



FWBL SIGNS MOU AT PAKISTAN HOUSING CONFERENCE



In a Ceremony held in Islamabad at the Pakistan Housing Conference, PMRC, in the presence of Prime Minister Imran Khan and officials of the World Bank Group, signed agreements and MoUs of PKR 4,800 million with financial institutions. Ms. Naushaba Shahzad, President & CEO (A) FWBL, also had the honor of signing the MoU.

At the Conference, the Prime Minister said, "Providing 5 million houses in 5 years is indeed an ambitious target, keeping in view the lack of necessary infrastructure and inefficient foreclosure laws due to which banks are reluctant

to provide mortgage loans. However, the Government is fully determined to meet the existing demand of 10 million houses in the country for which it is working closely with State Bank of Pakistan and World Bank to resolve implementation challenges."

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FWBL LAUNCHES INTERNET BANKING ON INTERNATIONAL WOMEN'S DAY

**Introducing
FWBL Internet Banking**
Seamless banking 24/7,
at your fingertips



March 8 is International Women's Day - an important day to reflect on the social, economic, cultural and political achievements of women around the world. The theme for this year was "Think equal, build smart, innovate for change". On this International Women's Day, FWBL introduced Internet Banking to empower women with seamless banking services 24/7.

FWBL Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing FWBL accounts via the internet. Through this doorstep banking facility, customers can conduct their

financial transactions at their own time, location and convenience, 24 hours a day, 7 days a week. Customers can conduct transactions including Account Balance Inquiry, Mini-Statements, Account Statements for one week, one month and three months, Funds Transfer between personally-held FWBL Accounts, Funds Transfer from a personal FWBL Account to other FWBL Accountholders, Funds Transfer to Selected 1-LINK Member Banks, Utility Bill Payments, Mobile Phone Airtime Purchase, Internet Service Provider Bill Payments, Complaint Lodgment, Card Activation/Deactivation, along with other services.

FWBL CALL CENTER SERVICES, NOW 24/7



After the launch of its Call Center in 2014, FWBL has recently upgraded to a 24/7 facility. The services that can be availed via the 24/7 Call Center are: ATM PIN Generation and Regeneration, Customer Profile Search, Balance Inquiry/Mini-Statement, ATM Card Activation and Deactivation, E-Commerce and International Transaction Activation and Deactivation (time-bound), Complaint Lodgment, Internet Banking Activation and Deactivation, Product & Service Related Information, ATM Locations, FWBL Schedule of Charges, Branch Locations, etc. For any information, customers can call at 021-111-11-3925 or 0331-3925-111.

To activate Internet Banking Services, customers can call FWBL's 24x7 Call Center at 021-111-11-3925 or 0331-3925-111 from their registered number. The Call Center Agent, after verifying the customer's details, will activate the customer's Internet Banking services. Due to security reasons, activation via Call Center will be only for non-financial services. For the activation of financial transactions, the customer will have to visit a FWBL Branch for biometric verification, which is a mandatory regulatory requirement.

MS. NAUSHABA SHAHZAD CALLS ON MR. IMRAN ISMAIL, GOVERNOR SINDH



Ms. Naushaba Shahzad, President & CEO (A) FWBL, paid a visit to Governor Sindh Mr. Imran Ismail at Governor House Karachi to discuss matters pertaining to Women Development and the possibilities of exploring new business opportunities for women.

Mr. Ismail expressed his support to FWBL in empowering women. Mr. Mohammed Zahid Ahmed, Chief Financial Officer, also accompanied the President on this occasion.

MS. NAUSHABA SHAHZAD'S INTERVIEW BY RENOWNED PUBLICATION 'USA TODAY'

Ms. Naushaba Shahzad, President & CEO (A) FWBL, was interviewed by Mrs. Stephanie Huertas and Mr. Gregoire Asselin, Head of Research of a Worldwide Publishing and Business Content Provider and Communication Multi-Media House, One World Media, for the well known publication 'USA TODAY' at the FWBL Head Office, Karachi.

During the interview, Ms. Naushaba responded to various questions related to Pakistan's economy, the banking sector in general and the role of women in the country in particular.



FWBL & ESSA LAB ENTER ALLIANCE



First Women Bank Ltd. (FWBL) and Essa Lab have entered into an alliance to facilitate FWBL cardholders. Now FWBL Mastercard Debit Card and

PayPak Debit Cardholders can avail 20% discount on routine tests, 15% discount on special tests, 15% discount on MRIs, CT Scans, Dexa Scans, X-Rays & Ultrasounds and 5% discount on Pharmacy till February 2020.

Ms. Shaheen Zamir, SVP/Head of Marketing & Service Quality FWBL, and Dr. Nayyar Jabeen, Zonal Head South Essa Lab, signed the MoU held in a Ceremony at FWBL's President Secretariat Head Office Karachi. Ms. Naushaba Shahzad, President & CEO (Acting), also witnessed the Ceremony.



SIGN MOU

First Women Bank Ltd. (FWBL) and Zara's Salon Karachi signed a MoU to facilitate customers (Debit Cardholders). Ms. Shaheen Zamir, SVP/Head Marketing, and Ms. Rizwana Khan, CEO Zara's Salon, signed the MoU.

Now FWBL Cardholders will get 20% off at the two branches of the Salon located at Zamzama and Bahadurabad in Karachi. The offer is valid for a period of 2 years.

FOCUS ON BUSINESS

"There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

BUSINESS REVIEW MEETING

A two-day business review meeting was held at the Head Office, Karachi to discuss the strategies and line of action to achieve 2019's targets.



Ms. Naushaba Shahzad, President & CEO (A), chaired the meeting and urged the Business Teams to move forward and play their role to achieve the set targets. She urged the RBHs to make the customers the primary focus &

to optimize the organization's strength for the attainment of individual and organizational goals & objectives. "Gone are the days when the banking industry respects tradition, now it's a game of innovation and the situation

demands to devise a fresh approach that facilitates teamwork, eliminates silos and sets priorities. We're in the process of reshaping the organization so that it's more responsive to the needs of our people and customers. Every person's job is important, not only to his/her own success, but also to the success of every other person at FWBL." She advised the Business Teams to look at their jobs objectively for opportunities to save work, cut waste and improve quality. During the meeting, teams were assured that the management will provide all the support required to achieve the targets set for 2019.

All Divisional Heads & Regional Business Heads attended the meeting.

MS. NAUSHABA SHAHZAD VISITS CENTRAL REGION BRANCHES

Accompanied by the Business Team, Ms. Naushaba Shahzad, President & CEO (A), visited the Central Region branches. During

her visit, she not only met with the customers but also provided the branches a chance to discuss their issues. The branches were very

pleased to share their problems with the President, as it was after a very long time that they had received a visit.

USAID PEEP REVIEW MEETING

During her visit to Lahore, Ms. Naushaba Shahzad, President & CEO (A) FWBL, attended a Review Meeting to further explore the opportunities under WEinSPIRE. WEinSPIRE (Women Empowerment in South Punjab through Investment

in Rural Economy) is an initiative by USAID PEEP, aimed at empowering women involved in the livestock sector of South Punjab by bridging the void between public and private sector stakeholders.



SIALKOT CHAMBER INVITES MS. NAUSHABA SHAHZAD



On the invitation of Mr. Khawaja Masood Akhter, President Sialkot Chamber of Commerce & Industry (SCCI), Ms. Naushaba Shahzad, President & CEO (A) FWBL, visited the Sialkot Chamber of Commerce. Both Presidents

discussed the obstacles to women entrepreneurship and possible remedial actions which could be taken to address these issues. Mr. Waqas Akram Awan, Senior Vice President SCCI, and the FWBL Team, including the CFO, Business Head and Branch Manager Sialkot, were also present at the occasion.

PROMOTING SME DEVELOPMENT

“Dream big. Start small. But most of all start.” – Simon Sinek

SBP REFINANCE AND CREDIT GUARANTEE SCHEME FOR WOMEN ENTREPRENEURS

In order to encourage SME financing for women entrepreneurs across the country, State Bank of Pakistan launched the Credit Guarantee and Refinance Scheme for Women Entrepreneurs. While this was initially for underserved areas, it has now been expanded to all districts of the country. The Scheme has now been renamed the “Refinance and Credit Guarantee Scheme for Women Entrepreneurs.”

FWBL & SRSO JOIN HANDS



First Women Bank Ltd. (FWBL) and Sindh Rural Support Organization (SRSO) signed a Memorandum of Understanding (MoU) at the Head Office Karachi, inked by Ms. Nusrat Mangi, Regional Business Head South-C, and Mr. Muhammad Dittal Kalhoro, CEO SRSO.

Ms. Naushaba Shahzad, President & CEO (A) FWBL, said this partnership will help to strengthen, promote and create new value by providing financial services to unbanked women. Mr. Muhammad Dittal Kalhoro, CEO SRSO, said that with the support of FWBL, SRSO will achieve its objective to truly serve the women of Sindh.

FWBL AND HOME NET JOIN HANDS

An MoU was signed between First Women Bank Ltd. and Home Net Pakistan to empower women home-based workers and SMEs in the country, especially in Balochistan, with the support of UN Women. Ms. Uzma Naqvi, Branch Manager FWBL, and Ms. Saima Javaid, Provincial Coordinator Home Net, signed the MoU.

Ms. Shakeela Naveed, Chairperson Women Caucus, Provincial Assembly, Ms. Zeenat Shahwan, MPA, Ms. Bano, MPA, representatives of First Women Bank, NCSW, civil society, youth, and members of the District Action Committee Quetta attended the Signing Ceremony. FWBL has specially designed a loan product to empower women home-based workers.

Home-based workers, Members of the Business Development Group,



PM YOUTH BUSINESS LOANS



Under PMYBL, FWBL has received a total of 681 loan applications, out of which 322 loans have been approved, 355 applications were declined and 4 applications are under consideration. Thus far, the Bank has disbursed Rs. 295.34 million, including adjusted cases.

PROMOTING SME DEVELOPMENT

“Dream big. Start small. But most of all start.” – Simon Sinek

SME AWARENESS SESSIONS

In Pakistan, over 90% of all enterprises in the industrial sector are Small and Medium Enterprises (SMEs), providing employment to over 78% of the non-agricultural labor force. They represent more than 30% of the national GDP, 25% of exports of manufactured goods, and 35% of value addition in manufacturing. To

promote the SME sector in the country, the State Bank of Pakistan prepared a comprehensive policy for the promotion of SME financing in 2017. To create awareness among SMEs regarding available products and services offered by financial institutions / banks, SBP organizes SME Fairs & Exhibitions from time to

time across the country, where financial institutions showcase their products & services by putting up their stalls.

During the quarter, FWBL branches participated in SBP organized events, arranged to create awareness among masses. Below are the details:

BAHAWALPUR

To bring to light the Policies & Schemes for the Promotion of SME Financing in Pakistan for the business community, with a particular focus on small traders, the FWBL Bahawalpur Branch, headed by Ms. Qudsia Khokhar and team, participated in the SME Awareness Session organized by SBP, held at the Bahawalpur Chamber of Commerce & Industry.

GUJRAT & GUJRANWALA

FWBL Gujranwala Branch participated in the SBP Awareness Session and SME Mela, organized in Gujranwala and held at the Marian Hotel and GBC respectively, while the Gujrat Branch took part in the Awareness Program held at Akbar's Kinara Hotel. The events proved to be fruitful, as a large number of participants from SME Associations attended the programs. Ms. Aowj Nawaz, BM Gujranwala and her team members Ms. Shahida Aslam and Ms. Amina Noreen, represented First Women Bank in Gujranwala, while BM Ms. Shakira Mirza and her team participated in the Awareness Session in Gujrat.

RAHIM YAR KHAN

FWBL's Rahim Yar Khan Branch, led by BM Ms. Anum Khalid, participated in a SME Promotion Event organized by SBP BSC Bahawalpur, held at Rahim Yar Khan Chamber of Commerce & Industry, with reference to SBP's Policies & Schemes for the Promotion of SME Financing in Pakistan for the welfare of the small-scale business community.

LAHORE

First Women Bank's Defence Branch Lahore organized an SME Awareness Session in Sanat Zar, a Vocational Training Institute of the Government of Punjab. It provides technical skills in different domains, i.e. Tailoring, Beauty Industry, Computer Operations &



Cooking, etc. to women and helps them establish their own businesses after acquiring training. The Session was attended by almost 150 participants, where Ms. Aaisha Eeraj, BM Defence, Lahore, Ms. Moazma Rehman, Credit Officer, and Ms. Ayesha Usman, Regional Office Lahore, provided detailed information to the participants regarding various credit schemes offered by FWBL & SBP.

MULTAN



A SME Awareness Session was organized by the FWBL Multan Branch, in collaboration with the All

Pakistan Bed Sheet & Upholstery Manufacturers Association (APBUMA), an Apex Trade Association of Pakistan. Since its inception in 1983, APBUMA has been serving the Textile sector all over Pakistan, undertaking various projects like the establishment of the College of Textile Engineering Multan, Multan Dry-Port Trust Multan and Cluster Council for Bed Sheets & Upholstery & Scientific Centre. Ms. Mobina Tariq and Ms. Iram Rehman represented FWBL and briefed attendees about the various SME schemes. Mr. Muhammad Amir and Mr. Muhammad Amjad of APBUMA also attended the session.

KARACHI

Home Net Pakistan is one of FWBL's partners in empowering women home-based workers and building their capacity to strengthen them economically. Home Net Pakistan recently organized a training session at the community level in Musharaf Colony, Baldia where Ms. Zahida Channa, RBH South B, representing the Bank, enlightened the participating home-based workers with information about the bank account opening procedure, importance of savings, financial management, SME loans & facilities offered by the Bank.

OTHER CITIES

Sessions were also held in Islamabad, Rawalpindi, Sargodha, Mardan, Abbottabad and Hyderabad by the respective FWBL branches.

INCREASING FINANCIAL INCLUSION



Financial literacy helps individuals become self-sufficient so that they can achieve financial stability. According to World Bank's 2017 Global Findex Database, Pakistan has been ranked the lowest in terms of financial access rate with 100 million unbanked adults. Statistics shows that there is a huge gap between the demand and supply. In order to gauge the potency and to address the issues, First Women Bank Ltd., SMEDA & WCCI Multan in collaboration with SBP (BSC) Multan have initiated a Financial Literacy Program for the economic

and technical empowerment of women of the region. Mr. Allah Baksh, Deputy Chief Manager SBP BSC Multan, and Ms. Masooma Sibtain, General Secretary WCCI Multan, also attended the Session. Mr. Allah Baksh welcomed the participants to the Session and briefed the audience. Ms. Masooma Sibtain, General Secretary WCCI Multan, in her introductory remarks termed this session a great initiative to assist and share the business issues of the women in the region. She expressed that the series of programs under this project will equip the

women with financial literacy so that they can financially support their families.

Ms. Sidra Shams, Officer Operations & Ms. Iram Rahman, Credit Officer FWBL Multan Branch, made a comprehensive presentation on the financial literacy of women, and participants were briefed on the importance of budgeting, saving and financial inclusion. FWBL Multan Branch's most prominent success story, a boutique called Fashion Factory, was also discussed, where the borrower was not only assisted financially, but was also provided with guidance regarding documentation and other procedures.

The AFU team of SBP (BSC) also discussed the key incentive points of the SBP Refinance Scheme for Women. Women availing the SBP Refinance Loans also shared their experiences while getting their cases approved and amounts disbursed.

The presentations were followed by a comprehensive Q&A Session, providing participants an opportunity to clarify any ambiguities.

MONITORING CELL AT PRESIDENT'S SECRETARIAT

Ms. Naushaba Shahzad, President & CEO (A), has set up a Monitoring Cell in the

President's Secretariat to monitor the daily progress of the branches. However, employees

are also asked to send in their suggestions and innovative ideas for improvement.

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World Bank Country Director, Illango Patchamuthu said that in Pakistan it takes around 25 years for an individual to own a house, compared with five years in the international market. He further said that World Bank has made available USD 140 million facilities for housing finance through PMRC. He applauded the performance of PMRC and, as the demand of PMRC funding is increasing, he indicated World Bank's further support to PMRC.

"PMRC is a joint initiative of the State Bank of Pakistan, Government of Pakistan and the World Bank Group, established with the objectives of increasing affordable housing finance especially for the low and middle income groups, providing mortgage finance through banks, DFIs and housing finance companies and development of capital markets with fixed rate long-term Bonds and Sukuks," said Mudassir H. Khan, Managing Director/CEO of PMRC. He further added, "PMRC is fully

committed to supporting the initiative of providing 5 million low cost housing liquidity to banks/DFIs/FIs through refinancing and has already disbursed PKR 5,200 million to three banks and a housing finance company for extending mortgage loans."

The MoUs/agreements were also signed by House Building Finance Company, Askari Commercial Bank, Bank Islami and Khushhali Microfinance Bank, for low income housing finance.

OUR PEOPLE

“You are your greatest asset. Put your time, effort and money into training, grooming and encouraging your greatest asset.”

SBP ORGANIZES ‘RISK MANAGEMENT TRAINING IN SME FINANCING’ SESSIONS FOR FWBL STAFF



contribution of the SME Sector, issues & challenges related to SME Financing in Pakistan, SME Prudential Regulations, SBP’s Policy for Promotion of SME Financing, Risk Coverage Facilities for SMEs and the SME Rating Model & Risk Analysis.

The Karachi Session was conducted by Mr. Muhammad Azam Qureshi, Joint Director IH&SMEFD, and Ms. Ambar Paracha, Head of Corporate Affairs & Credit Risk Pak Brunei, while the Islamabad session was conducted by Mr. Hassan Yasir, Senior Executive Bank Alfalah.

FWBL Credit Officers were privileged with an opportunity to attend training sessions on ‘Risk Management in SME Financing’, arranged specifically for the Bank by the State Bank of Pakistan in Karachi and Islamabad.

In the Sessions, the areas mainly covered were the significance and



MS. UZMA NAQVI MEMBER WDD - WEEC



The Women Development Department Government of Balochistan formed a Women Economic Empowerment Council (WEEC), and nominated Ms. Uzma Naqvi, Manager Quetta Branch, as one of its Members. FWBL News congratulates Ms. Naqvi on her nomination in the prestigious Council and hopes that she will play a vital role in empowering the women of Balochistan.

BANCASSURANCE TRAINING

A Bancassurance Refresher Training Workshop was organized by State Life Insurance Corporation of Pakistan for the FWBL South Region staff. It was held at the Hotel Pearl Continental Karachi where FWBL employees were briefed about Insurance products. FWBL branches have been selling SLIC products since 2013.

ORGANIZATIONAL CHANGES

- Ms. Yasmin Rizvi has been transferred and re-designated as Head CAD, effective 28th March, 2019.
- Ms. Shama Sohail has been transferred and re-designated as Deputy Head Operations, effective 29th March, 2019.

OBITUARY

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

- The youngest brother of Ms. Asmat Ahmed, Finance Officer, left for his eternal abode on February 18, 2019.
- The mother of Ms. Farhat Mushtaq, Officer Gurumandir Branch, passed away on February 26, 2019.
- The father of Ms. Shaheena Kamil, Senior Officer posted at Fatima Jinnah Women University, passed away on March 14, 2019.

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

HAPPENINGS

NEW NUMBERS FOR DHA BRANCH LAHORE



The landline numbers of the Lahore Defence Branch have changed. The new numbers are as follows: Ph.: 042-35691021, 042-35747392.

CLIFTON BRANCH KARACHI RELOCATED

FWBL Clifton Branch has been

shifted to a new location.

New Address: Shop # 4,5,7,8, Mitha Court Building, Plot # BC-7, Block-9, Kehkashan Clifton, Karachi. However, there is no change in its telephone numbers.

BRANCHES DEALING IN PAYMENT OF PRIZE MONEY

All FWBL Branches have started dealing in the payment of Prize Money & Face Value of National

Prize Bonds in compliance with the SBP CMD Circular mandating the same.

“QUOTES”

- “When it is obvious that the goals cannot be reached, don't adjust the goals, adjust the action steps.”
- Confucius
- “Leadership is a potent combination of strategy and character. But if you must be without one, be without the strategy.”
- “As a leader, it's a major responsibility on your shoulders to practice the behavior you want others to follow”.
- “The secret to successful hiring is this: Look for the people who want to change the world.”
- “The way your employees feel is the way your customers will feel. And if your employees don't feel valued, neither will your customers.”
- "It's fine to celebrate success, but it is more important to heed the lessons of failure."

ON THE LIGHTER SIDE

Riddles

Q: What do these words have in common: Madam, civic, eye, level & mama?

Q: I am an insect. The first part of my name is the name of another insect. What am I?

Q: You have me today, tomorrow you'll have more; As your time passes, I'm not easy to store; I don't take up space, but I'm only in one place; I am what you saw, but not what you see. What am I?

Q: How can you make seven even?

A: If you read them all backwards, they make the same word.

A: Beetle.

A: Memories.

A: Remove the letter 'S'.

Business Success Secret

Customer: “But if it costs \$10 to make these watches, and you sell them for \$10, where does your profit come in?”

Shopkeeper: “From repairing them.”

Orders

First Salesman: “Did you get any orders today?”

Second Salesman: “Yes, I got two!”

First Salesman: “Congratulations! What were they?”

Second Salesman: “Get out!” and “Stay out!”

My Computer

Customer Care Officer: “I need a product identification number right now - may I help you in finding it?”

Customer: “Sure.”

Customer Care Officer: “Could you left-click ‘Start’? Did you find ‘My Computer’?”

Customer: “I did left-click, but how am I supposed to find your computer?”

CONCEPT, COORDINATION & EDITED BY:

Shaheen Zamir (SVP/Head of Marketing, PR & Service Quality)

Assisted by: Hina Manya (Marketing Officer), First Women Bank Ltd.

Head Office: S. T. S. M. Foundation Building, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.

Ph.: 021-35657630, UAN: 111-676-767

Website: www.fwbl.com.pk

Facebook: [f/FirstWomenBank](#)

Twitter: [t/FWBLbank](#)

Instagram: [i/firstwomenbank](#)

Designed by: SPECTRUM | VMLY&R

FWBL کا PayPak ڈیبٹ کارڈ

ادائیگی کی سہولت ہر وقت، ہر جگہ



فیول اسٹیشنز



شاپنگ



ڈائننگ آؤٹ



اے ٹی ایجز

FWBL کے PayPak ڈیبٹ کارڈ سے ملک بھر میں بنا کیش ادائیگی کا لطف اٹھائیں

- براہ راست ادائیگی۔ نقد رکھنے یا اے ٹی ایم ڈھونڈنے کی ضرورت نہیں۔
- ملک بھر میں اپنے من پسند ریٹیل آؤٹ لیٹ پر خریداری اور ادائیگی کریں
- خریداری کی زیادہ حد، وہ بھی بغیر پوشیدہ چارجز کے
- ملک بھر میں اے ٹی ایجز سے رقم نکالنے کی آزادی

مزید تفصیلات کے لیے ابھی کال کریں: 021-111-11-3925 یا 0331-3925-111

Empowering the Nation Together



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومونٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔

صدر بینک کی زیر صدارت کراچی میں بزنس میٹنگ کا انعقاد



مجھے فخر ہے میں عورت ہوں
عالمی یوم خواتین (8 مارچ) کے موقع پر

(از: کوثر سلمانی، آفیسر ایمپیریل کورٹ، برانچ)

میرے دم سے ہے بہار
میرے دل میں ہے نکھار
حوصلے میرے جیسے پہاڑ
عزم و ہمت کی میں عورت ہوں
مجھے فخر ہے میں عورت ہوں

قربانی، وفا اور ایثار
کانٹے بھی پھولوں کے ہار
برداشت، ہمت اور سہار
رب کی عطا میں رحمت ہوں
مجھے فخر ہے میں عورت ہوں

ویمن بینک کا ہر ایک فرد
ایہاں کی خواتین، یہاں کے مرد
سانجھے سب کے خوشی اور درد
مانتی ان کی افادیت ہوں
مجھے فخر ہے میں عورت ہوں

عورت کی ڈہری مجبوری
گر ہو اس کے ساتھ معذوری
زندگی اس کی ہو اُدھوری
ایسی ہی میں قسمت ہوں
مجھے فخر ہے میں عورت ہوں

خطاب کرتے ہوئے محترمہ نوشابہ شہزاد نے کہا کہ صارفین کو بہترین اور بروقت خدمات کی فراہمی ہمارا نصب العین ہے، ہماری توجہ سروس کے معیار کو بہتر بنانے پر ہونی چاہیے۔ انہوں نے کہا کہ انتظامیہ کی جانب سے بزنس ٹیموں کو مکمل مدد فراہم کی جائے گی۔ بزنس میٹنگ میں ڈویژن ہیڈز اور ریجنل بزنس ہیڈز نے شرکت کی۔

2019 کے بزنس اہداف کو حاصل کرنے کے لیے حکمت عملی اور ایکشن پلان پر غور کے لیے صدر بینک (قائم مقام) محترمہ نوشابہ شہزاد کی سربراہی میں دور روزہ میٹنگ کا انعقاد فروری کے مہینے میں ہننے اور اتوار کے روز کراچی میں کیا گیا تاکہ معمولات بزنس بھی متاثر نہ ہو۔ دوران میٹنگ تفصیل سے 2018 کی کامیابیوں اور 2019 میں طے کیے گئے اہداف اور انہیں حاصل کرنے کے لیے حکمت عملی اور ترجیحات کا تعین کیا گیا۔ اس موقع پر

صدر بینک کا سینٹرل ریجن کا دورہ

محترمہ نوشابہ شہزاد نے سینٹرل ریجن اور اس کے زیر انتظام برانچوں کا دورہ کیا اور کسٹمرز سے ملاقاتیں کی۔ برانچوں کے قیام کے بعد یہ پہلا موقع تھا کہ کسی صدر بینک نے دور دراز علاقوں

میں قائم برانچوں کا دورہ کیا۔ انہوں نے مسائل سے اور فوری طور پر مسائل کے حل کے لیے احکامات جاری کیے۔

صدر بینک کا سیالکوٹ چیمبر آف کامرس کا دورہ



جانب سے خواتین تاجروں کو فراہم کی جانے والی خدمات اور انہیں زیادہ موثر بنانے پر تبادلہ خیال کیا گیا۔

سینٹرل ریجن کے دورے کے دوران صدر بینک نے سیالکوٹ چیمبر آف کامرس کا دورہ کیا اور صدر خواجہ مسعود اختر سے ملاقات کی۔ ملاقات میں خواتین تاجروں کو درپیش مسائل اور بینک کی

SBP کی کریڈٹ گارنٹی اور ری فنانس اسکیم کا ملک بھر میں اجرا

زیادہ سے زیادہ فراہمی ایک چیلنج کی حیثیت رکھتا ہے۔ اسٹیٹ بینک آف پاکستان نے خواتین کو کاروباری عمل میں زیادہ سے زیادہ شریک کرنے کیلئے کریڈٹ گارنٹی اور ری فنانس

چھوٹے اور درمیانے درجے کے کاروبار معیشت کے لیے ریڑھ کی ہڈی کی حیثیت رکھتے ہیں، پاکستان جیسے ترقی پذیر ملک میں جہاں روزگار کے ذرائع محدود ہیں وہاں خواتین کو روزگار کی

اسکیم کا دائرہ جو پہلے چند ضلعوں تک محدود تھا ملک بھر میں وسیع کر دیا ہے۔

صدر بینک کی گورنر سندھ سے ملاقات



ترقی سے متعلق منصوبوں پر مکمل تعاون کی یقین دہانی کرائی۔ ملاقات میں بینک کے چیف فنانشل آفیسر محمد زاہد احمد بھی موجود تھے۔

بالخصوص اور صارفین کو بالعموم فراہم کی جانے والی بینکاری کی خدمات سے آگاہ کیا۔ گورنر سندھ نے صدر بینک کو حکومت کی جانب سے خواتین کی

گزشتہ دنوں محترمہ نوشاہہ شہزاد صدر اور سی او (قائم مقام) فرسٹ ویمن بینک نے گورنر سندھ جناب عمران اسماعیل سے گورنر ہاؤس کراچی میں ملاقات کی اور خواتین تاجروں کو

فرسٹ ویمن بینک لمیٹڈ اور عیسیٰ لیبارٹری کے درمیان معاہدہ



اور



کے درمیان معاہدہ

فرسٹ ویمن بینک لمیٹڈ کی خواتین ڈیپٹ کارڈ ہولڈرز اب ملک کے معروف پیوٹی سیلون ”زاراز“ سے (اس کی دو برانچوں زمزمہ اور بہادر آباد کراچی) 20% تک ڈسکاؤنٹ حاصل کر سکیں گی۔ یہ سہولت اپریل 2021 تک حاصل رہے گی۔ مفاتیحتی یادداشت پر فرسٹ ویمن بینک کی جانب سے ہیڈ مارکیٹنگ شاہن ضمیر اور زاراز کی جانب سے اس کی سی او محترمہ رضوانہ خان نے دستخط کیے۔



ویمن بینک کی ہیڈ آف مارکیٹنگ شاہن ضمیر اور عیسیٰ لیبارٹری کی جانب سے زونل ہیڈ سائٹھ ڈاکٹر تیرہ جبین نے دستخط کیے۔ اس موقع پر صدر بینک (قائم مقام) محترمہ نوشاہہ شہزاد بھی موجود تھیں۔

فرسٹ ویمن بینک لمیٹڈ اور عیسیٰ لیبارٹری کے درمیان ایک معاہدہ طے پایا ہے جس کے ذریعے بینک کے ڈیپٹ کارڈ ہولڈرز لیبارٹری ٹیسٹ اور ادویات کی خریداری پر 20% تک ڈسکاؤنٹ حاصل کر سکیں گے۔ صارفین کو یہ سہولت فروری 2020 تک حاصل رہے گی۔ معاہدے پر فرسٹ

فرسٹ ویمن بینک کی وزیراعظم کے پروگرام برائے کم لاگت کے مکانات کی تعمیر میں شمولیت

24/7 کال سینٹر



فرسٹ ویمن بینک لمیٹڈ نے 2014 میں صارفین کی سہولت کے لیے کال سینٹر کا آغاز کیا تھا۔ جو صارفین کو محدود دورانیے کے لیے پروڈکٹ و سروسز کی معلومات اور اس جیسی دیگر معلومات کی فراہمی کا ذریعہ ہے اور اب اسے بلا کسی تعطل کے نہ صرف جاری رکھا گیا ہے بلکہ جدید سہولیات سے بھی لیس کر دیا گیا ہے۔ اب صارفین ہفتے کے ساتوں دن بغیر کسی وقفے کے اے ٹی ایم پن جزیشن/ ڈی جزیشن، بیلنس انکوائری، منی اسٹیٹمنٹ، انٹرنیٹ بینکنگ کی سہولت، ای کامرس اور بین الاقوامی ٹرانزیکشن کے لیے ایکٹیویشن/ ڈی ایکٹیویشن اور اس جیسی دیگر سہولیات کی فراہمی کے لیے ان نمبروں پر رابطہ کر سکیں گے: 021-111-111-3925 اور -0331-3925-111

روپے کی مفاہمتی یادداشتوں پر دستخط ہوئے۔ دستخط کرنے والے دوسرے مالیاتی اداروں میں ہاؤس بلڈنگ فنانس کمپنی، بینک اسلامی، عسکری بینک اور خوشحالی مائیکرو فنانس بینک شامل ہیں۔

اس موقع پر خطاب کرتے ہوئے وزیراعظم پاکستان جناب عمران خان نے کہا کہ 5 سالوں میں 5 ملین گھروں کی تعمیر ہمارا عزم ہے۔ انہوں نے کہا کہ حکومت ملک میں 10 ملین مکانات کی طلب کو پورا کرنے کے لیے اسٹیٹ بینک اور ورلڈ بینک کے ساتھ مل کر کام کر رہی ہے۔ تقریب سے عالمی بینک کے ڈائریکٹر نے بھی خطاب کیا۔



فرسٹ ویمن بینک لمیٹڈ کی صدر (قائم مقام) اور سی او محترمہ نوشاہہ شہزاد نے ورلڈ بینک کی جانب سے اسلام آباد میں منعقدہ ہاؤسنگ کانفرنس کے موقع پر کم لاگت کے مکانات کی تعمیر کے سلسلے میں قرضوں کی فراہمی کے لیے PMRC کے ساتھ مفاہمتی یادداشت پر دستخط کیے ہیں۔ تقریب میں 4800 ملین

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0331-3925-111-0331-3925-111 کال سینٹر ایجنٹ کسٹمر کی تفصیلات کی تصدیق کرنے کے بعد انٹرنیٹ بینکنگ کی سہولت کو فعال کر سکیں گے تاہم مالی ٹرانزیکشن کو فعال کرنے کے لیے صارفین کے لیے ضروری ہے کہ وہ برانچ سے رابطہ کریں تاکہ ان کی اسٹیٹ بینک کی ہدایات کی روشنی میں بائیومیٹرک تصدیق کی جاسکے۔

اسٹیٹمنٹ، فنڈز کی منتقلی، یوٹیلیٹی بل کی ادائیگی، شکایت کے اندراج، کارڈ ایکٹیویشن اور ڈی ایکٹیویشن کے ساتھ بینکاری کی دیگر سہولیات بھی مہیا کرتی ہے۔ یہ سہولت حاصل کرنے کے لیے صارفین اپنے رجسٹرڈ نمبر سے ان نمبروں پر رابطہ کر سکتے ہیں 021-111-111-3925 یا

خواتین کے عالمی دن کے موقع پر فرسٹ ویمن بینک نے انٹرنیٹ بینکنگ کا آغاز کیا ہے۔ اب بینک کے صارفین اپنی سہولت کے مطابق گھر بیٹھے بینکنگ کی خدمات سے استفادہ کر سکتے ہیں۔ انٹرنیٹ بینکنگ ایک سادہ، آسان اور بینکاری کی محفوظ سہولت ہے جو صارفین کو اکاؤنٹ بیلنس انکوائری، منی