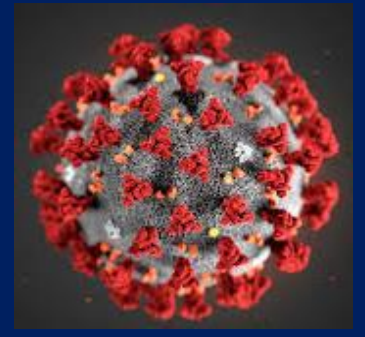
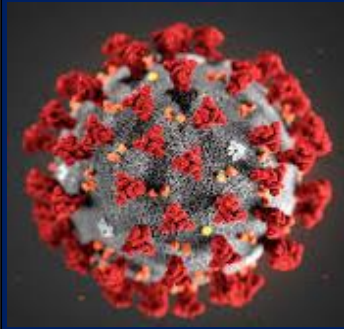


FIGHTING COVID-19

MEASURES BY U MICROFINANCE BANK LIMITED



Security Health Safety Environment (SHSE) Department of U Microfinance Bank has taken following measures to ensure Safety, Security and Health of its Customers and staff against ongoing Coronavirus disease

- Advisories and instructions are being regularly communicated through email and social media to educate the staff and customers regarding COVID-19 disease and its precautionary measures.
- All instructions and notifications /guidelines received from World Health Organization (WHO), SBP and Government Health Institutions are being communicated to all the Branches for strict implementation.
- Regular dissemination of information to staff is being done through various whatsapp groups. Only authenticated information approved by the bank's SHSE department is allowed to be posted in these groups.
- A special budget has been earmarked for all the Branches and Head Office for procurement of items like hand sanitizers, disinfectants, Medical Masks, and other necessary items which can assist in reducing the risk against the virus.
- Services of Quarantine Fumigator Company were hired to conduct Antivirus Treatment at Head Office of UMBL. This treatment was done by using high level, broad spectrum Antimicrobial products, disinfectant, mycobacteria, spores, fungi, viruses which are approved by US-Environmental Protection Agency and WHO for the use against Novel Coronavirus SARS-Cov-2, the Cause of COVID-19.
- A requisite supply of sanitizers, disinfectants, Face Masks, Gloves and other related medical items is being provided /supplied to all the Branches across the country on regular basis.
- Use of all type of Biometric attendance machines has been banned across the country in all Branches/locations. Alternative means of recording attendance like use of facial recognition, (RFID) cards and attendance registers have been advised.
- Thermal Scanning with the help of Infrared Thermometer is being carried out for all the staff members and visitors coming to Head office, Regional Offices and few Branches located at coronavirus critical areas like Sukkur and DG Khan.
- Availability of On Call doctors: In collaboration with our Insurance Company, two Highly qualified doctors have been permanently made available to the staff as standby doctors for consultation/advice and house calls on all corona related matters and any other medical assistance.

- A qualified retired nursing individual from Pakistan Army Medical Corps has also been employed especially to monitor symptoms and advice on coronavirus for staff and visitors of Head Office.
- Awareness sessions on precautionary measures against coronavirus were conducted for all the Staff of Head Office and Regional SHSE Managers by the team of expert doctors.
- Awareness Standees in Urdu language have been placed at all the branches and head / regional offices displaying practical precautionary measures against corona virus.
- Branches have been instructed to use NADRA verisys and avoid biometric verification of customers. Places where the Biometric verification is unavoidable the branches have been instructed to use disinfectants to clean the biometric device before and after the use by the each customer.
- Branches have been advised on techniques of disinfecting the currency notes.
- All branch managers have been directed to ensure availability and use of sanitizers by all the customers visiting branches and using ATMs.
- In order to ensure hygienic conditions it has been made mandatory for all the branches/locations to ensure deep cleaning of branches on daily basis. A checklist has been shared with branches and it is being supervised from Head Office.
- Health of all UMBL Staff is being closely monitored in view of the signs /symptoms of the coronavirus disease. Head of Departments & Branch Managers have been instructed to ask the staff to stay at Home if the staff member or any of their family members have flue, fever and cough etc until their health improves.
- All outstation movements of the staff have been restricted. All the staff going on leave or outstation are being quarantined observed for the disease symptoms before allowing them to enter the workplaces.
- A record of all the sick staff members from across the country with flue and cough etc is being maintained centrally at Head Office by SHSE team and is updated on daily basis.
- Special attention is being given to observe staff residing in areas where coronavirus positive cases have been identified by the government.
- Mist Fans are being used to spray disinfectors for sanitization of files / mails and parcels received from outside the Head Office.
- Cleaners / tea boys/ guards/ other support staff are provided with gloves and masks and are advised to use hand sanitizers regularly.
- Disposable cups and plates are being used in cafeterias where possible.
- Security companies have been directed to ensure monitoring of health conditions and implementation of precautionary measures by the security guards deployed with the bank.
- Sanitization and disinfection of BCP locations is being ensured on regular basis.
- Staff Members have also been guided to improve and strengthen their immune system by utilizing Vitamin C rich fruits and vegetables etc.
- In order to meet the shortage of sanitizers and disinfectants in the market the staff has also been communicated the alternative methods of preparing these items for their homes and families.
- A comprehensive SOP is also in place to deal with a situation or cases where a staff member is diagnosed positive with coronavirus.

- Spot checks are also being carried by the SHSE team of the bank to ensure that all types of precautionary measures / advisories are being implemented. Monitoring of these activities is also being done through centralized CCTV System.