

# HBL

## FACT SHEET ON

# SDG LEADER FOR GENDER EQUALITY



### Company Profile - Introduction

HBL, Pakistan's largest bank, was the first commercial bank to be established in Pakistan in 1947. Since its inception, HBL has grown its branch network to over 1,700 branches, +2,100 ATMs and serving 14 million customers & clients over 15 countries across the globe.

**2100+**  
ATM MACHINES



**1700**  
BANK BRANCHES

HBL is shaping the future through a paradigm shift as a 'Technology company with a banking license'. The Bank's multiple digital channels are helping it get closer to its customers through innovative and frictionless ways.

As the leading financial institution of Pakistan, HBL remains committed to its objective of financial inclusion for all segments of society. The Bank is also playing a leading role in enhancing gender diversity through ensuring the access of women to the financial sector.



#### HBL'S TARGET

Boost Female Workforce to 20% by 2020



**IN 2003**

Percentage of Women in Workforce ---- 3%



**IN 2018**

Percentage of Women in Workforce ---- 16%

## Management Approach Towards SDG 5:

### Achieve Gender Equality & Empower All Women and Girls

HBL has shown commitment towards this goal by encouraging diversity of thought throughout the company and injecting urgency within the Bank. It has been fully committed in pushing the needle on gender equality and become an employer of choice for women as it aims to boost its female workforce to 20% by 2020 and increase the recruitment of women in new roles within the Bank through concentrated efforts such as:



#### 50% FEMALE RATIO

There is a 50% ratio of female pool of candidates when hiring at the junior level.



#### 31% DIVERSITY RATIO

In 2019, Management Trainees were hired with a 31% diversity ratio across Pakistan.



#### ALL FEMALE INTERN PROGRAMME

All-Female Project Internship Programme was launched under which fresh graduates from the field of technology were hired for 6 months.



#### ENCOURAGED WOMEN

Women are encouraged to apply for all open positions.

In 2016, HBL Nisa was launched and the Bank now serves 3 million women customers. Simultaneously, HBL carried out a Gender Intelligence Training to raise awareness of the benefits of Gender Diversity. Branch managers trained in Gender Intelligence outperformed the untrained branch managers in terms of increased women's deposits. This built a business case for HBL: it increased gender diversity in the workplace and also contributed positively to the financial bottom line of HBL.

Over 11,500 HBL employees went through the training. 13,000 were surveyed (divided into a group of trained staff and a control group), positive effects were ascertained for the trained staff on four fronts:

01

Increased awareness of gender biases, importance of women employees to the organization and increased value for gender diversity.

**POSITIVE GENDER AWARENESS**

02

Trained men demonstrated support for women in HBL and towards encouraging an enabling environment for them.

**SUPPORT TO WOMEN**

03

Increased confidence among trained women to apply to a next higher-level position.

**CONFIDENCE LEVEL OF WOMEN**

04

Increased 90% of trained staff's awareness of the importance to HBL of targeting women as banking clients.

**SALES TO WOMEN**

# SDG 5.1 : End Discrimination Against Women and Girls



## SDG 5.1.1

Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex

HBL has a well-defined and communicated Anti-Harassment policy along with Code of Ethics and Business Conduct that is reinforced to employees through circulation on an annual basis. The key elements of HBL's policy and implementation mechanisms are aligned with international practices. The code clearly indicates Bank's commitment and zero tolerance towards discrimination and harassment. It is mandatory for all employees to attend the Anti-Harassment training program. Employees are given various avenues of reporting harassment in a confidential manner:

- *Dedicated email address and recorded hotline to raise complaints in confidence directly to HR*
- *“Speak Up” is an email address to escalate complaints and concerns related to misconduct or HR practices*
- *Employees are encouraged to contact their HR Relationship Managers (business partners) to discuss any incidents or complaints*
- *Employees may also use the channel of Whistle Blow. The matter in such cases are handled directly by Global Compliance through a dedicated email id, recorded hotline, post mail and fax.*

Equal pay for Equal work: Salary is defined based on performance, potential and experience of an individual and there is no differentiation based on gender. Pay reviews are conducted at the time of increments and are based on individual's job, position/ role, criticality of the job, performance and experience

# SDG 5.4 : Value Unpaid Care & Promote Shared Domestic Responsibilities



## SDG 5.4.1

Proportion of time spent on unpaid domestic and care work, by sex, age and location

**Maternity Leave Policy** - Maternity leave may be granted to an employee for a period of 120 days on full pay for up to 3 times in the entire service of the female employee.

**Maternity Benefits** are provided to better support female employees by covering their maternity expenses. In case of any critical injuries or condition(s) 80% of the total expense are borne by HBL. Moreover, high cost lab tests are also reimbursed as per policy.

Employees up to a certain grade are provided monthly **Child Support Allowance** till the age of 18 years. Scholarship facility is provided to support employees' children for attaining education on merit basis.



# SDG 5.5 : Ensure Full Participation In Leadership and Decision-Making



## SDG 5.5.2

Proportion of women in managerial positions

- HBL Elevate** was launched in collaboration with CIRLCE in 2018 to prepare female talent into leadership roles. The core focus of the program is to build leadership capacity of female employees through workshops, self-reflection exercises and mentoring sessions. Two full day sessions were held in August and November, 2018 and 15 females participated in the sessions
- Regular **Women at HBL** sessions are conducted by HR relationship managers to engage with female employees and provide an avenue for them to discuss their challenges
- Frequent **guest speaker sessions** are arranged as a tool to inspire and motivate the female employees to learn from each other's journeys and create relatable role models
- Skip Level meetings** are arranged with the President to help enhance female employee's visibility and provide further opportunities for engagement within the organization.
- HBL's Senior Management** visit universities for guest speaker sessions in order to engage with female students and attract young talent.
- Female Mentorship program was launched titled **HBL Falak** to mentor women at senior level roles and helps female employees identify and achieve career development and personal growth.

