



## FWBL OPENS A BOOTH AT ISLAMIA UNIVERSITY OF BAHAWALPUR

FWBL has opened its booth at The Islamia University of Bahawalpur to help students and teachers with their financial needs. Professor Dr. Naveed Akhtar, Vice Chancellor of Islamia University Bahawalpur, inaugurated the booth. FWBL's President and CEO, Mr. Farrukh Iqbal Khan, along with other senior executives were present at the ceremony.

FWBL will provide smooth execution of financing facilities for the university students, including an online fee collection facility and other auxiliary services. Teachers and other university employees will also be provided with specialized loans and other banking services by the bank.



The Islamia University of Bahawalpur, formerly known as Jamia Abbasia, is a public university in Bahawalpur that was originally established by His Highness Nawab Sir Sadiq Muhammad Khan Abbasi. In 1975, the Islamia University of Bahawalpur (IUB) was established as the authoritative body for conducting Graduation and Master's level exams in various faculties.

It has five campuses, more than 1,800 full-time and part-time faculty members, including 550 PhD holders, teach more than 50,000 students at the university.

Students have access to the latest education facilities, with more than 120 teaching departments offering almost 300 disciplines.

## WHEN WOMEN THRIVE, COMMUNITIES PROSPER; FWBL CELEBRATES INTERNATIONAL WOMEN'S DAY

The world is facing a range of crises these days, which include geopolitical conflicts, soaring poverty levels, and the increasing impacts of climate change. A few of these challenges can be addressed by solutions that empower women.

The transition towards a healthier, safer, and an equal world for all can be accelerated by investing in and encouraging women.

Women's Day is a global day dedicated to celebrating women's achievements. This is a day where women are acknowledged for their accomplishments without discrimination, whether it's national, ethnic, linguistic, cultural, economics, or political. The theme of this year was "Invest in Women: Accelerate Progress."

At FWBL, we firmly believe that women play a tremendous role in contributing not only to the well-being of their

households but also to the nation's prosperity. In the spirit of the occasion, cake-cutting ceremonies were held.

*More details on Page#2*



## WHEN WOMEN THRIVE, COMMUNITIES PROSPER; FWBL CELEBRATES INTERNATIONAL WOMEN'S DAY

### GLIMPSES

#### LAHORE



#### HEAD OFFICE



Mr. Farrukh Iqbal Khan, President and CEO of FWBL, cut the cake in the Central Regional Office in Lahore. Mr. Faisal Hussain, Head of Business, Mr. Irfan Malik, Head of Operations, Ms. Mobina Tariq, Regional Business Head Central, and employees of the Central Region attended the ceremony.

In Karachi, Ms. Shaheen Zamir, Head of Marketing, and Ms. Sakina Alam, Head of HR, cut the cake along with the executives and employees of the bank.

To make this day special, FWBL offered exclusive discount and promotions at various food, salon, and fashion outlets, especially curated for more than a week as a way of expressing gratitude to the incredible women who contribute significantly to society and our organization.

Throughout the week, FWBL ran a digital media campaign emphasizing its dedication and commitment. For the readers' interest, here is a brief overview:



## THE PRESIDENT VISITS BRANCHES AFTER RENOVATION

Mr. Farrukh Iqbal Khan, FWBL's President and CEO, inaugurated three branches that had been recently renovated in both the Central and South regions. Two branches were located in the interior Sindh area (Khairpur and Sukkur) in Region South - B while the other belongs to the Central Region, Bahawalpur. This occasion demonstrates FWBL's commitment to improving its esteemed clients' banking experiences. The inauguration ceremonies were attended by customers, divisional heads of business and operations, regional officials, and staff. Have a look.

### REGION SOUTH – B



### CENTRAL REGION



## GO GREEN WITH FWBL

FWBL customers can sign up to get their account statements mailed directly to their inbox. This simple, hassle-free, and convenient e-statement facility gives instant access to the account statement via email and helps us protect the environment. To apply for the e-statement facility, customers may visit their nearest branch or call 021-111-11-3925 or 0331-3925-111.



## PROMOTING SME DEVELOPMENT

*It's not about ideas. It's about making ideas happen.*

Entrepreneurship promotes innovation and competition, and successful small and medium-sized businesses motivate others to start and expand their own brands. They are the economic engines that boost growth and exports.

According to the United Nations, MSMEs account for 90% of businesses, 60 to 70% of employment, and 50% of GDP worldwide. They hold the potential to transform economies, foster job creation, and promote equitable economic growth if given adequate support.

Pakistan's economic growth is bolstered by their contribution of around 40% of the GDP and 26% of exports in the manufacturing sector. FWBL recognizes the significance of SMEs and offers financing to all borrowers, regardless of gender, with a special emphasis on the 'S' of SMEs.

The bank has helped SMEs related to agriculture, forestry, hunting and fishing, cement, chemicals and pharmaceuticals, construction, electronics, finance, food, beverages and allied, footwear and leather

garments, individuals, insurance, oil and gas, social development and education, textiles and garments, transport, storage and communication, wholesale and retail trade, etc.

To promote the sector, FWBL offers a variety of products, organizes awareness campaigns, takes part in seminars, and sets up stalls to serve the segment.

Here, we discuss some of the products we provide to the SMEs. To learn more about these products ; visit [www.fwbl.com.pk](http://www.fwbl.com.pk) or call 021-111-11-3925, 0331-3925-111.

### FWBL SME LOAN

**FWBL SME FINANCE**  
Equal Opportunity Financing  
for Women and Men



## YOUR BUSINESS AND FWBL'S SME FINANCE – TEAMED FOR SUCCESS

These loans allow for any specific expansion of business or working capital requirements, purchase of stocks, purchase of plant and machinery, and setting up of small-scale projects on a case-to-case basis,

depending on the borrower's creditworthiness and feasibility/ profitability of the business.

FWBL provides all standardized SME Loan facilities such as Fund Based Demand Finance, Running Finance, Export Refinance,

Non-Fund Based Letters of Guarantee/ Letters of Credit, and so on, to business entities in accordance with the Bank's Charter.

## PRIME MINISTER YOUTH BUSINESS & AGRICULTURE LOAN SCHEME

To provide opportunities for access to finance to the young entrepreneurs and agri-sector of the country, the Government of Pakistan has introduced a low-cost financing scheme under the banner of Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB & ALS). The scheme offers soft loans to meet long-term and short-term financing needs.



## FWBL NIKHAR

This product is specially designed to encourage and empower professionals, including women, men, and transgenders associated with the beauty industry by offering hassle-free financing on easy terms.

Financing will extend to professionals associated with the beauty industry for:

- Establishment of beauty salons (start-up),
- Expansion/Renovation
- Working Capital needs



## FWBL BUSINESS LOAN FOR WOMEN

For women who want to start a small or medium-sized business or expand their existing business, FWBL's Business Loan for Women is a suitable option (available in both demand and running finance). They can easily access Running Finance for any short-term business needs, whether it is manufacturing, trading, or service.



## REFINANCE & CREDIT GUARANTEE SCHEME FOR WOMEN ENTREPRENEURS

FWBL is working to empower women by improving access to financing with the Refinance & Credit Guarantee Scheme for Women Entrepreneurs. This initiative helps women entrepreneurs set up new businesses or expand existing enterprises, enabling access to financing so that they can achieve their goals.



## FWBL SOLAR LOAN

FWBL is empowering entrepreneurs with the FWBL Solar Energy Loan, giving them and their businesses the power to succeed. This loan allows for the installation of a new renewable energy solar panel system at one's business premises, helping manage electricity shortage, and high bill challenges.



## FWBL KHAAS

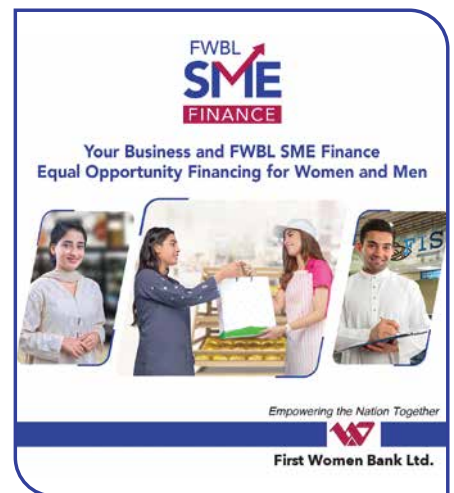
Stepping forward as a socially responsible organization, FWBL strives to uplift the specially-abled by facilitating them with KHAAS loans, helping meet the shortfall of funds for their small businesses.



## FWBL CELEBRATES SME DAY

The United Nations General Assembly has designated June 27 as 'Micro, Small, and Medium-sized Enterprises Day' (MSME Day) to raise awareness of the tremendous contributions of MSMEs to the achievement of the UN Sustainable Development Goals. On this day, through a digital media campaign, FWBL saluted the small and medium enterprises that are the backbone of Pakistan's economy.

FWBL branches also participated in the MSME events in the country organized by the State Bank of Pakistan by putting up stalls.



## NEWS IN BRIEF

The FWBL Bahawalpur branch, headed by Ms. Qudsia Khokhar, BM, conducted the awareness session at the Islamia University Bahawalpur, attended by teachers and other staff. Ms. Mobina Tariq, Regional Business Head Central, was also present on the occasion.

## OUR PEOPLE

### FWBL PARTICIPATES IN THE PHC JOB FAIR & EDUCATION EXPO 2024



FWBL supports those who value creativity, rise to difficulties, care about performance excellence, and are incessantly searching for original and creative solutions. The bank seeks candidates with these qualities to join its team at all career levels. To achieve this objective, FWBL recently set up a stall at the PHC Job Fair and Education Expo 2024, which was organized by the Pakistan Hindu Council and took place at the EXPO Center in Karachi. A large number of professionals and students visited the stall to find out more about FWBL's recruiting process. Dr. Ramesh Kumar Vankwani, the Patron-in-Chief of the Pakistan Hindu Council visited the FWBL stall and presented a shield to



Ms. Sakina Alam, SVP/Head HR. The HR team worked diligently to assist the job seekers.

### MS. SAMINA ZAHID PASSES AWAY



Ms. Samina Zahid, Manager Archiving Unit, South Region Karachi left for her eternal abode on January 13, 2024. In the mid-90s, Ms. Zahid became part of the bank. She also held the position of Branch Manager of the Khairpur Branch of South Region.

FWBL expresses its deepest sympathies to her bereaved family. May Allah grant them the strength and patience to endure this significant loss, and may the departed soul rest in peace. Ameen.

### MR. MEHFOOZ AHMED PASSES AWAY



Mr. Mehfooz Ahmed, Messenger, Blue Area Branch Islamabad, passed away on February 14, 2024. He was associated with the bank for more than two decades.

FWBL expresses its 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. Ameen.

### OBITUARY

Over the past few months, the loved ones of the following FWBL family members have passed away.

- The mother of Mr. Faisal Hussain, Head of Business Development Division, passed away on January 22, 2024.
- The brother of Ms. Nazia Zeeshan, Head of Treasury Operations, died on February 3, 2024.
- The father of Mr. Imran Khan, Messenger of the Head Office, left this world on March 5, 2024.
- The brother of Mr. Muhammad Arif, Driver Operation Division Head Office passed away on 06th April 2024.

- The mother of Mr. Muhammad Naeem, Dispatch Rider, Murree Road Branch died on April 14, 2024.
- The mother of Ms. Jamila Pirzado, BOM Gulshan-e-Iqbal Branch, left for her eternal abode on June 24, 2024.
- The husband of Ms. Durdana Meraj, Regional CAD Manager South, passed away on June 24, 2024.

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. Ameen.

### NEWS IN BRIEF

Mr. Nabeel Elahi, SVP-II, currently working as the Unit Head of Enterprise, has been given the additional charge of Chief Information Security Officer.

Mr. Asad Ali, AVP-I currently working as the Unit Head of Credit Risk has been given the additional charge of Information Security Analyst.

## 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, 0331-3925-111, Complaint Boxes or register them via fax to 021-35657756. Customers can also use Internet

Banking or the Mobile Banking App or e-mail at [complaint.management@fwbl.com.pk](mailto:complaint.management@fwbl.com.pk). Now, customers can also lodge their complaints online through the FWBL website: <https://fwbl.com.pk/contact-us>.



## ON THE LIGHTER SIDE

### FANS

A boy with another friend, "Why are sports stadiums so cold?"

The other boy said, "They have too many fans."

### RIDDLES

1. What is the fastest way to double your money?
2. I make a loud sound when I'm changing. When I do change, I get bigger but weigh less. What am I?
3. Nobody has ever walked this way. Which way is it?

4. What can go through glass without breaking it?
5. What has words but never speaks?
6. What has one eye but can't see?

### ANSWERS:

1. Place it in front of the mirror
2. Popcorn
3. The Milky Way
4. Light
5. A book
6. A needle

## "QUOTES,"

- "Strength lies in differences, not in similarities." - **Stephen Covey**
- "Life is really simple, but we insist on making it complicated." - **Confucius**
- "Our prime purpose in this life is to help others. And if you can't help them, at least don't hurt them." - **Dalai Lama**
- "Don't go through life, grow through life." - **Eric Butterworth**
- "If we have no peace, it is because we have forgotten that we belong to each other." - **Mother Teresa**
- "Art is not a handicraft; it is the transmission of feeling the artist has experienced." - **Leo Tolstoy**



## DO YOU KNOW?

### THE TALLEST MAN EVER

Robert Pershing Wadlow (USA) was the tallest man in history, born in Illinois, USA, on February 22, 1918. He was last measured on June 27, 1940, and was found to be 2.72 m (8 ft. 11.1 in) tall. Robert died on July 15, 1940, in Michigan.

### THE TALLEST WOMAN EVER

Rumeysa Gelgi, born on January 1, 1997, is a Turkish advocate, researcher, and web developer. She is the tallest living woman, as confirmed by Guinness World Records. She also holds the titles of largest hands (female), longest fingers (female), and longest back (female), and previously held the title of the tallest living female teenager given by Guinness World Records. She is 215.16 cm (7 ft. 0.71 in) tall.

On September 28, 2022, Gelgi was able to

fly on an airplane for the first time in her life. Turkish Airlines had to place a stretcher on six chair rows in one of their planes to make her trip from Istanbul, Türkiye, to San Francisco, California, U.S. The event got media attention and was shown in a documentary titled Rumeysa: Walking Tall.

## FWBL ASSISTS IN OPENING THE ACCOUNT OF SPHF BENEFICIARIES

Millions of people in Pakistan had been forced from their homes by the intense monsoon rains of 2022. Two million homes in Sindh province are either totally or partially damaged, and they desperately need somewhere to live. The Sindh government established the Sindh People's Housing for Flood Affected (SPHF) individuals in order to aid in their reconstruction.

FWBL Region South - B branches in Khairpur, Shikarpur, and Larkana are helping people by streamlining the account opening process so that SPHF money is credited to their accounts. After conducting surveys through SRSO, SPHF has been giving each beneficiary a total of Rs.300,000 in three installments.

### CONCEPT, CONTENTS, COORDINATION & EDITED BY:

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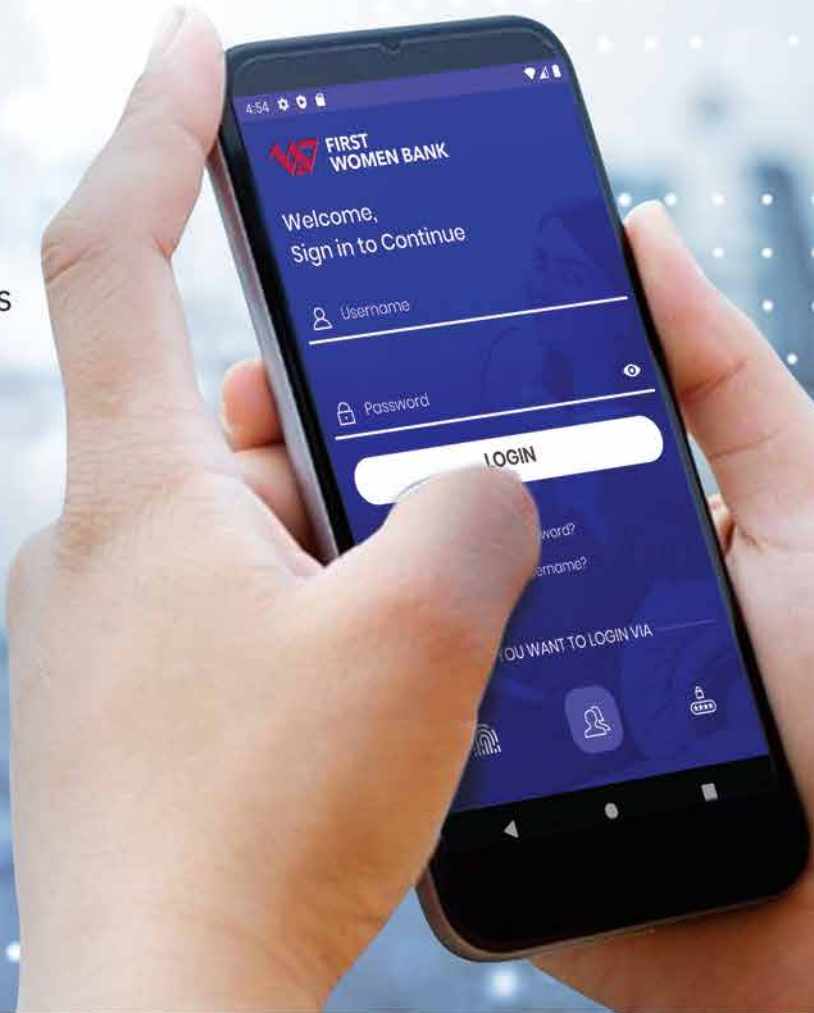
# FWBL MOBILE BANKING APP

## Banking That Moves With You

Access your FWBL account 24/7 in a secure & reliable manner on your mobile phone

-  Account Balance Inquiry
-  Full Account Statement
-  IBFT
-  Utility Bill Payments
-  Mini Statement
-  Lodgment of Complaints

For details, visit [www.fwbl.com.pk](http://www.fwbl.com.pk)  
or call **021-111-11-3925, 0331-3925-111**



Terms & conditions apply

Empowering the Nation Together



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# Loan Against Salary

آپ کی تنخواہ... دلائے آسان قرضہ!



اپنی تمام مالی ضروریات کے لیے باآسانی قرضہ حاصل کریں

FWBL آپ کے لیے لایا "Loan Against Salary" جس میں تنخواہ کے بدلے ملے مالی ضروریات کو پورا کرنے کے لیے نہایت آسان اور فوری قرضہ۔

- 50,000 روپے سے 2,000,000 روپے تک قرضے کی سہولت (15 مجموعی تنخواہوں تک)
- قرضے کی ادائیگی کے لیے 1 سال سے 4 سال کا دورانیہ
- مساوی ماہانہ اقساط میں قرض کی ادائیگی
- مارک اپ

خواتین اور معذور افراد کے لیے: 1 سالہ کائی بور (KIBOR) + 6% سالانہ  
مردوں کے لیے: 1 سالہ کائی بور (KIBOR) + 7% سالانہ

مزید معلومات کے لیے قریبی FWBL برانچ تشریف لائیں  
یا 021-111-11-3925, 0331-3925-1111 پر رابطہ کریں

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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[f/FirstWomenBank](#) [x/FWBLbank](#) [i/firstwomenbank](#) [t/company/fwbl](#) [v/First Women Bank Limited](#)

## جناب فرخ اقبال خان کاسینٹرل اور ساؤتھر ریجن برانچوں کا دورہ

جناب فرخ اقبال خان صدر بینک نے بزنس ہیڈ فیصل حسین اور ہیڈ آپریشنز عرفان ملک کے ہمراہ اندرون سندھ کی برانچوں خیر پور اور سکھر کا دورہ کیا جن کی تزئین و آرائش مکمل کی گئی تھی۔ صدر نے ان برانچوں کا باضابطہ افتتاح بھی کیا۔ ان تقاریب میں کسٹمرز، ساؤتھر ریجن کی سربراہ محترمہ نصرت منگی اور اسٹاف نے شرکت کی۔

صدر نے سینٹرل ریجن کی بہاولپور برانچ کا افتتاح بھی کیا۔ انہوں نے اس موقع پر گفتگو کرتے ہوئے کہا کہ کسٹمرز کو بہترین خدمات فراہم کرنا بینک کا اولین مقصد ہے اور برانچوں کی تزئین و آرائش اسی سلسلے کی ایک کڑی ہے۔ تقریب میں بزنس ہیڈ جناب فیصل حسین، ہیڈ آپریشنز جناب عرفان ملک، سینٹرل ریجن کی بزنس ہیڈ محترمہ مبینہ طارق نے بھی شرکت کی۔

### ساؤتھر ریجن - بی



### سینٹرل ریجن



## ”گوگرین“ FWBL کے ساتھ

فرسٹ ویمن بینک کے صارفین اب اپنے اکاؤنٹ اسٹیٹمنٹ 'ای میل' کے ذریعے بھی حاصل کر سکتے ہیں، جو نہایت سادہ، آسان اور اسٹیٹمنٹ حاصل کرنے کا فوری ذریعہ ہے اور ماحول کے تحفظ میں بھی مدد فراہم کرتا ہے۔

ای اسٹیٹمنٹ کی سہولت حاصل کرنے کے لیے صارفین اپنی قریبی برانچ سے رابطہ کر سکتے ہیں یا مزید تفصیلات کے لیے بینک کے کال سینٹر سے رابطہ کر سکتے ہیں۔ فون نمبر یہ ہیں: 021-111-11-3925 اور 0331-3925-111۔

## فرسٹ ویمن بینک کمپلیٹ مینجمنٹ سروس

بذریعہ ای میل: [complaint.management@fwbl.com.pk](mailto:complaint.management@fwbl.com.pk)  
برانچ میں دستیاب شکایت بکس، انٹرنیٹ بینکنگ اور موبائل بینکنگ  
ایپ کے ذریعے - صارفین اپنی شکایات بینک کی ویب سائٹ  
[www.fwbl.com.pk](http://www.fwbl.com.pk) کے ذریعے آن لائن بھی درج کروا سکتے  
ہیں۔

صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے۔ صارفین  
اپنی شکایات کے ازالے اور توجہ پر 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  
بذریعہ فیکس: 021-35657756



## خواتین کے عالمی دن کے موقع پر تقاریب

### تصویری جھلکیاں

سینٹرل ریجن آفس، لاہور



ہیڈ آفس، کراچی



اس دن کو خاص بنانے کے لیے بینک نے ایک ہفتے سے زیادہ عرصے کے لیے خصوصی طور پر مختلف ریٹونٹس، فیشن آؤٹ لیس اور سیلون پر خصوصی رعایت فراہم کی جو بینک کی جانب سے خواتین کے لیے اس موقع کا خاص تحفہ تھا۔ پورے ہفتے کے دوران خواتین کے معاشی اور سماجی کردار کو واضح کرتے ہوئے ایک ڈیجیٹل میڈیا مہم بھی چلائی گئی۔

### جھلکیاں



## اسلامیہ یونیورسٹی بہاولپور میں بوتھ کا قیام

فرسٹ ویمن بینک نے اسلامیہ یونیورسٹی بہاولپور میں طلباء اور اساتذہ کی مالی ضروریات میں مدد دینے کے لیے اپنا بوتھ کھولا ہے۔ جس کا افتتاح اسلامیہ یونیورسٹی بہاولپور کے وائس چانسلر پروفیسر ڈاکٹر نوید اختر نے کیا۔ تقریب میں بینک کے صدر اور چیف ایگزیکٹو آفیسر جناب فرخ اقبال خان اور دیگر سینئر ایگزیکٹوز نے شرکت کی۔

اسلامیہ یونیورسٹی بہاولپور، جسے پہلے جامعہ عباسیہ کہا جاتا تھا، نواب سر صادق محمد خان عباسی نے قائم کی تھی۔ یونیورسٹی نے 1975 میں مختلف فیکلٹیز میں گریجویٹ اور ماسٹرز کی سطح کے امتحانات کے انعقاد کے لیے ایک بااختیار ادارے کے طور پر کام کرنا شروع کیا۔



یونیورسٹی کے پانچ کیمپس ہیں۔ 50 ہزار سے زیادہ طلباء و طالبات اور 1800 سے زیادہ فیکلٹی ممبران کل وقتی اور جزوقتی طور پر یونیورسٹی سے منسلک ہیں۔ یونیورسٹی میں 120 سے زیادہ تدریسی شعبے ہیں جو 300 سے زیادہ مضامین میں طلباء کو جدید اور معیاری تعلیم فراہم کرتے ہیں۔ یونیورسٹی کے 1550 اساتذہ پی ایچ ڈی کی ڈگری رکھتے ہیں۔

## خواتین کے عالمی دن کے موقع پر تقاریب

سینٹرل ریجن آفس لاہور میں منعقدہ تقریب میں بینک کے صدر اور چیف ایگزیکٹو آفیسر جناب فرخ اقبال خان نے کیک کاٹا، تقریب میں ہیڈ آف بزنس جناب فیصل حسین، ہیڈ آف آپریشنز جناب عرفان ملک، ریجنل بزنس ہیڈ سینٹرل محترمہ مہینہ طارق اور سینٹرل ریجن کے اسٹاف نے شرکت کی۔

ہیڈ آفس کراچی میں منعقدہ تقریب میں ایچ آر ہیڈ محترمہ سکینہ عالم اور ہیڈ مارکیٹنگ محترمہ شاہین ضمیر نے کیک کاٹا۔ تقریب میں سینئر ایگزیکٹوز اور بینک کے اسٹاف نے شرکت کی۔

اقوام کی ترقی میں خواتین کے کردار کو نظر انداز نہیں کیا جاسکتا۔ دنیا کو آج جن بحرانوں کا سامنا ہے ان میں زیادہ تر خواتین کو بااختیار بنا کر نہ صرف قابو پایا جاسکتا ہے بلکہ ان کی حوصلہ افزائی کر کے سب کے لیے ایک صحت مند، محفوظ اور پائیدار ترقی کے عمل کو تیز کیا جاسکتا ہے۔

خواتین کے عالمی دن کے موقع پر دنیا بھر میں تقریبات کا اہتمام کیا جاتا ہے اور بلا تفریق ان کی کامیابیوں کا اعتراف کیا جاتا ہے۔ ”خواتین کی ترقی کے لیے سازگار ماحول فراہم کرنا اور اس میں تیزی لانا“ اس سال کا موضوع تھا۔

اس دن کی مناسبت سے فرسٹ ویمن بینک میں بھی تقریبات کا اہتمام کیا گیا۔ اس سلسلے میں دو بڑی تقاریب سینٹرل ریجن آفس لاہور اور ہیڈ آفس کراچی میں منعقد ہوئیں۔

