



FWBL HOLDS TOWN HALL MEETINGS NATIONWIDE

It is rightly said that good business leaders create a vision, articulate it, passionately own it, and relentlessly drive it to completion. In the history of the Bank, the Town Hall Meetings were a new initiative by FWBL's leadership, organized in order to motivate all employees to work towards a common goal. The one and only bank for women in the country, FWBL chose the occasion of International Women's Day for its first Town Hall Meeting, which was held at a local hotel in Karachi.

Nearly all Sindh & Balochistan Region and Head Office employees, irrespective of grade or cadre, attended the Ceremony. The theme of the event was **'Acknowledging Our Champions for Their Commitment.'** Special announcements were made by the President & CEO FWBL, Mr. Farrukh Iqbal Khan, regarding increases in salary and promotions. The President opened the session for comments and suggestions – a gesture that was highly appreciated by the employees.



On this occasion, Lifetime Achievement Awards were presented to employees who retired from the Bank in 2021 and 2022, while Certificates of Excellence were awarded to field staff, as well as Head Office and Region South staff. A total of eleven recently retired employees, including Head Office and Region South, were awarded the Lifetime Achievement Awards. The Best Branch of Regions South A and B was awarded to Larkana Branch for consistent growth in 2022.A



Thereafter, a cake-cutting ceremony was held, followed by dinner. This event brought the FWBL family together for an enjoyable evening of celebration. Mr. Hammad, Audit Division FWBL, opened the evening with the recitation of the Holy Quran. After the National Anthem, Mr. Faisal Hussain, Head of Business FWBL, and Ms. Sakina Alam, Head of Human Resources FWBL, both spoke at the event. Ms. Shaheen Zamir, Head of Marketing and Service Quality FWBL, hosted the event. *(More details inside)*

FWBL LAUNCHES NEW WEBSITE

To empower women with financial products and services, this International Women's Day, FWBL proudly introduced its new and innovative website - www.fwbl.com.pk. This user-friendly and comprehensive portal complies with all SBP and SECP regulatory requirements. The use of typography, layout, color theory, grid systems, motion graphics, and adaptive designs makes the FWBL website simple and easy to use. Fresh and quality content is available on this interactive website.

GLIMPSSES OF THE TOWN HALL MEETING – KARACHI



TOWN HALL MEETING – ISLAMABAD

This time, the Town Hall Meeting was held at a local hotel in Islamabad on March 11, 2023. Almost all employees of the North Regions A & B attended, irrespective of their grades and cadres, to celebrate the theme 'Acknowledging our Champions for their Commitment.' Outstanding employees for the year 2022 received Certificates of Distinction, and those who retired from the Bank in 2021 or 2022 received Lifetime Achievement Awards. The RBH Award Pan-Pakistan was awarded to Ms. Naheed Nazli, RBH North A.



GLIMPSES



TOWN HALL MEETING - LAHORE

After the Town Hall Meetings in Karachi and Islamabad, the Meeting was held at a local hotel in Lahore, with the theme 'Acknowledging our Champions for their Commitment'. Attendance was by almost all employees of the Central Region, regardless of their grades and cadres. Mr. Farrukh Iqbal Khan, President & CEO FWBL, addressed the employees and opened the session for comments and suggestions which was received with appreciation.





Earlier, Hafiz Naveed Ur Rehman, Branch Manager Rahim Yar Khan FWBL, recited verses from Holy Quran to start the event. Then after the National Anthem, Mr. Faisal Hussain, Head of Business FWBL, and Ms. Sakina Alam, Head of Human Resources FWBL, both spoke on this occasion, while Ms. Shaheen Zamir,

Head of Marketing and Service Quality FWBL, hosted the event. A cake-cutting ceremony was also held, followed by a lunch. The whole FWBL family enjoyed the event.

Later, Mr. Farrukh Iqbal Khan distributed Certificates of Excellence to outstanding

performers for the year 2022, and Lifetime Achievement Awards to the employees who retired from the Bank in 2021 and 2022. The second best RBH award in Pan-Pakistan was awarded to Ms. Mobina Tariq.

GLIMPSES



INAUGURATING FWBL MODEL BRANCH FOR PWDS IN GUJRAT



Mr. Farrukh Iqbal Khan, President & CEO FWBL, inaugurated a model branch for people with impairments in Gujrat. To comply with the State Bank of Pakistan's policy of financial inclusion for Persons with Disabilities (PWDs), special facilities are provided at the branch. This is the fourth model branch of the Bank which has been inaugurated. A wheelchair ramp facility, where required, is available in almost all branches of the Bank.

PRESIDENT'S VISIT TO INTERIOR SINDH BRANCHES

First Women Bank Ltd. President & CEO, Mr. Farrukh Iqbal Khan, undertook a visit to the Bank's branches in interior Sindh, accompanied by Mr. Faisal Hussain, Head of Business FWBL, Mr. Irfan Malik, Head of Operations FWBL, and Ms. Sakina Alam, Head of Human Resources FWBL. He visited the Larkana branch first, where he presented Appreciation Certificates to the branch's diligent employees. Thereafter, he visited the Shikarpur and Khairpur branches.



FWBL & LEOPARDS SIGN AN AGREEMENT

Mr. Farrukh Iqbal Khan, President & CEO FWBL, and Mr. Rizwan Saadat, CEO Leopards Courier, signed an agreement. The Courier Service will leverage its vast network of branches and offices across Pakistan, to provide a comprehensive range of courier and logistics services to First Women Bank Ltd.



FWBL COMPLAINT MANAGEMENT SERVICE



Customer satisfaction is FWBL's top priority, and customers are encouraged to lodge their complaints or suggestions via its:

24/7 Call Center: 021-111-11-3925, 0331-3925111, Complaint Boxes or register them via Fax to 021-35657756. Customers can also use Internet Banking or the Mobile Banking App & e-mail at complaint.management@fwbl.com.pk.

Now customers can also lodge their complaints online through the FWBL website: <https://fwbl.com.pk/contact-us/>

PROMOTING SME DEVELOPMENT

"It's not the government that creates jobs; it's small businesses." – Karen Mills

SMEs - or small and medium-sized enterprises - are the foundation of the economy as they increase exports and bring prosperity. Recognizing the significance of SMEs, FWBL offers

financing to all borrowers, regardless of gender. The Bank has helped SMEs related to agriculture, cement, chemicals and pharmaceuticals, construction, electronics, finance, etc. To promote the

sector, FWBL organizes awareness campaigns, takes part in seminars, sets up stalls to serve the segment. Recently the Bank participated in two big national expos.

FWBL PARTICIPATES IN 'HER HUNAR' EXHIBITION



FWBL placed a stall at the Exhibition titled 'Her Hunar', organized by the Trade Development Authority of Pakistan (TDAP), held at the Pak-China Friendship Center in Islamabad. The objective of this event was to promote women entrepreneurs concentrated in the Northern areas of Pakistan, including GB, KPK, and AJK. Diplomats, representatives of various Women

Chambers of Commerce, and other organizations, visited the stall.

The Bank was invited by TDAP to conduct a training session on Financial Inclusion. Ms. Naheed Nazli, RBH North FWBL, and Ms. Rozina Raja, Regional Head Operations FWBL, conducted the session.

FWBL PARTICIPATES IN PIMEC 2023



FWBL participated in the Pakistan International Maritime Exhibition and Conference (PIMEC) 2023, held at the Karachi Expo Center. It was intended to highlight Pakistan's Maritime potential and provide the desired fillip for economic growth at the national level. The exhibition was organized by the Pakistan Navy and the Ministry of Maritime Affairs Pakistan (MOMA).

FWBL NORTH B REGION ATTAINS 2nd POSITION UNDER THE SBP R&CGSWE

First Women Bank Ltd. attained second position for processing the maximum number of loan applications under the Refinance and Credit Guarantee Scheme for Women Entrepreneurs (R&CGSWE) in the SBP-BSC Peshawar region.

Ms. Sharfunnisa, Regional Business Head, North B FWBL, received a certificate from Mr. Muhammad Ashraf Khan, Managing Director SBP Banking Services Corporation.



OUR PEOPLE

FWBL PARTICIPATES IN THE PHC JOB FAIR & EDUCATION EXPO 2023

People who appreciate innovation, take on challenges, care about performance excellence, and are continually looking for unique and inventive solutions are always encouraged by FWBL. At all career levels, the Bank looks for individuals with these skills to join its team. In order to accomplish this goal, FWBL recently set up a booth at the PHC Job Fair and Education Expo 2023, held at the EXPO Center in Karachi under the auspices of PHC. Many job seekers, including professionals and students, stopped by the stall to learn

more about FWBL's hiring procedure.

Dr. Ramesh Kumar Vankwani, MNA, and the Patron-in-Chief of the Pakistan Hindu Council, and Ms. Sima Kamil, Deputy Governor of the State Bank of Pakistan, visited the FWBL stall.

Under the guidance of Ms. Sakina Alam, SVP/Head HR, the HR Team worked diligently to assist the job seekers.



OBITUARY

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

- The father of Ms. Samina Kazi, Unit Head Credit Risk, passed away on January 17, 2023.
- The father of Abdul Wasay Azad, ADC Support Officer IT Division, Head Office Karachi, died on January 26, 2023.
- The sister of Ms. Shaheena Kamil, BOS-AIOU Branch Islamabad, died on February 7, 2023.
- The mother of Ms. Mehjabeen Farhana, Employee Relations Human Resource Division, died on June 12, 2023.
- The mother of Ms. Shaheena Kamil, BOS-AIOU branch, passed away on June 17, 2023.
- The mother of Sobia Anwar, Manager Regional Audit Central, passed away on April 11, 2023.
- The mother of Ms. Binish Shah, Credit Officer HO Karachi, left this world on April 28, 2023.
- The brother of Mr. Hafiz Naveed Ur Rehman, Branch Manager Rahim Yar Khan, died in May 2023.

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

FWBL LOSES A FAMILY MEMBER



Mr. Muhammad Shoaib Qureshi, ADC Officer IT Division, died on June 30, 2023. FWBL expresses heartfelt condolences to his bereaved family for his sudden death. May the Almighty Allah give them the courage and patience to bear this great loss, and may the departed soul rest in peace. Aameen.

HAPPENINGS

DIGITAL POST SERIES: INTERNATIONAL WOMEN'S DAY

A digital post series called

'Empowering Her, Her Way'

was developed by FWBL to celebrate International Women's Day this year.



SPECIAL OFFER

FWBL ran a special campaign to facilitate its customers by offering zero issuance charges for the FWBL PayPak Debit Card until June 30, 2023.



ON THE LIGHTER SIDE

RIDDLES

1. Remove my skin and I won't cry, but you might!
2. What is always in front of you, but can't be seen?
3. What has legs but cannot walk?
4. What kind of band never plays music?
5. What has a face and two hands, but no arms or legs?
6. There is one word spelled wrong in every English dictionary. What is it?
7. What 3 numbers give the same result when multiplied and added together?

ANSWERS:

1. An onion
2. The future
3. A chair
4. A rubber band
5. Clock
6. Wrong
7. 1, 2, and 3 ($1 + 2 + 3 = 6$ and $1 \times 2 \times 3 = 6$).

SCHOOL:

Teacher: Why are you late for school?
 Student: Because of a sign down the road.
 Teacher: What does the sign have to do with you being late?
 Student: The sign said, 'School ahead, go slow'!

"QUOTES,"

- 'The right way is not always the popular and easy way. Standing for right when it is unpopular is a true test of moral character.' – Margaret Chase Smith
- 'Every man dies. Not every man really lives.' – William Wallace
- 'Change is the law of life. And those who look only to the past or present are certain to miss the future.' – John F. Kennedy
- 'The elevator to success is out of order. You'll have to use the stairs, one step at a time.' — Joe Girard.

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گجرات میں اسپیشل افراد کے لیے ماڈل براؤنج

فرسٹ ویمن بینک کے صدر جناب فرخ اقبال خان نے گجرات میں معذور افراد کے لیے ماڈل براؤنج کا افتتاح کیا جس میں معذور افراد کی مالی شمولیت کے حوالے سے اسٹیٹ بینک آف پاکستان کی پالیسی کے مطابق خصوصی سہولیات دستیاب ہیں۔ یہ ملک بھر میں خصوصی افراد کے لیے قائم کردہ چوتھی براؤنج ہے۔

نارتھ ”بی“ ریجن کی SBP-R&CGSWE اسکیم کے تحت مقابلے میں دوسری پوزیشن

فرسٹ ویمن بینک لمیٹڈ نے SBP-BSC پشاور ریجن میں کاروباری خواتین کے لیے ری فننس اور کریڈٹ گارنٹی اسکیم کے تحت قرض کی درخواستوں کی زیادہ سے زیادہ تعداد پر کارروائی کے حوالے سے دوسری پوزیشن حاصل کی ہے۔ نارتھ ”بی“ کی ریجنل بزنس ہیڈ مہترہ شرف النساء نے ایم ڈی، ایس بی پی بینکنگ سروسز کارپوریشن جناب محمد اشرف خان سے سرٹیفکیٹ وصول کیا۔



بینک کی نئی ویب سائٹ کا اجراء

خواتین کے عالمی دن کے موقع پر بینک نے نئی ویب سائٹ کا اجراء کیا جو خواتین اور ان کے خاندانوں کو کلیدی اور مالیاتی مصنوعات اور خدمات کی دنیا کے ساتھ بااختیار بنانے میں مدد کرنے کے لیے ایک صارف دوست اور جامع ویب سائٹ ہے، یہ ویب سائٹ SBP اور SECP کے تمام ریگولیٹری تقاضوں کی تعمیل کرتی ہے۔ نوع، ترتیب، رنگوں، بنیادی خیال اور گرافکس وغیرہ نے اسے استعمال میں نہایت سہل بنا دیا ہے۔

FWBL کمپلینٹ مینجمنٹ سروس

صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے۔ صارفین اپنی شکایات کے ازالے اور تجاوز درج کروانے کے لیے مندرجہ ذیل میں سے کوئی بھی طریقہ اختیار کر سکتے ہیں۔

بذریعہ 24/7 کال سینٹر: 021-111-11-3925 اور 0331-3925-111 اور بذریعہ فیکس: 021-35657756۔

بذریعہ ای میل: complaint.management@fwbl.com.pk

براؤنج میں دستیاب شکایت بکس، انٹرنیٹ بینکنگ اور موبائل بینکنگ ایپ کے ذریعے۔

اب صارفین اپنی شکایات FWBL کی ویب سائٹ <https://fwbl.com.pk/contact-us/> کے ذریعے آن لائن بھی درج کروا سکتے ہیں۔





ملازمین کو لائف ٹائم اچیومنٹ ایوارڈز دیئے گئے جبکہ فیلڈ اسٹاف کے ساتھ ساتھ ہیڈ آفس اور ریجن ساؤتھ کے عملے کو سرٹیفکیٹ آف ایکسلنس سے نوازا گیا۔ ہیڈ آفس اور ریجن ساؤتھ سمیت ریٹائر ہونے والے 11 ملازمین کو لائف ٹائم اچیومنٹ ایوارڈ دیئے گئے۔ ریجن ساؤتھ A اور B کی بہترین برانچ کا اعزاز لاڈکانہ برانچ کو 2022 میں مسلسل بہترین خدمات انجام دینے پر دیا گیا۔

اسی طرح کی ایک اور میٹنگ اسلام آباد میں مقامی ہوٹل میں منعقد ہوئی۔ جس میں ملک گیر سطح پر بہترین ریجنل برنس ہیڈ کی سندھو مہنا ہیدنا زلی کو دی گئی۔ لاہور میں منعقدہ تقریب میں بھی سینئرل ریجن کے اسٹاف نے بڑی تعداد میں شرکت کی۔ اس تقریب میں محترمہ مبینہ طارق کو دوسری پوزیشن کے لیے بہترین ریجنل برنس ہیڈ کی سندھو دی گئی۔



ٹاؤن ہال میٹنگز کا انعقاد

یہ بجا طور پر کہا جاتا ہے کہ اچھے کاروباری رہنما اپنا ایک وژن رکھتے ہیں جسے وہ پایہ تکمیل تک پہنچاتے ہیں۔ فرسٹ ویمن بینک کی تاریخ میں ٹاؤن ہال میٹنگز تمام ملازمین کو مشترکہ مقصد کے لیے کام کرنے کی ترغیب دینے کے لیے قیادت کا نیا اقدام تھا جس کے لیے کراچی میں منعقدہ اس میٹنگ کے انعقاد کے لیے خواتین کے عالمی دن کا انتخاب کیا گیا، جو ایک مقامی ہوٹل میں منعقد ہوئی۔



اپنے گریڈز اور کیڈر سے قطع نظر تقریب میں سندھ اور بلوچستان ریجن اور ہیڈ آفس کے اسٹاف نے شرکت کی۔ اس میٹنگ کا بنیادی خیال ”ہمارے ایمپلائز کو ان کے عزم کے لیے سراہنا“ تھا۔ بینک کے صدر اور سی ای او، فرخ اقبال خان نے اس موقع پر خطاب کرتے ہوئے تحفہ اہوں اور ترقیوں سے متعلق خصوصی اعلانات کئے۔ صدر نے اس موقع پر ملازمین کو دعوت دی کہ وہ ادارے کی بہتری کے لیے تجاویز دیں۔ اس موقع پر سال 2021 اور 2022 میں بینک سے ریٹائر ہونے والے

