group	O+
Present Address	House no 39 Block F GECHS Bahawalpur		
Permanent Address	Chak no 71KB Post office sargana Tehsil Mailsi district vehari		
UBL Account No.	2129319343876		

## Educational / Professional Qualification(s)

Degree / Diploma	Name of Degree	Institution	Passing Year	Grade / Div / GPA
Matriculation	Matriculation	Hawks secondary school for boys Mailsi	2012-07-25	B
Intermediate	Intermediate	Rashid Minhas Higher Secondary school Alipur	2014-09-12	A
Graduation	BS Mathematics	Islamia University Bahawalpur	2019-11-13	3.20

Muhammad Ahmad

Candidate Signature

# CANDIDATE INFORMATION FORM

## Professional Information

Previous Employers (Most Recent)	Date of Joining DD/MM/YY	Date of Leaving DD/MM/YY	Grade / Designation	Monthly Total Salary	Reason for Leaving	Official HR Email ID
EDEN HOTEL Bahawalpur	2018-09-03	2022-09-22	Manager	35000		

Have you ever been terminated / dismissed from services or been asked to resign?  Yes  No

If yes, please specify:

Have you ever been diagnosed with any serious prolonged illness / contagious disease?  Yes  No

If yes, please specify:

Are you Differently Abled?  Yes  No

UBL is an equal opportunity employer and is committed in promoting equality at the workplace and creating an inclusive culture. In order to provide you with the reasonable accommodation required to fulfil your job role, please mention any disability due to which you may require further assistance (if applicable):

If yes, please specify:

Do you have relatives currently working or those who have previously worked in UBL, UBL subsidiaries (domestic & International) or employed at UBL through a 3rd party?

Yes  No

\*Relatives are defined as parents, brothers, sisters, spouse, children, nephews & nieces (children of brothers & sisters), Aunts & Uncles (Brothers & sisters of the employees' parents and their respective spouses), first cousins (children of Aunts & Uncles), parents in law, brothers & sisters in law (due to marriage) and similar step relations.

Name of Relative	Designation in UBL	Emp. No. or CNIC of Relative	Relationship

# CANDIDATE INFORMATION FORM

## Hiring Considerations

Father's Occupation	He is no more
No of Siblings (How many are working)	4
House own/rented (if rented who pays the rent)	Own
Hometown – Any preference for posting / Willing to relocate	BAHAWALPUR
Grades in Intermediate/ Matric	A/B
Agree to sign 5 years' bond (Yes/No)	Yes
Interest in continuing education (Yes/No)	No
CNIC Issuance Date	2021-08-19
CNIC Expiry Date	2031-08-19

## Languages

Please fill in your language proficiency.

Language	Reading	Writing	Speaking	Native
English	Intermediate	Intermediate	Intermediate	No
Urdu	Intermediate	Intermediate	Intermediate	Yes
Punjabi	Intermediate	Intermediate	Intermediate	No

## Skills

(Please select all skills that apply)

### Hard Skills:

- Adaptation
- Communication
- Leadership
- Persuasion

### Soft Skills:

- Problem Solving
- Teamwork
- Time Management

## By signing this form:

- I hereby confirm that the information provided above is comprehensive in all respects to the best of my knowledge.
- I further authorize United Bank Limited to verify any information stated above, including undertaking a credit check and any other background checks deemed necessary, if required.
- I realize that falsification or misstatement of the above information will make me liable for disqualification / cancellation of the offer and / or dismissal from the employment.

Muhammad Ahmad

Candidate Name

Muhammad Ahmad

Signature

2026-01-06

Date

# MUHAMMAD AHMAD

Contact No: +923045717737

Email Address: ahmadmalik5717737@gmail.com

## About MYSELF:

*Highly committed, competitive, young enthusiastic & responsible individual capable of performing best. Being hard working, confident, effective, efficient and fixable I can produce maximum out of minimum at any level of work in a team. Having excellent leading qualities I'm confident to cope with any kind of issues bravely.*

## Personal Objective:

*Energetic, skillful and passionate. I want to work in learning and challenging environment, utilize my skills and knowledge and abilities and perform my best for the national causes.*

## Personal Information

• <b>Name:</b>	<i>Muhammad Ahmad</i>
• <b>Father Name:</b>	<i>Malik Muhammad Shafi</i>
• <b>Date of birth:</b>	<i>26-07-1996</i>
• <b>Gender:</b>	<i>Male</i>
• <b>Domicile:</b>	<i>Vehari</i>
• <b>CNIC:</b>	<i>36602-4583354-5</i>
• <b>Marital Status:</b>	<i>Single</i>
• <b>Nationality:</b>	<i>Pakistani</i>
• <b>Religion:</b>	<i>Islam</i>

## Educational Status

Particular	<b>BS(HONS)MATHEMATICS</b>	CGPA
Passing Year	Sept-2014 – Aug-2018	3.20
Institute	Govt. Sadiq Egerton College Bahawalpur, Pakistan	(75.56 %)
University	THE ISLAMIA UNIVERSITY BAHAWALPUR	
Particular	<b>PRE ENGINEERING</b>	MARKS
Passing Year	2012–2014	828/1100
Institute	RASHID MINHAS HIGHER SEC.SCHOOL ALI PUR (M.GHAR)	(75.27%)
Board	B. I. S. E D.G. KHAN	
Particular	<b>MATRICULATION</b>	MARKS
Passing Year	2010–2012	734/1050
Institute	HAWKS SECONDARY SCHOOL FOR BOYS, MAILSI	(70 %)
Board	B. I. S. E. MULTAN	

## **Experiences**

- *Worked as a Manager at EDEN HOTEL BAHAWALPUR from September 2018 to September 2022.*
- *Taking part in National, International Conferences and Mathematics Olympiad.*
- *Volunteer Deeds*

## **SKILLS**

- *Clear means of communication*
- *Quick learning capabilities*
- *Task implement with sincerity*
- *Well and good general knowledge in different aspects*
- *Team work and leadership capabilities*
- *Consistency and confidence*

## **Computer skills**

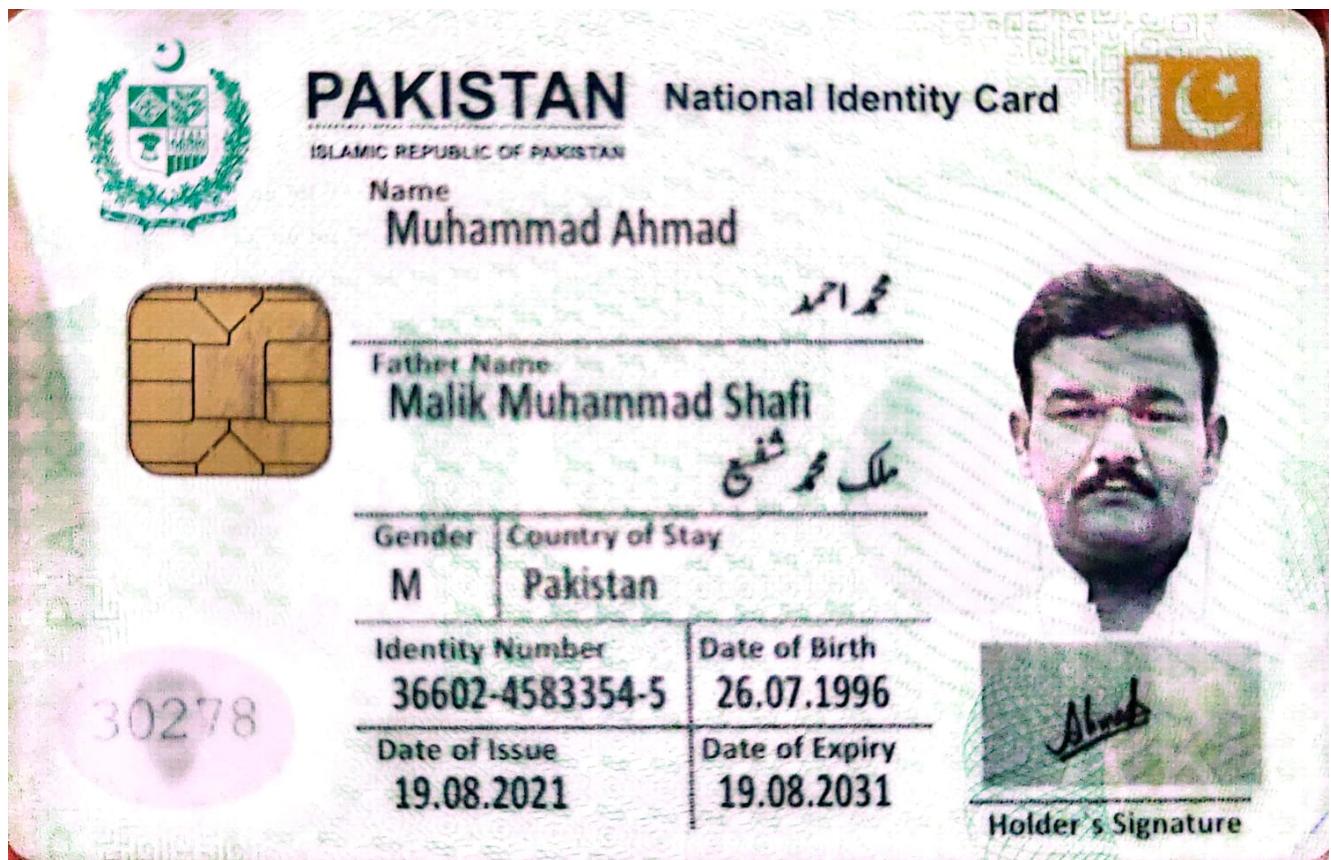
- *M.S OFFICE (Word Processing, Presentation Spread Sheet)*
- *M.S EXCEL*
- *Email and Internet Surfing*

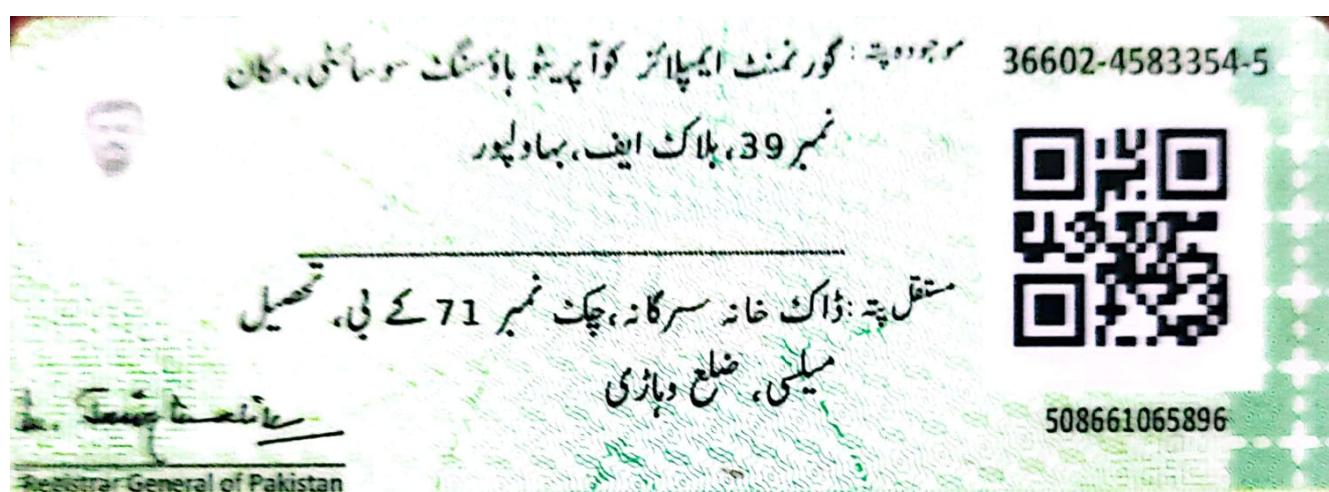
## **Language**

- *English: Good (reading, writing, speaking & listening)*
- *Urdu: Fair (reading, writing, speaking & listening)*
- *Saraiki: Excellent (Mother tongue)*

## **Reference**

*Will be furnished on demand.*





گمشدہ کارڈ ملنے پر قریبی لیٹر بکس میں ڈال دیں

No.SS. **734874**

**BOARD OF INTERMEDIATE AND SECONDARY EDUCATION, MULTAN  
(PAKISTAN)**



**SECONDARY SCHOOL CERTIFICATE**

**Roll No. 122383**

**Reg.No. 5-1-158999-11**

**ANNUAL EXAMINATION, 2012**

**GROUP : SCIENCE**

**Certified that MUHAMMAD AHMAD**  
**Son of MUHAMMAD SHAFI**  
**School HAWKS SECONDARY SCHOOL FOR BOYS, MAILSI (VEHARI)**  
**Date of Birth : 26-07-1996 (26th July Nineteen Hundred & Ninety Six)**  
**has passed AS A WHOLE the Secondary School Certificate Examination as a REGULAR candidate.**

**DETAIL OF MARKS**

Sr. No.	SUBJECTS	MARKS	
		Maximum	Obtained
1	Urdu	150	105
2	English	150	113
3	Islamiyat	75	60
4	Pakistan Studies	75	46
5	Mathematics	150	113
6	Physics	150	102
7	Chemistry	150	94
8	Biology	150	101
<b>Total Marks ( In Figures )</b>		<b>1050</b>	<b>734</b>

**(In Words) SEVEN HUNDRED AND THIRTY FOUR**

**Internal Grade**

**B**

**External Grade**

**B**

**Multan,  
Dated, the 25th Jul, 2012.**

**SECRETARY**

Note: This certificate is issued without alteration/erasure.

No. INT- 192245

ROLL NO. 413027

Enrol. NO. 82-210738-12

BOARD OF INTERMEDIATE AND SECONDARY EDUCATION  
DERA GHAZI KHAN, PUNJAB  
(PAKISTAN)



INTERMEDIATE(ANNUAL) EXAMINATION, 2014  
PRE-ENGINEERING GROUP

Certified that MUHAMMAD AHMAD

Son / Daughter of MUHAMMAD SHAFI

College / District RASHID MINHAS HIGHER SEC: SCHOOL ALI PUR(M.GARH)

has passed the Intermediate Examination conducted by this Board in FULL

as a REGULAR candidate

**DETAIL OF MARKS**

Sr#	SUBJECT	MAXIMUM	MARKS OBTAINED
1	Urdu	200	129
2	English	200	141
3	Islamic Education	50	48
4	Pakistan Studies	50	43
5	Physics	200	143
6	Chemistry	200	143
7	Mathematics	200	181
TOTAL MARKS(in figures)		1100	828

(IN WORDS) EIGHT HUNDRED AND TWENTY EIGHT

GRADE A

DATED: 12<sup>th</sup> SEPTEMBER 2014.



SECRETARY

Note: This certificate is issued with effect from 1st September 2014.

No. 100306

DMC No. SE/MATHS/19-035



# The Islamia University of Bahawalpur

## Govt. Sadiq Egerton College Bahawalpur

Department of Mathematics  
BS(4-Years) Mathematics Session 2014-18

### Result Card (Revised)

Name of the Candidate: Muhammad Ahmad

Roll No: 142017

Father's Name: Muhammad Shafi

Registration No: 2014-SE-537

1st Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-101	Calculus-I	3	73	3.2	9.6	B
MATH-102	Discrete Structure	3	88	4.0	12.0	A
PHY-103	Mechanics-I	3	75	3.3	9.9	B
COM-104	Introduction to Computer	3	73	3.2	9.6	B
ENG-105	English-I	3	88	4.0	12.0	A
IST-106	Islamic Study	2	73	3.2	6.4	B
1st Semester Detail		17	470	3.50	59.5	B

2nd Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-201	Calculus-II	3	67	2.7	8.1	C
MATH-202	Algebra-I	3	64	2.4	7.2	C
MATH-203	Number Theory	3	59	1.9	5.7	D
PHY-204	Waves and Oscillation	3	65	2.5	7.5	C
ENG-205	English-II	3	70	3.0	9.0	B
PST-206	Pakistan Study	2	73	3.2	6.4	B
LAB-I	Laboratory-I	1	86	4.0	4.0	A
2nd Semester Detail		18	484	2.66	47.9	C

3rd Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-301	Calculus-III	3	65	2.5	7.5	C
MATH-302	Algebra-II	3	58	1.8	5.4	D
MATH-303	Vector and Tensor	3	70	3.0	9.0	B
MATH-304	Mathematical Spaces	3	66	2.6	7.8	C
ENG-305	English-III	3	85	4.0	12.0	A
PHY-306	Electricity and Magnetism	3	89	4.0	12.0	A
3rd Semester Detail		18	433	2.98	53.7	C

4th Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-401	Algebra-III	3	63	2.3	6.9	C
MATH-402	C.Mechanics	3	62	2.2	6.6	C
MATH-403	Computer Tool	3	56	1.6	4.8	D
MATH-404	Probability Theory	3	93	4.0	12.0	A
MATH-405	Gernal Topology	3	66	2.6	7.8	C
ENG-406	English-IV	3	74	3.3	9.9	B
4th Semester Detail		18	414	2.67	48.0	C

5th Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-501	Real Analysis-I	3	70	3.0	9.0	B
MATH-502	Mathematical Statistics	3	90	4.0	12.0	A
MATH-503	Numerical Analysis-I	3	83	3.9	11.7	B+
MATH-504	Tools for Mathematician (Matlab)	3	90	4.0	12.0	A
PHY-505	Modern Physics and Electronics	3	80	3.7	11.1	B+
ECO-506	Economics	3	81	3.7	11.1	B+
LAB-2	LAB-II	1	95	4.0	4.0	A+
5th Semester Detail		19	589	3.73	70.9	B+

6th Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-601	Real Analysis-II	3	68	2.8	8.4	C
MATH-602	Complex Analysis	3	76	3.4	10.2	B
MATH-603	Introduction to Mathematical Method	3	58	1.8	5.4	D
MATH-604	Numerical Analysis-II	3	71	3.1	9.3	B
MATH-605	Ordinary Differential Equation	3	80	3.7	11.1	B+
MATH-606	Human Resources Management	3	81	3.7	11.1	B+
6th Semester Detail		16	434	3.08	55.5	B

7th Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-701	Partial Differential Equation	3	79	3.6	10.8	B
MATH-702	Functional Analysis	3	58	1.8	5.4	D
MATH-703	Operational Research	3	88	4.0	12.0	A
A-03	Fluid Mechanics-I	3	89	4.0	12.0	A
A-07	Relativity-I	3	91	4.0	12.0	A
7th Semester Detail		15	405	3.48	52.2	B

8th Semester						
Course Code	Course Title	CH	Obtained Marks	G.P.	Q.P.	Grade
MATH-801	Modeling & Simulation	3	80	3.7	11.1	B+
MATH-802	Optimization Theory	3	66	2.6	7.8	C
SOC-803	Psychology	3	86	4.0	12.0	A
A-04	Fluid Mechanics-II	3	85	4.0	12.0	A
A-08	Relativity-II	3	81	3.7	11.1	B+
8th Semester Detail		15	398	3.60	54.0	B

GRADE	Obtained Marks	Total Marks	C.G.P.A	Total Credit Hours	Total Quality Points	Percentage
B	3627	4800	3.20	138	441.70	75.56

Errors & Omissions Excepted

Head of Department

09 JAN 2020

Controller  
Govt. S.E. College,  
Bahawalpur

Assistant Controller of Examination  
The Islamia University of Bahawalpur

Date of Declaration of Result: 13 NOV 2019



# EDEN HOTEL

Al-Hassan Building, Commercial Market, Model Town C, Bahawalpur

Date: 30-09-2022

Ref #: \_\_\_\_\_

## **EXPERIENCE CERTIFICATE**

This is to certify that Muhammad Ahmad S/O Malik Mubammad Shafi R/O BAHAWALPUR PUNJAB bearing CNIC No-36602-4583354-5 has worked as a Manager in Eden Hotel from Sep 2018 to Sep 2022.

He has been obedient and hard worker during his tenure. He performed his duties with great zeal, dedication and in a responsible manner. His conduct and behavior is excellent.

### **HE BEARS A GOOD MORAL CHARACTER**

May he get all success in his future life.

*[Signature]*  
Stamp and Signature  




**STATE BANK OF PAKISTAN**  
**CREDIT INFORMATION BUREAU**  
**Individual Credit Information Report**

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Report Date: 09-Sep-2025

**Individual Profile**

Profile Creation Date: 16-Mar-2020

Name	Mr. MUHAMMAD AHMAD				Gender	Male
Father/Husband Name	MALIK MUHAMMAD SHAFI				Borrower Type	4
Employment	Sole Proprietor					
CNIC #	36602-4583354-5	NICOP	POC		Passport No.	
NIC #		Nationality	P		Obligation as Co-Borrower	No
Profile Identifier	36602-4583354-5	Country of Passport	PAK			
Current Res. Address	kazim loj choudhry b ara colony street no 1 bahawal pur Bahawalpur					
Permanent Res. Address	kazim loj choudhry block shahd ara colony street no 1 bahawal pur ara colony street no 1 bahawal					

**Credit Details**

(Amount in Rupees)

Sr. #	Product	T/E	Position as of	Date of Approval	Date of maturity	Sec/ Collateral Secured / Unsecured	Limit	Present Balance	Minimum amount due	Write off/Waived off Amount		Re-scheduling/Re-Structuring (Y/N)		Amount under Litigation			
										S	U	Current Overdue (Y/N)	# of times account went into over due by 30+, 60+, 90+, 180+ days				
(a)	(b*)	(c)	(d)	(e)	(f)	(g)	(h**)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
1	28	T	30-Jun-2025	11-Feb-2020	13-Dec-2022	U	-	400,000	90,790	90,790	16	N	0	0	154,204	N	0

**Late Payment History (Last two years)**

Sr. #	Description	Jul-2025	Jun-2025	May-2025	Apr-2025	Mar-2025	Feb-2025	Jan-2025	Dec-2024	Nov-2024	Oct-2024	Sep-2024	Aug-2024
		Jul-2024	Jun-2024	May-2024	Apr-2024	Mar-2024	Feb-2024	Jan-2024	Dec-2023	Nov-2023	Oct-2023	Sep-2023	Aug-2023
1	16-30 days late Micro Finance Bank	0	0	0	0	0	0	0	0	1	1	1	1
		1	1	1	1	1	1	1	1	1	1	1	1

**Details of Write Off / Waived Off:**

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Explanation of Terms Used in the above report: T= Term Loan, E = Evergreen Loan, F/Date = Facility date, M/R date = Maturity/ Renewal Date, Sec/Unsec. = Secured/Unsecured, S/C = Security/Collateral, S = Settled Write Off, U = Unsettled Write Off.

**Disclaimer:**

The information contained in this report has been compiled from the data provided by the financial institutions and does not represent the opinion of State Bank of Pakistan as to credit worthiness of the subject. Hence State Bank of Pakistan cannot assume any liability to the accuracy or completeness of information. The information contained in this report is supplied on a confidential basis and must not be disclosed to any other person.

**Details of Write Off / Waived Off:****Settled Write off/Waived off (Last two years)**

Sr. #	Write off / Waived Off FI Category	Jul-2025	Jun-2025	May-2025	Apr-2025	Mar-2025	Feb-2025	Jan-2025	Dec-2024	Nov-2024	Oct-2024	Sep-2024	Aug-2024
		Jul-2024	Jun-2024	May-2024	Apr-2024	Mar-2024	Feb-2024	Jan-2024	Dec-2023	Nov-2023	Oct-2023	Sep-2023	Aug-2023
1	Write-Off	0	154203.84	0	90790.31	0	0	0	90790.31	90791	90791	90791	90791
	Micro Finance Bank	90791	0	0	0	0	0	0	0	0	0	0	0

**Credit Enquiries (last one year)**

Enquiring Financial Institution Category	Enquiry Date
Private Sector Commercial Bank	15-Nov-2024
Private Sector Commercial Bank	15-Nov-2024

**Remarks**

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**Product \***

Code	Name
28	Micro Credit- Enterprise

Report requested by: alii.shan@UBL.com.pk

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Explanation of Terms Used in the above report: T= Term Loan, E = Evergreen Loan, F/Date = Facility date, M/R date = Maturity/ Renewal Date, Sec/Unsec. = Secured/Unsecured, S/C = Security/Collateral, S = Settled Write Off, U = Unsettled Write Off.

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## Pre-Hiring Checks

Check Type	Status
World Check	Approved
Negative List	Approved
PEP	Approved
FRMU Confirmation	Approved

[i Options](#) [Reset Password](#)

## Online Service for verification of NADRA Identity Cards

[Card Verification](#)

**Identity Card Number :** 36602-4583354-5

**Verification Date :** September 9, 2025

[Start New Verification](#)

[\*\*CNIC Verification\*\*](#)



## CONTRACT LETTER

Private & Confidential

December 25, 2025

Mr. Muhammad Ahmad

Address: House no 39 Block F GECHS Bahawalpur .

CNIC # 3660245833545

Cell # 03045717737

Sub: Contract Letter

Dear Mr. Muhammad Ahmad,

We are pleased to offer you an opportunity to join **United Bank Limited (UBL)**, as we believe we share the same commitment towards Customers, Honesty of Purpose, Teamwork, Excellence, and Meritocracy. We look forward to your acceptance and to welcoming you on board as we embark on this exciting journey together. This Contract letter provides an overview of your role, highlighting important aspects of your position and applicable workplace guidelines.

### **1. Role & Place of Posting**

Job Title:	<b>Relationship Executive</b>
Job Grade:	<b>CON</b>
Reporting into:	<b>Regional Sales Manager</b>
Place of Posting:	<b>Regional Sales Manager Office</b>
Business Group:	<b>Branch Banking</b>

- 1.1** The Bank may second your employment to a subsidiary, associated company, or different location at its discretion, with appropriate notice for any relocation or transfer. Travel may also be required as part of your job responsibilities.

### **2. Period of Contract:**

- 2.1** This contract is for the period of **(01) one year**. However, the period will also depend upon your date of joining.
- 2.2** This contract will be renewed based on performance and mutual agreement. No separate letter of relieving will be required.

### **3. Compensation & Benefits**

- 3.1** Your total monthly compensation will be **PKR 55,000/- (Pak Rupees Fifty Five Thousand Only)** The details of your compensation package and its breakdown is provided below.

Salary Breakup	PKR
Basic Salary	25,714
House Rent	11,571
Utilities	5,144
Medical	2,571
Fuel Allowance	10,000
<b>Total Monthly Compensation</b>	<b>55,000</b>

- 3.2** The total compensation will be subject to deduction of all applicable taxes, and the final discharge of tax liability is your sole obligation.
- 3.3** You will be entitled for all benefits as per Bank's respective policy which may be amended from time to time.
- 3.4** Functional/Fuel>Title allowance is linked to your functional title and will be discontinued, if transferred to any other role.

### **4. Job Description**

- 4.1** Your job description (annexed), serves as a guideline of your responsibilities in the context of this job role. Engaging in any other employment while in the Bank's service is strictly prohibited and will be deemed misconduct.



## 5. Documents & Antecedent Verifications

- 5.1 Prior to joining, you must submit the required documents as per the Joining Pack checklist. If any discrepancies are found in your background or CV, or if your testimonials are forged, this offer will be considered invalid. The Bank reserves the right to terminate the offer without notice or compensation and take any necessary legal action.

## 6. Termination of Employment Contract

- 6.1 Either party may terminate the employment with one month's prior written notice or payment in lieu, as per HR policy; provided that the Bank may at its discretion waive or extend all or any part of the notice provided to the Bank from the employee in case of resignation, and in case of such waiver the employee will only be entitled to payment until the final working day.

## 7. Employment Guidelines & Obligations

- 7.1 As an employee, you are expected to adhere to the Bank's Code of Conduct, rules, regulations and policies, which shall form an integral part of your employment and may be amended as necessary. Any violations will be addressed, as per the Accountability & Discipline Policy, mentioned in the HR Policy Manual.
- 7.2 You hereby agree that the Bank shall have all rights to and hereby assign to the Bank all intellectual property rights including, without limitation, copyrights, patents and other intellectual property rights associated with any ideas, concepts, techniques, inventions, processes, works of authorship or trade secrets developed, created, conceived, discovered or made by you, either solely or jointly with others during your tenure with the Bank. You must also maintain strict confidentiality regarding the Bank's affairs and clients, prohibiting unauthorized disclosure or access to records.

## 8. Other Terms & Conditions

- 8.1 You will neither be entitled to any terminal benefits (including gratuity and provident fund) under the terms of this contract nor to other benefits, except the ones mentioned specifically above.
- 8.2 Your contract is also subject to other terms and conditions existing in our Bank or as may be framed from time to time.
- 8.3 Unless expressly provided to the contrary in this Agreement all other terms may be varied subject to mutual agreement in writing between UBL and yourself.

## 9. Governing Law

- 9.1 The terms of this employment letter shall be governed by the laws of Pakistan, and any disputes arising hereunder shall be subject to the exclusive jurisdiction of the competent courts of Pakistan.

Please sign and return the attached duplicate copy of this Offer letter to the undersigned. Kindly note that the letter is valid for **five (5) days** from the date of its issuance. After this period, it will stand null and void and deemed as recalled. For & on behalf of **United Bank Ltd.**

Syed Ali Raza Naqvi  
Manager Recruitment

Irfan Bhatti  
Unit Head Recruitment

I have read and understood the above terms & conditions and agree to abide by them. As a token of acceptance / agreement, I countersign this letter below:

MUHAMMAD AHMAD

2025-12-29

Muhammad Ahmad

Tentative Date of Joining

Date: 25/12/2025



## **Abdul Basit**

---

**From:** Qurat Ul Ain  
**Sent:** Thursday, September 4, 2025 12:34 PM  
**To:** Taimoor Abbaas; Abdul Basit; Lutuf Ali Shah  
**Cc:** Shahzad Akram; Muhammad Affan Khan  
**Subject:** FW: Age and Experience deviation approval Required.

FYINA

Regards,

**Qurat Ul Ain**

HR-Coordinator  
Branch Banking Group

**United Bank Limited**

44-Aziz Shaheed Road, 3<sup>rd</sup> Floor, GM Office, Multan.  
Southern Punjab  
Phone # 061-9201321  
Email ID : [qurat.ainn@UBL.com.pk](mailto:qurat.ainn@UBL.com.pk)

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**From:** Abdul Aleem Qureshi  
**Sent:** Thursday, September 4, 2025 12:33 PM  
**To:** Muhammad Ramzan <[muhammed.ramzan@UBL.com.pk](mailto:muhammed.ramzan@UBL.com.pk)>  
**Cc:** Qurat Ul Ain <[qurat.ainn@UBL.com.pk](mailto:qurat.ainn@UBL.com.pk)>; Shahzad Akram <[shahzad.akram@UBL.com.pk](mailto:shahzad.akram@UBL.com.pk)>  
**Subject:** Re: Age and Experience deviation approval Required.

Ok.

Sent from my iPhone

On 4 Sep 2025, at 12:26, Muhammad Ramzan <[muhammed.ramzan@UBL.com.pk](mailto:muhammed.ramzan@UBL.com.pk)> wrote:

Boss, Your approval for age deviation of below mentioned 5 RE,s..... Please approve

Sr.	CNIC	NAME	FT	REGION	COMMITMENT	Experience	AGE	Deviation
1	31303-0218062-3	Hassam Yasin	RE	Rahimyar Khan	20		34.23	>>Age Deviation Approval
2	31202-8516889-1	Salman Iqbal	RE	Bahawalpur	25		29.78	>>Age Deviation Approval
3	31203-4882192-1	Umair Amjad	RE	Bahawalpur	20	4 years	29.38	>>Age Deviation Approval >> 2 Years + Experience
4	36602-4583354-5	Muhammad Ahmed	RE	Bahawalpur	25		29.1	>>Age Deviation Approval
5	36102-0350515-7	Habib ul Rehman	RE	Khanewal	20		37	>>Age Deviation Approval

**Regards, Ramzan**

GM-Southern Punjab

**United Bank Limited**

GM Office, 3<sup>rd</sup> Floor, Aziz Shaheed Road

Multan Cantt

Phone # 061-9201344 (IP # 13311)

Email [Muhammed.ramzan@UBL.com.pk](mailto:Muhammed.ramzan@UBL.com.pk)

Website [www.ulbdigital.com](http://www.ulbdigital.com)

**From:** Qurat Ul Ain

**Sent:** Thursday, September 4, 2025 12:23 PM

**To:** Muhammad Ramzan <[muhammed.ramzan@UBL.com.pk](mailto:muhammed.ramzan@UBL.com.pk)>

**Cc:** Shahzad Akram <[shahzad.akram@UBL.com.pk](mailto:shahzad.akram@UBL.com.pk)>

**Subject:** FW: Age and Experience deviation approval Required.

Boss,

Following 5 cases has been recommended by respective regions for hiring as REs but they are not meeting the criteria of age & experience , for this GE BBG approval is requested on deviation of these cases.

Please approve.

Sr.	CNIC	NAME	FT	REGION	COMMITMENT	Experience	AGE	Deviation
1	31303-0218062-3	Hassam Yasin	RE	Rahimyar Khan	20		34.23	>>Age Deviation Approval
2	31202-8516889-1	Salman Iqbal	RE	Bahawalpur	25		29.78	>>Age Deviation Approval
3	31203-4882192-1	Umair Amjad	RE	Bahawalpur	20	4 years	29.38	>>Age Deviation Approval >> 2 Years + Experience
4	36602-4583354-5	Muhammad Ahmed	RE	Bahawalpur	25		29.1	>>Age Deviation Approval

Regards,

**Qurat Ul Ain**

HR-Coordinator  
Branch Banking Group

**United Bank Limited**

44-Aziz Shaheed Road, 3<sup>rd</sup> Floor, GM Office, Multan.  
Southern Punjab  
Phone # 061-9201321  
Email ID : [gurat.ainn@UBL.com.pk](mailto:gurat.ainn@UBL.com.pk)

**From:** Muhammad Affan Khan

**Sent:** Thursday, September 4, 2025 10:20 AM

**To:** Qurat Ul Ain <[gurat.ainn@UBL.com.pk](mailto:gurat.ainn@UBL.com.pk)>

**Cc:** Shahzad Akram <[shahzad.akram@UBL.com.pk](mailto:shahzad.akram@UBL.com.pk)>

**Subject:** RE: Age and Experience deviation approval Required.

Dear Madam,

Please find candidate list for Age and Experience deviation approval.

Sr.	CNIC	NAME	FT	REGION	COMMITMENT	Experience	AGE	Deviation
1	31303-0218062-3	Hassam Yasin	RE	Rahimyar Khan	20		34.23	>>Age Deviation Approval
2	31202-8516889-1	Salman Iqbal	RE	Bahawalpur	25		29.78	>>Age Deviation Approval
3	31203-4882192-1	Umair Amjad	RE	Bahawalpur	20	4 years	29.38	>>Age Deviation Approval >> 2 Years + Experience
4	36602-4583354-5	Muhammad Ahmed	RE	Bahawalpur	25		29.1	>>Age Deviation Approval
5	36102-0350515-7	Habib ul Rehman	RE	Khanewal	20		37	>>Age Deviation Approval

Regards,

**MUHAMMAD AFFAN KHAN**

Coordinator to RSM- Southern Punjab Cluster.

**United Bank Limited.**

UBL, Cluster Office Southern Punjab Multan.

Address: 3rd Floor, Aziz Shaheed Road, Multan Cantt-Pakistan

Phone: +92(61) 9201565 / 0302-6526826

Email: affan.khan@UBL.com.pk

Website: www.ulbdigital.com

[i Options](#) [Reset Password](#)

## Online Service for verification of NADRA Identity Cards

[Card Verification](#)

**Identity Card Number :** 36602-4583354-5

**Verification Date :** September 9, 2025

[Start New Verification](#)

[\*\*CNIC Verification\*\*](#)



## Abdul Basit

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**From:** Sameer Ahmed  
**Sent:** Thursday, September 11, 2025 3:07 PM  
**To:** Abdul Basit  
**Cc:** HR Screening; Asad Raza; Muhammad Tanweer; Irfan Ullah Baig; Luttuf Ali Shah; Taimoor Abbaas; CIF Amendment Service Desk  
**Subject:** FW: RE: Hiring Checks 09-SEP-2025  
**Attachments:** 31202-6187190-5.pdf; 31202-8516889-1.pdf; 31203-1708705-1.pdf; 31203-3914860-3.pdf; 31203-4882192-1.pdf; 31203-9500359-5.pdf; 36303-2119461-3.pdf; 36602-4583354-5.pdf

Dear Basit,

PFB,

CNIC	Candidate Name	PEP List Available (Y/N)	Negative List (Y/N)	FRMU Result (Positive/Negative)	ECIB Result	World Check Remarks
3120285168891	Salman Iqbal	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3120348821921	Umair amjad	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3660245833545	Muhammad ahmed	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3120317087051	Muhammad abdullah Yaqoob	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3120396454477	Amir Ali Niazi	N	N	No Fraud related record found	ECIB Not Found	No Fraud related record found
3120339148603	Muhammad Aleem Khalid	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3120395003595	Haider ali	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3120261871905	Hamza Farooqi	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3630297815671	Hafiz Hamid Saeed	N	N	No Fraud related record found	ECIB Not Found	No Fraud related record found
3630379582393	Asif ali	N	N	No Fraud related record found	ECIB Not Found	No Fraud related record found
3630321194613	Faris Ali	N	N	No Fraud related record found	ECIB Found	No Fraud related record found
3630218726623	Jahanzaib Afzal	N	N	No Fraud related record found	ECIB Not Found	No Fraud related record found
3630318434953	Muhammad RazA	N	N	No Fraud related record found	ECIB Not Found	No Fraud related record found

Regards,

**Sameer Ahmed**

Senior Officer – CIF Amendment

**United Bank Limited**

Address: UBL Old Stationary Building, Ground Floor, Mai Kolachi Road, Karachi

Phone: 021-99033-4492

Email: [sameer.ahmed@UBL.com.pk](mailto:sameer.ahmed@UBL.com.pk)

Website: [www.ubldigital.com](http://www.ubldigital.com)

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**From:** Abdul Basit

**Sent:** Tuesday, September 9, 2025 2:21 PM

**To:** HR Screening <[hr.screening@UBL.com.pk](mailto:hr.screening@UBL.com.pk)>; Sameer Ahmed <[sameer.ahmed@UBL.com.pk](mailto:sameer.ahmed@UBL.com.pk)>; Asad Raza <[asad.r@UBL.com.pk](mailto:asad.r@UBL.com.pk)>; Muhammad Tanweer <[m.tanweer@UBL.com.pk](mailto:m.tanweer@UBL.com.pk)>; Irfan Ullah Baig <[irfanullah.baig@UBL.com.pk](mailto:irfanullah.baig@UBL.com.pk)>

**Cc:** Luttuf Ali Shah <[luttuf.shah@UBL.com.pk](mailto:luttuf.shah@UBL.com.pk)>; Taimoor Abbaas <[taimoor.abbaas@UBL.com.pk](mailto:taimoor.abbaas@UBL.com.pk)>

**Subject:** RE: Hiring Checks 09-SEP-2025

Dear Team,

Kindly support to provide complete pre-hiring checks and **NADRA Verisys** of below listed candidates.

CNIC	For NADRA Verisys	Candidate Name	Gender	Date of Birth	Father Name	Place of Birth	Country of Stay	CITY	Nati
	CNIC Issue date								
31202-8516889-1	12/7/2019	Salman Iqbal	Male	11/19/1995	Muhammad zafar Iqbal	Bahwalpur	Pakistan	Bahwalpur	Pakis
31203-4882192-1	23/04/2025	Umair amjad	Male	04/14/1996	rana akhtar uz zaman ahmad	ahmad	Pakistan	ahmad	Pakis
36602-4583354-5	19/08/2021	Muhammad ahmed	Male	07/26/1996	Malik Muhamamd Shafi	Mailsi	Pakistan	Mailsi	Pakis
31203-1708705-1	03/01/2018	Muhammad abdullah Yaqoob	Male	10/27/1999	Muhamamd yaqoob Anjum	Hasilpur	Pakistan	Bahwalpur	Pakis
31203-9645447-7	24/07/2019	Amir Ali Niazi	Male	08/08/2000	Liaqat Ali Khan	Hasilpur	Pakistan	Hasilpur	Pakis
31203-3914860-3	18/06/2020	Muhammad Aleem Khalid	Male	11/30/2001	Muhammad Khalid mahmood	Hasilpur	Pakistan	Hasilpur	Pakis
31203-9500359-5	13/07/2021	Haider ali	Male	04/01/2003	Farzand Ali	hasilpur	Pakistan	hasilpur	Pakis
31202-6187190-5	22/09/2021	Hamza Farooqi	Male	05/17/2003	Abdul Malik Farooqui	Bahwalpur	Pakistan	Bahwalpur	Pakis
36302-9781567-1	23/09/2019	Hafiz Hamid Saeed	Male	13-10-1996	Muhammad Bakhsh Urf Saeed Ahmad	Multan	Pakistan	Multan	Pakis
36303-7958239-3	14/04/2025	Asif ali	Male	15-03-2000	Shoukat Hussain	Multan	Pakistan	Multan	Pakis
36303-2119461-3	17/09/2019	Faris Ali	Male	15-11-2000	Muhammad Idrees Sabir	Multan	Pakistan	Qadirpur Rawan	Pakis
36302-1872662-3	09/03/2022	Jahanzaib Afzal	Male	01/01/2002	Muhammad Afzal	Multan	Pakistan	Multan	Pakis
36303-1843495-3	12/12/2023	Muhammad RazA	Male	21-10-2003	Muhammad Ahsan Raza	Multan	Pakistan	Multan	Pakis

**Abdul Basit  
Officer-Recruitment Operations**

**United Bank Limited**

UBL Ameen, Mouza Neel Kot Shalimar Colony Bosan Road Multan (2167)

Cell # 0307-7444577

Ph # 021-33194326

EXT # 14326

Email: [Basit.att@UBL.com.pk](mailto:Basit.att@UBL.com.pk)

Website: [www.ulbdigital.com](http://www.ulbdigital.com)



**STATE BANK OF PAKISTAN**  
**CREDIT INFORMATION BUREAU**  
**Individual Credit Information Report**

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Report Date: 09-Sep-2025

**Individual Profile**

Profile Creation Date: 16-Mar-2020

Name	Mr. MUHAMMAD AHMAD				Gender	Male
Father/Husband Name	MALIK MUHAMMAD SHAFI				Borrower Type	4
Employment	Sole Proprietor					
CNIC #	36602-4583354-5	NICOP	POC		Passport No.	
NIC #		Nationality	P		Obligation as Co-Borrower	No
Profile Identifier	36602-4583354-5	Country of Passport	PAK			
Current Res. Address	kazim loj choudhry b ara colony street no 1 bahawal pur Bahawalpur					
Permanent Res. Address	kazim loj choudhry block shahd ara colony street no 1 bahawal pur ara colony street no 1 bahawal					

**Credit Details**

(Amount in Rupees)

Sr. #	Product	T/E	Position as of	Date of Approval	Date of maturity	Sec/ Collateral Secured / Unsecured	Limit	Present Balance	Minimum amount due	Write off/Waived off Amount		Re-scheduling/Re-Structuring (Y/N)		Amount under Litigation			
										S	U	Current Overdue (Y/N)	# of times account went into over due by 30+, 60+, 90+, 180+ days				
(a)	(b*)	(c)	(d)	(e)	(f)	(g)	(h**)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
1	28	T	30-Jun-2025	11-Feb-2020	13-Dec-2022	U	-	400,000	90,790	90,790	16	N	0	0	154,204	N	0

**Late Payment History (Last two years)**

Sr. #	Description	Jul-2025	Jun-2025	May-2025	Apr-2025	Mar-2025	Feb-2025	Jan-2025	Dec-2024	Nov-2024	Oct-2024	Sep-2024	Aug-2024
		Jul-2024	Jun-2024	May-2024	Apr-2024	Mar-2024	Feb-2024	Jan-2024	Dec-2023	Nov-2023	Oct-2023	Sep-2023	Aug-2023
1	16-30 days late Micro Finance Bank	0	0	0	0	0	0	0	0	1	1	1	1
		1	1	1	1	1	1	1	1	1	1	1	1

**Details of Write Off / Waived Off:**

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Explanation of Terms Used in the above report: T= Term Loan, E = Evergreen Loan, F/Date = Facility date, M/R date = Maturity/ Renewal Date, Sec/Unsec. = Secured/Unsecured, S/C = Security/Collateral, S = Settled Write Off, U = Unsettled Write Off.

**Disclaimer:**

The information contained in this report has been compiled from the data provided by the financial institutions and does not represent the opinion of State Bank of Pakistan as to credit worthiness of the subject. Hence State Bank of Pakistan cannot assume any liability to the accuracy or completeness of information. The information contained in this report is supplied on a confidential basis and must not be disclosed to any other person.

**Details of Write Off / Waived Off:****Settled Write off/Waived off (Last two years)**

Sr. #	Write off / Waived Off FI Category	Jul-2025	Jun-2025	May-2025	Apr-2025	Mar-2025	Feb-2025	Jan-2025	Dec-2024	Nov-2024	Oct-2024	Sep-2024	Aug-2024
		Jul-2024	Jun-2024	May-2024	Apr-2024	Mar-2024	Feb-2024	Jan-2024	Dec-2023	Nov-2023	Oct-2023	Sep-2023	Aug-2023
1	Write-Off	0	154203.84	0	90790.31	0	0	0	90790.31	90791	90791	90791	90791
	Micro Finance Bank	90791	0	0	0	0	0	0	0	0	0	0	0

**Credit Enquiries (last one year)**

Enquiring Financial Institution Category	Enquiry Date
Private Sector Commercial Bank	15-Nov-2024
Private Sector Commercial Bank	15-Nov-2024

**Remarks**

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**Product \***

Code	Name
28	Micro Credit- Enterprise

Report requested by: alii.shan@UBL.com.pk

Report Ref No. CPD/PU-101/09-09-2025 06:26:33-2986030

Explanation of Terms Used in the above report: T= Term Loan, E = Evergreen Loan, F/Date = Facility date, M/R date = Maturity/ Renewal Date, Sec/Unsec. = Secured/Unsecured, S/C = Security/Collateral, S = Settled Write Off, U = Unsettled Write Off.

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