



MS. SHAHIDA JAVED, NEW ACTING PRESIDENT OF FWBL



During her course of her career, she has held the positions of Head Consumer Division, Head Recovery Department and Regional Business Head South. Ms. Javed has a proven track record in business development and, under her leadership, the South Region of the Bank achieved the highest ever results year after year. For her outstanding performance, she received a number of accolades - including the 'Deposit Mobilization' Award (thrice), the 'Profit Achievement' Award and the 'Outstanding Performance' Award (twice).

The Federal Government has assigned the look-after charge of the post of President of First Women Bank Limited (FWBL) to Ms. Shahida Javed, SVP, Regional Business Head South, for the disposal of routine/day-to-day affairs of the Bank till the joining of the regular incumbent of the position.

Ms. Shahida Javed, President (Acting) First Women Bank Limited, is a seasoned banker with over three decades of diverse banking experience.

She has served as a member of the Bank's various committees, including the Regional Compliance Committee and Steering Committee, and played an active role in the decision-making and policy making arena.

Ms. Javed also served as the Director of National Institutional Facilitation Technologies (Pvt.) Ltd. (NIFT) from 2012 to 2015. She has a distinguished academic background and holds a Master's in Commerce from Sindh University.

FIRST WOMEN BANK & SEHAT KAHANI PARTNER TO PROMOTE SMES



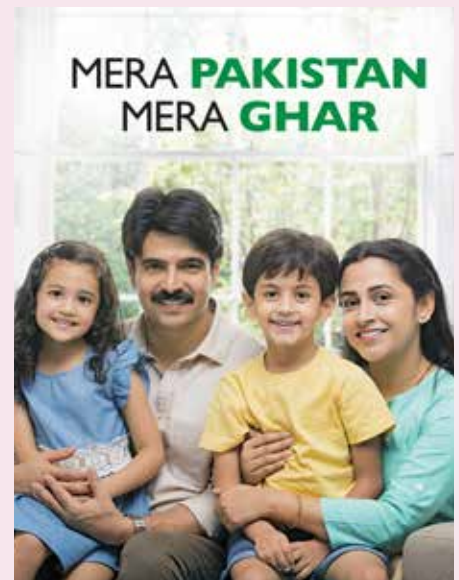
First Women Bank Limited (FWBL) signed an MOU with Sehat Kahani, one of the fastest growing health tech companies in Pakistan, to launch an E-Health Financing Facility for female health workers. This will allow them to set up their clinics where

patients can connect with a doctor through the Sehat Kahani application. The MoU was signed by Mr. Ali Raza, Head Business FWBL, and Dr. Sara Saeed Khan, CEO Sehat Kahani. Ms. Shahida Javed, (Acting) President FWBL, Ms. Faiqa Naseem, Deputy Director State Bank of Pakistan, and other officials of both companies also attended the Ceremony.

Under this partnership, healthcare providers can get loan-based financing through First Women Bank Limited facilitated by Sehat Kahani. This will allow health workers desirous of starting or scaling digital health services to open E-Health / Telemedicine clinics.

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FWBL LAUNCHES



FWBL, under the patronage of the Government of Pakistan and the State Bank of Pakistan, offers an affordable and flexible Housing Finance Scheme 'MERA PAKISTAN MERA GHAR'. This Housing Scheme is a convenient and affordable option to fulfil the need to either construct or make a first purchase of a newly-built Housing Unit available at a subsidized mark-up rate. All FWBL branches are designated to process these loans.

For more information, applicants may visit the FWBL website: www.fwbl.com.pk, contact their nearest Branch or call: 0331-3925-111 / 021-111-11-3925.

FEDERAL PRIVATIZATION MINISTER LAUDS FWBL FOR ACHIEVING TREMENDOUS GROWTH

Muhammed Mian Soomro, Chairman Privatization Commission (Ministry of Privatization, Government of Pakistan) appreciated First Women Bank Ltd. (FWBL) management's efforts in achieving tremendous growth in all key financial indicators during the last year and a half despite major challenges. He was talking to FWBL Management during a visit to the FWBL Head Office, Karachi.

Earlier highlighting the performance of the Bank, Ms. Naushaba Shahzad, (then) President & CEO FWBL,



stated that the Bank has shown volumetric growth in deposits and earning assets. The current management had taken various initiatives, including the expansion of trade-based business through onboarding investment grade corporates and high performing SMEs. The Bank focused on reducing its funding costs, rationalizing cost structure, expansion of its retail customer base, rebranding its corporate image, launched internet banking, and relocated key corporate branches.



'As a result, the Bank's deposits and advances surpassed 30 years' history. This financial turnaround is the result of determination, grit, teamwork and our collective belief in the Institution', she stated.

The Privatization Commission Board Members, Mr. Ashfaq Tola, Mr. Khurram Shahzad, Mr. Zafar Subhani, Mr. Jameel Ahmed and Mr. Shahid Raza and Mr. Nauman - senior consultants - also attended the meeting.

FIRST WOMEN BANK LTD. FLAGSHIP CORPORATE BRANCH IN CLIFTON, KARACHI

Ms. Parveen Hilaluddin, CEO DHA Early Learning Centre, a valued customer at First Women Bank Ltd., inaugurated the Flagship Corporate Branch in Clifton, Karachi. Ms. Naushaba Shahzad, (then) (Acting) President & CEO FWBL, and the senior executives of the Bank were also present at the occasion.



FWBL LAHORE BRANCHES SHIFTED TO NEW PREMISES

MALL BRANCH



FWBL Mall Branch has shifted to a new address: S-42, R-4, 3-Shahrah-e-Aiwan-e-Tijarat, Race Course Road, Lahore. Ph.: 042-37123400, Fax: 042-37123401

JOHAR TOWN BRANCH



FWBL A.I. Town Branch has shifted to a new address: 70 - R/1, Main Boulevard, Johar Town Lahore. Ph.: 042-35303302, 042-35303303 Fax: 042-37805824

FWBL COMPLAINT MANAGEMENT SERVICE

Customer satisfaction is FWBL's top priority, and customers are encouraged to lodge their complaints or send in suggestions via its 24/7 Call Center: 021-111-11-3925, 0331-3925-111 or e-mail: complaint.management@fwbl.com.pk. Customers can also fill in the Complaint Form available at any FWBL branch, ATM and on the FWBL website. They may also contact the Bank via Fax: 021-35657756.



PROMOTING SME DEVELOPMENT

“You don’t build a business, you build people, then people build the business.”



Small and Medium Enterprises (SMEs) play a major role in propelling the economy of a country forward, and are particularly vital in meeting the demand of niche markets. Their role in contributing to exports,

production and employment is fairly significant as well. While their contribution to economic development varies from one country to another, Pakistan, being a developing country, owes a significant chunk of its GDP to SMEs.

There are almost 3.3 million SMEs in Pakistan, including service providers, manufacturing units and start-ups operating on various levels. These SMEs provide employment to nearly 78% of the non-agricultural labor force, amounting to almost 25% of manufacturing exports and contribute to

over 30% of the GDP in Pakistan. The part that they play in the economy of Pakistan is crucial, but the attention paid to them is trivial in comparison.

FWBL has redefined itself as a niche player, with the focus on the ‘S’ of the SME market segment. Over the years, FWBL has developed several products to promote the SME sector in the country. However, FWBL is an active player in the Kamyab Jawan Youth Entrepreneurship Scheme and is providing financing / handholding support to women & men both.

PRIME MINISTER’S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMKJ-YES)



FWBL offers the Prime Minister’s Kamyab Jawan Youth Entrepreneurship Scheme to unemployed youth. Those holding a valid CNIC, between ages 21 - 45 years, and possessing entrepreneurial potential are eligible to avail the loan.

For IT/E-Commerce-related businesses, the lower age limit will be 18 years. In case of partnership firms / companies, only one of the owners, partners or directors must be in the prescribed age bracket. Small and Medium Enterprises (start-ups and existing businesses) as per the definition by SBP, owned by the youth, as per the above mentioned age bracket, are also eligible.

This facility is available for long-term loans for Machinery and Equipment, as well as for Working Capital Term Loans. The size of the finance is segregated into three tiers. In Tier-1, the loan amount ranges from Rs. 100,000 to Rs. 1 Million; in Tier-2, the

amount is above Rs. 1 Million and up to Rs. 10 Million; while in Tier-3, the loan amount provided is above Rs. 10 Million and up to Rs. 25 Million.

The loan repayment period is up to 8 years, including the maximum grace period of up to one year. Women-owned businesses are encouraged to apply.

All FWBL branches are authorized to provide these loans. Customers can apply through the online portal at the following link: <https://www.kamyabjawan.gov.pk/> Only one application can be uploaded by an applicant through his/her CNIC.

TURNING IDEAS INTO BUSINESSES

SUCCESS STORIES – TALES OF CHANGE

The following are some success stories of our customers who were facilitated through loans from FWBL.

MS. AFSANA, MARDAN



Mardan resident Ms. Afsana is in the business of selling blankets and clothes through a small-scale set-up at home. She approached FWBL’s Mardan Branch and was advised to avail the WERS Loan Facility. She utilized the loan to purchase more inventory, and

expanded her clientele by visiting nearby areas with her stock.

Despite the COVID-19 pandemic, her business is thriving and she wishes to grow her business even more in the near future.

MS. SHABNUM, MARDAN



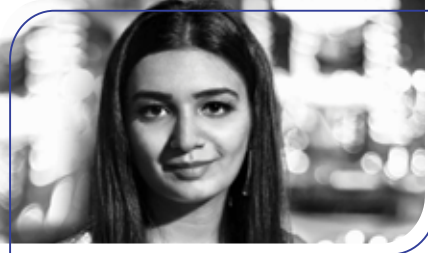
Ms. Shabnum from Mardan is the sole proprietor of a dairy farm. She realized that product supply was less than the demand, and so decided to apply for the FWBL WERS Scheme Loan to expand her dairy business. With FWBL’s financial assistance, she purchased more livestock which enabled her to meet the demand for fresh milk from both individual clients and milk contractors.

Ms. Shabnum is highly satisfied with the progress of her business and is thankful to FWBL for providing financial assistance - it helped her increase her earnings as well as provide employment to four more people.

PROMOTING SME DEVELOPMENT

“You don’t build a business, you build people, then people build the business.”

MS. ZUBIA ZAINAB, MULTAN



As the saying goes, “If you can dream it, you can do it.” Ms. Zubia Zainab from Multan is a living example of this adage. After completing her Bachelor’s Degree in Fashion and Design from Pakistan Institute of Fashion and Design, she further pursued a certification from Ecole de la Chamber Syndical Parisian Counter and Parsons.

She then established her first outlet in Gulgasht, Multan. Her work infuses skills such as kamdaani, gota, mirror, resham and zardozi with universal cuts that bring together a chic fusion of elegant women’s wear.

As popularity rose and demand for her work grew, Ms. Zubia approached the FWBL Multan branch for a loan where she was advised to avail the WERS Loan. With this Loan, she took the opportunity to open her second outlet at M.M. Alam Road, Lahore and has managed to expand her earnings significantly while also providing employment to four more people.

With a couture brand that has solidified the foundations of pristine cuts and novel embellishments, Ms. Zubia Zainab has established a reputation for modern day women with eternal refinement. With an engrained belief that fashion is an echo of diverse cultures that pay homage to roots, this is a brand that commemorates the radical evolution of techniques in every way.

Zubia Zainab constructs a transcendent balance in couture by depleting a consolidation of the crafts of southern Punjab.

MS. SAJIDA KHAN, KARACHI



Ms. Sajida Khan, an experienced Karachi Sales Manager and mother of an infant, did not let anything get in the way of her dreams. With diverse experience and skills developed from almost 10 years in

the Sales field, Ms. Sajida decided to embark on her own endeavor. She opened up her flagship store called ‘Angel Baby Shop’ at Ocean Mall, Clifton, Karachi. However she soon started facing financial challenges and it became difficult to keep her shop running.

As a last resort, she approached FWBL Clifton Branch and was advised to avail a WERS Loan. With the loan amount, Ms. Khan procured the inventory required to attract more customers and boost sales. Now she is also able to employ and provide a livelihood to three more people.



FWBL & SEHAT KAHANI

(Continued from Page 1)

On this account, State Bank greatly appreciated the efforts of Sehat Kahani and First Women Bank Limited; “State Bank commends the collaboration between First Women Bank and Sehat Kahani for the uptake of SBP’s subsidized Refinance Facility for loans for female nurses and healthcare workers to upgrade their clinics into Sehat Kahani-enabled Telemedicine Centers. This is a true example of two women-led organizations coming together to help more women stand on their feet and help many patients get qualified healthcare in Pakistan.”

Sehat Kahani is a Health Tech organization that connects a large pool of female doctors to patients who need healthcare using a telemedicine-based platform, creating

E-Clinics in low-income communities and a mobile application for the masses. Sehat Kahani has a network of 27 clinics across Pakistan and has provided consultations to 250,000 plus patients till date through its clinics and mobile application.

First Women Bank Limited’s team is also very delighted with this partnership. “FWBL takes pride in being part of this great initiative in the Health Sector from Sehat Kahani’s platform, and hopes that this partnership will lead towards the development of women entrepreneurship and social uplift of low-income communities by providing them affordable E-Health services at their doorstep. We look forward to this partnership between Sehat Kahani &

First Women Bank Limited and hope this will be a stepping stone in facilitating women healthcare providers.”

Dr. Sara Saed Khurram, CEO and Co-Founder Sehat Kahani, is pleased with this collaboration, and added “This will allow health workers to become E-Health Franchisees of Sehat Kahani and take more ownership of their clinics, increase their productivity and create long-term partnerships with Sehat Kahani.” Dr. Iffat Zafar, COO and Co-Founder, highlighted the importance of this partnership - she said “It will help greatly in rapidly expanding the E-Health Clinic Network, as setting up clinics will allow a greater number of people to benefit from Sehat Kahani’s vast network of doctors.”

OUR PEOPLE

A BID FAREWELL TO MS. NAUSHABA SHAHZAD, ACTING PRESIDENT & CEO, ON HER RETIREMENT

The FWBL Management hosted a Farewell Lunch at a local hotel in honor of Ms. Naushaba Shahzad, (then) Acting President FWBL, who opted for retirement from the Bank's service in September 2020.



The new Acting President, Ms. Shahida Javed and all the senior members of the Bank were present at the occasion. Ms. Shahida Javed thanked Ms. Naushaba Shahzad for nearly thirty years of support as a colleague, including two years as the Acting President of the Bank, and for her enormous contribution. She wished her all the very best for the coming years. Ms. Shahzad wished Ms. Javed good luck and thanked all the employees for the support they provided to her during her tenure.

MR. MUHAMMAD AMIN JOINS AS OFFICIATING CFO

Mr. Muhammad Amin has joined FWBL as Officiating CFO. Mr. Amin brings with him diversified working experience of 15 years in various financial institutions. Prior to joining the Bank, he was working as the CFO & Director Finance for the Middle East & Africa (MEA) for Northern Trust (a Chicago-based bank) and was based out of Riyadh, Saudi Arabia.

During his employment with the Northern Trust, he set up and led Finance for the MEA. He was instrumental during the licensing process for Saudi Arabia and UAE, led global initiatives to drive performance and the value for spend in the MEA region, which improved the margins and

rationalized the cost structures. He was also regarded as the trusted business advisor in the region.

During his career, Mr. Amin also worked with other financial institutions and commercial banks including Al-Istithmar Capital, Saudi Arabia; Bank Alfalah Limited; Habib Bank Limited and Allied Bank Limited.

He is a Qualified Chartered Accountant from the Institute of Chartered Accountants of Pakistan and completed his training from A.F. Ferguson - Banking and Capital Market Division.

ORGANIZATIONAL CHANGES

The following organizational changes took place during the quarter:

- Ms. Zarina Sial has taken charge as Officiating Head of Human Resources, in addition to her current role of Head of Compliance.
- Ms. Shama VP took charge as Officiating Head of Operations.

FWBL ANNOUNCES COVID-19 RELIEF ALLOWANCE FOR STAFF



FWBL announced COVID-19 relief for staff on third-party contracts serving at the FWBL branches and Head Office.

MR. MUHAMMAD FARRUKH RESUMES DUTIES AS OFFICIATING HEAD AUDIT & INSPECTION

Mr. Muhammad Farrukh has joined as the (Officiating) Head Audit & Inspection. He has diversified working experience of 14 years in various financial institutions. Prior to joining FWBL he was associated with the Pak Oman Asset Management Company Limited as CFO & Company Secretary.

During his career, Mr. Farrukh also worked with other institutions including Unity Foods Limited, Askari Bank Limited, Askari Investment Management Limited and AMZ Asset Management Ltd.

He is a Chartered Management Accountant (CMA) from the Chartered Institute of Management Accountants, UK.

OUR PEOPLE

FWBL - CONDOLING MS. ZARINE AZIZ ON HER MOTHER PASSING AWAY

Ms. Zarine Aziz, former President & CEO and Chairperson Board First Women Bank Ltd., suffered a great loss - her mother passed away in Lahore on August 7, 2020. The FWBL family, bankers and people from all walks of life offered condolences to Ms. Aziz and her bereaved family. They offered 'Fateha' and prayed that Almighty Allah rest the departed soul in eternal peace, and grant courage and fortitude to the family members to bear this grief.



A HIGHLY VALUED FWBL CUSTOMER PASSES AWAY

The FWBL Management expressed their deepest condolences to Mr. Samir Gulzar and his family on the sad demise of his father, Hafiz Gulzar Ahmed Wadhawan Kalwalay - a valued customer of the FWBL DA Country & Golf Club Branch, Karachi. He passed away on August 12, 2020.

Three generations of the Gulzar Family are banking with FWBL. The Bank looks forward to maintaining the same strong relationship with his family members, as it did with Mr. Gulzar.

FWBL LOST TWO FAMILY MEMBERS



Mr. Jahanzaib Khan Azeemi, Officer Trade Swift, Operations Department, posted in Karachi, passed away on 14th April, 2020. He was with the Bank since 1990.



Mr. Khalid Mehmood, Driver posted at Central Region Office, Lahore departed from this world on 17th June, 2020. He was associated with FWBL since August 1995.

FWBL expresses its heartfelt condolences to their bereaved families and all affected. We pray that Almighty Allah grant courage and patience to their families in bearing this irreparable loss. May the departed souls rest in peace. Aameen.

OBITUARY

The following FWBL Family members lost their loved ones during the past few months:

- The mother of Ms. Seema Owais, CAD Officer, Head Office Karachi, passed away on 28th April, 2020.
- The father of Ms. Zarina Sial, Head Compliance Division, left for his eternal abode on 8th June, 2020.
- The mother of Mr. Muhammad Faraz Khan, Head ADC IT Department, passed away on 15th June, 2020.
- The mother of Mr. Johnathan Bhatti, Assistant Treasury Operations, departed from this world on 24th June, 2020.
- The mother of Ms. Khadija Zar, BOM Quetta Branch, passed away on 16th July, 2020.
- The daughter of Ms. Nida Akbar, Consumer Division, reunited with the Creator on 20th July, 2020.
- The mother of Ms. Rubina Nasir, RM CAD North, passed away on 24th September, 2020.
- The elder brother of Ms. Farzana Aftab, Branch Manager Imperial Court Branch, left for his eternal abode on 27th September, 2020.

FWBL expresses its heartfelt condolences to all of them, their bereaved families and all those affected. We pray that Almighty Allah grant courage and patience to bear this irreparable loss. May the departed souls rest in peace. Aameen.

CONCEPT, COORDINATION & EDITED BY:

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 Designed by: SPECTRUM | VMPLY&R

HAPPENINGS



FWBL CELEBRATES PAKISTAN'S 73RD INDEPENDENCE DAY

First Women Bank Limited (FWBL) celebrated Pakistan's Independence Day with zeal and fervor. A flag-hoisting ceremony was held at the FWBL Head Office Karachi, where the flag was raised by Ms. Naushaba Shahzad, the (then) Acting President & CEO FWBL.

Patriotic spirit was high amongst all as they reaffirmed their commitment towards gender inclusion, women empowerment and financial liberation of the masses, which is what the Bank stands for. Employees wore green and white to commemorate the day.

SBP 'DONATE TO MAKE A DIFFERENCE'

The Value of Life is in Giving
Adopt Safe Charity Practices...

Send your donations only through banks and exchange companies licensed by SBP

Hundi/Hawala is illegal & punishable offense

Be watchful that your donations are not received by Proscribed / Banned organizations

Before Donation check list of Proscribed organizations/ persons available at NACTA Website www.nacta.gov.pk

STATE BANK OF PAKISTAN

SBP is inviting donations for relief for the masses in these troubling times, given the COVID-19 pandemic. It is advised that safe charity practices be adopted for contributions by sending amounts only through banks & exchange companies licensed by State Bank of Pakistan, since Hundi/Hawala is illegal and a punishable crime, and defeats the purpose of charity.

To check the list of proscribed organizations / persons, visit: <http://www.nacta.gov.pk>

ON THE LIGHTER SIDE

Riddles

1. A celebrity under the sea.
2. Which ring is square?
3. What type of house weighs the least?
4. If you hold me for too long, you will die. What am I?
5. What makes my left hand, my right hand?
6. Take off my skin - I won't cry, but you will! What am I?

Answers

1. Starfish
2. Boxing Ring
3. Lighthouse
4. Breath
5. Mirror
6. Onion

Spots

Patient: "I always see spots before my eyes."
 Doctor: "Didn't the new glasses help?"
 Patient: "Sure, now I see the spots much clearer."

Internet Miracles

Teacher: "Did you find Internet research helpful for your essay assignment?"
 Student: "Yes, I've found seven people that sell them."

Pizza

What the best way to burn 1000 calories?
 Leave the Pizza in the oven.

"QUOTES,"

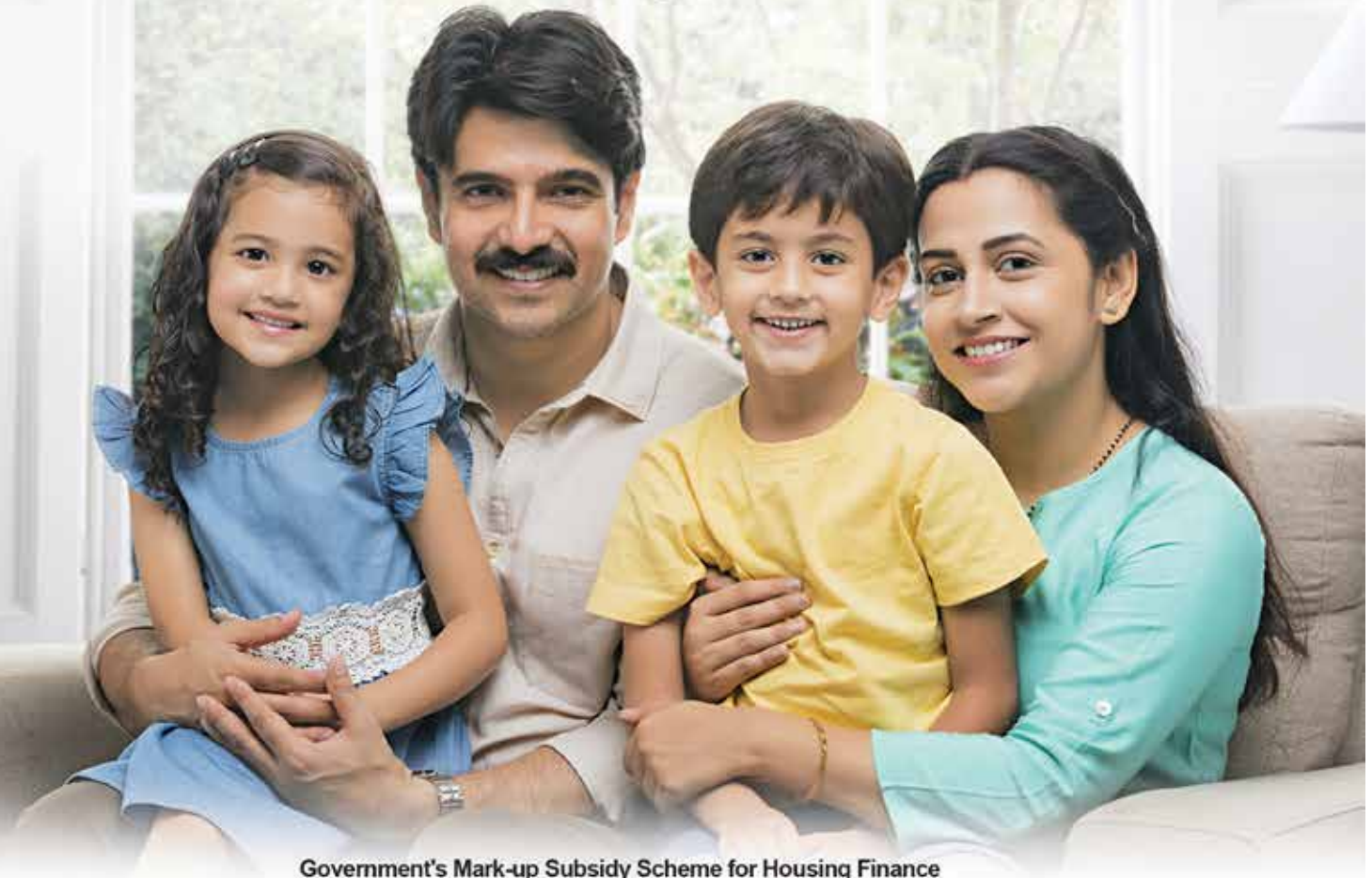
- Stopping advertising to save money is like stopping your watch to save time.
- Failure is not to be feared. It is from failure that most growth comes.
- Be thankful for what you have. Work hard for what you don't have.
- Don't spend so much time trying to choose the perfect opportunity, that you miss the right opportunity.
- Time is an equal opportunity employer. Each human being has exactly the same number of hours and minutes every day. Rich people can't buy more hours. Scientists can't invent new minutes. And you can't save time to spend it on another day. Even so, time is amazingly fair and forgiving. No matter how much time you've wasted in the past, you still have an entire tomorrow.



MERA PAKISTAN MERA GHAR

To own a home is no longer a dream

FWBL, under the patronage of the Government of Pakistan, offers an affordable and flexible Housing Finance Scheme to buy a new home/apartment/flat and construct on your own plot/land at **low mark-up rates**.



Government's Mark-up Subsidy Scheme for Housing Finance

	Tier-1 (NAPHDA)	Tier-2 (Non-NAPHDA)	Tier-3 (Non-NAPHDA)
House Value	Rs. 3.5 million	Rs. 3.5 million	Rs. 6.0 million
Loan Amount	Rs. 2.7 million	Rs. 3.0 million	Rs. 5.0 million
Mark-up Rate	5% for first 5 years 7% for next 5 years 1 Year KIBOR + 4% for period exceeding 10 years	5% for first 5 years 7% for next 5 years 1 Year KIBOR + 4% for period exceeding 10 years	7% for first 5 years 9% for next 5 years 1 Year KIBOR + 4% for period exceeding 10 years
Tenor	10/15/20 years		

For more information, visit a FWBL Branch near you, go online at www.fwbl.com.pk or call **111-11-3925, 0331-3925-111**

Empowering the Nation Together



First Women Bank Ltd.

HEAD OFFICE: S. T. S. M. Foundation Building, CL- 10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.

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وزیر نجکاری و چیئر مین نجکاری کمیشن محمد میاں سومر و کا دورہ فرسٹ ویمن بینک



وزیر نجکاری و چیئر مین نجکاری کمیشن حکومت پاکستان محمد میاں سومر نے گذشتہ دنوں فرسٹ ویمن بینک کے ہیڈ آفس کا دورہ کیا۔ اس موقع پر بینک کی اس وقت کی قائم مقام صدر نوشابہ شہزاد اور سینئر ایگزیکٹوز سے گفتگو کرتے ہوئے انہوں نے فرسٹ ویمن بینک کی انتظامیہ کی کاوشوں کو سراہا اور کہا کہ

گذشتہ سال کے دوران بینک نے تمام اہم مالیاتی اشاریوں میں زبردست ترقی کی ہے۔

قبل ازیں اس وقت کی قائم مقام صدر محترمہ نوشابہ شہزاد نے بینک کی کامیابیوں کے حوالے سے وفاقی وزیر اور وفد کے دیگر اراکین کو ایک



پریزینٹیشن کے ذریعے سے آگاہ کیا۔ نجکاری کمیشن کے بورڈ ممبرز جناب اشفاق ٹولہ، جناب خرم شہزاد، جناب ظفر سبحانی، جناب جمیل احمد اور سینئر کنسلٹنٹ جناب شاہد رضا اور جناب نعمان بھی اس موقع پر موجود تھے۔



کلفٹن کراچی میں فرسٹ ویمن بینک کی کارپوریٹ برانچ کا افتتاح



فرسٹ ویمن بینک کی کسٹمر اور ممتاز ماہر تعلیم محترمہ پروین ہلال الدین سی ای او، ڈی ایچ اے ارلی لرننگ) نے کلفٹن کراچی میں بینک کی کارپوریٹ برانچ کا افتتاح کیا۔

اس موقع پر بینک کی اس وقت کی قائم مقام صدر محترمہ نوشاہہ شہزاد اور موجودہ قائم مقام صدر محترمہ شاہدہ جاوید، بینک کے کسٹمرز اور ایگزیکٹوز بھی موجود تھے۔

وزیراعظم پاکستان کامیاب جوان پرنیور شپ اسکیم (PMKJ-YES)

درجے کے تحت ایک کروڑ روپے سے ڈھائی کروڑ روپے تک کے قرضے فراہم کئے جارہے ہیں۔

اسکیم میں دلچسپی رکھنے والے افراد آن لائن پورٹل کے ذریعے اپنی درخواست دے سکتے ہیں۔ لنک یہ ہے: <https://www.kamyabjawan.gov.pk> کوئی

بھی درخواست دہندہ مرد/عورت اپنے شناختی کارڈ پر صرف ایک ہی درخواست اپ لوڈ کر سکتا ہے۔ مزید تفصیلات کے لیے بینک کی ویب سائٹ (www.fwbl.com.pk) ملاحظہ کی جاسکتی ہے۔

یہ قرضے مؤثر شناختی کارڈ کے حامل تمام پاکستانی شہریوں کو جن کی عمریں 21 سے 45 سال کے درمیان ہیں اور جو ذاتی کاروبار کرنے کی اہلیت رکھتے ہیں فراہم کئے جارہے ہیں۔ قرضے کی مدت 8 سال بشمول ایک سال کی رعایتی مدت بھی شامل ہے۔

اس اسکیم کے تحت قرضے کی رقم کو تین درجات میں تقسیم کیا گیا ہے۔ پہلے درجے کے تحت ایک لاکھ روپے سے 10 لاکھ روپے تک، دوسرے درجے کے تحت 10 لاکھ روپے سے ایک کروڑ روپے تک اور تیسرے



فرسٹ ویمن بینک نے وزیراعظم پاکستان کامیاب جوان - انٹر پرنیور شپ اسکیم کے تحت قرضوں کا اجراء شروع کر دیا ہے۔

24/7 کمپلینٹ مینجمنٹ سروس

فرسٹ ویمن بینک کے صارفین اپنی تباہی اور شکایات اب کسی بھی وقت درج کر سکتے ہیں۔ شکایات/تجاویز درج کرانے کے لیے وہ درج ذیل طریقہ اختیار کر سکتے ہیں، کال سینٹر کے ذریعے:

0331-3925-111 اور 021-111-11-3925

ای میل ذریعے:

complaint.management@fwbl.com.pk

بذریعہ فیکس: 021-35657756

رابطہ شکایت فارم: شکایت فارم ویب سائٹ، برانچوں اور ای ایم Vestibules پر دستیاب ہے جسے پُر کر کے شکایت اور تجاویز درج کرانی جاسکتی ہیں۔



فرسٹ ویمن بینک لمیٹڈ نیوز



(شماره: اپریل-ستمبر، 2020)

31 YEARS OF EMPOWERING WOMEN

FWBL ہاؤسنگ فنانس میرا پاکستان میرا گھر



**MERA PAKISTAN
MERA GHAR**



اپنے گھر کا مالک بننا اب صرف خواب نہیں رہا۔ FWBL اب بغیر کسی الجھن کے کم شرح پر گھر/ اپارٹمنٹ خریدنے کا موقع فراہم کرتا ہے۔

اب تنخواہ دار (سرکاری/ نیم سرکاری، مسلح افواج/ مقامی حکومتوں کے ادارے اور مقامی پرائیویٹ ادارے) اور غیر تنخواہ دار (ذاتی روزگار کے حامل، کاروباری افراد) اس اسکیم سے فائدہ اٹھا سکتے ہیں۔ تنخواہ دار فرد کے لیے عمر کی کم از کم حد 23 سال اور زیادہ سے زیادہ 60 سال یا ریٹائرمنٹ کی عمر، قرض کی میچورٹی پر جو بھی پہلے آتی ہے، جبکہ غیر تنخواہ دار کے لیے کم از کم عمر 21 سال اور قرض کی میچورٹی پر زیادہ سے زیادہ 65 سال رکھی گئی ہے۔ کارآمد کمپیوٹرائزڈ ذمہ داری شناختی کارڈ کے حامل تمام خواتین و حضرات (پہلی مرتبہ مالک مکان بننے والے افراد) اس اسکیم کے تحت صرف ایک مرتبہ ہاؤس لون کی رعایتی سہولت حاصل کر سکتے ہیں۔ فرسٹ ویمن بینک کی 24 سہروں میں موجود تمام برانچیں قرضہ دینے کی مجاز ہیں۔ مزید تفصیلات بینک کی ویب سائٹ www.fwbl.com.pk سے حاصل کی جاسکتی ہیں۔

محترمہ شاہدہ جاوید - فرسٹ ویمن بینک کی نئی قائم مقام صدر

ساؤتھ ریجن کے عہدوں پر فائز رہی ہیں۔ ان کی سربراہی میں ساؤتھ ریجن نے بہترین کارکردگی کا مظاہرہ کیا جس کے باعث انہوں نے متعدد ٹرافیوں اور ایوارڈ حاصل کئے ہیں۔



محترمہ شاہدہ جاوید بینک کی کمیٹیوں جس میں ریجنل کمپلائنس اور اسٹیٹنگ کمیٹیاں شامل ہیں ممبر کے طور پر شامل رہی ہیں۔ 2012 سے 2015 تک وہ NIFT کی ڈائریکٹر کی حیثیت سے بھی خدمات انجام دے چکی ہیں۔ محترمہ شاہدہ جاوید کا ایک ممتاز تعلیمی پس منظر ہے اور انہوں نے سندھ یونیورسٹی سے تجارت کے شعبے میں ماسٹرز کیا ہے۔

وفاقی حکومت نے محترمہ شاہدہ جاوید کو (جو سینئر نائب صدر/ ریجنل برنس ہیڈ ساؤتھ کے عہدے پر فائز تھیں) صدر کے عہدے کی ذمہ داری تفویض کی ہے جو مستقل صدر کے چارج لینے تک جاری رہے گی۔ محترمہ شاہدہ جاوید ایک تجربہ کار بینکار ہیں جو تین دہائیوں سے زیادہ بینکاری کا تجربہ رکھتی ہیں۔ اپنے کیریئر کے دوران وہ ہیڈ کنزیومر ڈویژن، ہیڈ ریکوری ڈیپارٹمنٹ اور ریجنل برنس ہیڈ

فرسٹ ویمن بینک اور صحت کہانی کے درمیان معاہدہ

سہولت خواتین ہیلتھ ورکرز کو اپنا کلینک قائم کرنے کے لیے فراہم کی جائے گی جس کے ذریعے مریض اور ڈاکٹر صحت کہانی اپیلیکیشن کے ذریعے منسلک ہو سکیں گے۔ معاہدتی یادداشت پر فرسٹ ویمن بینک کی جانب سے ہیڈ برنس جناب علی رضا اور صحت کہانی کی جانب سے اس کی سی ای او ڈاکٹر سارا سعید خان نے دستخط کئے۔ بینک کی قائم مقام صدر شاہدہ جاوید اسٹیٹ بینک آف پاکستان کی ڈپٹی ڈائریکٹر فنانس اور دونوں اداروں کی جانب سے ایگزیکٹو اس موقع پر موجود تھے۔



فرسٹ ویمن بینک نے چھوٹے اور درمیانے کاروبار (SMEs) کو فروغ دینے کے لیے صحت کہانی کے ساتھ ایک معاہدتی یادداشت پر دستخط کئے ہیں۔ اس کے تحت ای ہیلتھ فائٹنگ کی