



MAINTAINS ENTITY RATING OF FIRST WOMEN BANK LTD.

The Pakistan Credit Rating Agency (PACRA) has maintained the long-term & short-term entity ratings of First Women Bank Limited (FWBL) at A- (Single A Minus) and A2 (A Two) respectively. These ratings denote a low expectation of credit risk while capacity for timely payment of financial commitments is considered strong. The ratings primarily reflect the strong association of FWBL with the Government of Pakistan (GoP) - the major shareholder demonstrating continued commitment and support.

First Women Bank Limited (FWBL) was established in 1989. The Bank operates through a network of 42 branches that are spread over 24 cities nationwide as at end March '18. The Bank focuses on

catering to women at all levels of economic activity; Micro, SME and Corporate. The Government of Pakistan owns a majority stake - ~85% (~83% through Ministry of Finance and ~2% through NBP) in the Bank. The remaining shareholding is with a group of four large banks. The overall control of the Bank currently rests with the eight-member Board of Directors, which includes the President and seven NEDs. The President is directly appointed by MoF. Ms. Naushaba Shahzad, the (Acting) President since October 18, has been with the Bank since its initial days. The top management comprises of experienced members, some of them recently engaged, says a press release issued by PACRA.

MS. SUMBUL MUNIR, A NEW DIRECTOR ON THE FWBL BOARD



Ms. Sumbul Munir has been appointed on FWBL's Board as a Nominee Director from Habib Bank Limited (HBL). Qualified from IBA and London Business School, Ms. Munir is a seasoned Banker.

KCCI INVITES MS. NAUSHABA SHAHZAD TO MAKE A PRESENTATION ON FWBL



Ms. Naushaba Shahzad, (Acting) President & CEO FWBL, said "Our mission is to promote economic prosperity and self-reliance in the women of Pakistan by transforming the status of women from passive beneficiaries to dynamic agents of

change," as she addressed the Karachi Chamber of Commerce & Industry (KCCI). KCCI invited Ms. Shahzad, (Acting) President & CEO FWBL, to make a presentation on the role of FWBL in the country.

Highlighting the Bank's role in the country, Ms. Shahzad quoted an extract from the Finance Division

Government of Pakistan Year Book 2011-2012.

"First Women Bank Ltd. has a wider vision than any other commercial bank to cater to women's economic needs and to encourage

them into trade, business, industry and the practice of their professions to promote economic prosperity and self-reliance in women of urban and rural areas."

"The Bank's products & services are available to all, irrespective of gender. FWBL's credit portfolio is a mix of SME, Corporate and Consumer. The Bank has a network of 42 branches in 24 cities of Pakistan. It has 03 full-fledged branches in leading universities of Pakistan, as well as 03 booths in women's colleges in Quetta," she added.

The presentation also included some success stories of entrepreneurs who benefitted from the Bank to set up new businesses or to modify their existing ones.

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FWBL & SERENE AIR SIGN AGREEMENT TO FACILITATE CUSTOMERS

First Women Bank Ltd. (FWBL) has entered into an agreement with Serene Air that will enable FWBL Debit Cardholders to enjoy discounts on the purchase of tickets at Serene Air offices across Pakistan.

Through this strategic alliance, FWBL and Serene Air will achieve the mutual goal of successful penetration in the market, specially to serve women and their families. The agreement was signed by Ms. Naushaba Shahzad, (Acting) President & CEO FWBL, and Mr. Sohail Gul Khan, CEO Serene Air, in Karachi.

Through this partnership, FWBL Debit Card customers, both Mastercard and Paypak, can benefit.

Speaking at the Signing Ceremony, Ms. Naushaba Shahzad, (Acting) President & CEO FWBL, said “This strategic alliance with Serene Air brings us closer to providing our customers with exceptional and high quality services, and thus enhance our customer experience. This partnership will act as a stepping stone in fostering a very strong mutually beneficial business relationship between FWBL and Serene Air,” she added.



Speaking on the occasion, Mr. Sohail Gul Khan, CEO Serene Air, said “This strategic alliance with FWBL promises Serene Air to reach out to a vast audience, particularly the women of the country.”

FWBL CONDUCTS HAJJ BALLOTING



Ms. Naushaba Shahzad, (Acting) President & CEO First Women Bank Ltd., performed the computerized Hajj balloting at the Head Office in the presence of the Executives and staff members of the Bank. Ms. Aisha Mahjabeen, OG-II Regional Office South, and Mr. Ghulam Sarwar, Driver Head Office Karachi, were the lucky winners and will be privileged to perform Hajj this year.

FWBL has restarted Hajj Balloting

which was discontinued in 2015. All expenses will be borne via the Bank’s Staff Welfare Fund.

On this occasion, Ms. Shahzad congratulated the lucky employees who were declared successful in the balloting and said that they were blessed by the Almighty Allah to perform ‘Fareezah Hajj.’ She urged them to pray for the prosperity of the Bank and the Country while performing Hajj and visiting the Holy places.

FIRST WOMEN BANK LTD. & PIZZA HUT JOIN HANDS

First Women Bank Ltd. (FWBL) signed an MOU with Pizza Hut for the facilitation of its customers. FWBL customers get 10% off at Pizza Hut on using FWBL’s Debit Card, Mastercard or Paypak Debit Card.

DR. FARHAN ESSA, M.D. ESSA LABORATORY, MEETS MS. NAUSHABA SHAHZAD, (A) PRESIDENT FWBL



Dr. Farhan Essa, Managing Director Essa Laboratory and Diagnostic Centre, visited

the FWBL Head Office and had a meeting with Ms. Naushaba Shahzad, (Acting) President & CEO. He also presented a Pakistani Truck Art souvenir to her, which was made especially for the Laboratory and Diagnostic Centre, as a gesture of goodwill between the two organizations.

PROMOTING SME DEVELOPMENT

“Business is not just doing deals; business is having great products, doing great engineering and providing tremendous service to customers. Finally, business is a cobweb of human relationships.”

PM’S YOUTH BUSINESS LOANS



With a strong belief that the youth of our beloved nation possesses the potential to propel the economy forward, FWBL, under the PMYBL Scheme, has been offering loans to yet unemployed youth between 21 to 45 years of age since the start of the Scheme. This Scheme has been specifically designed to address the unemployment issue faced by the youth of this nation and provides them with funds to start their own businesses, thus enabling them to create job opportunities instead of seeking them out.

As per the program, 50% loans are reserved for women, whereas 5% are for families of martyrs (Shaheed), widows and the disabled. The maximum limit of a loan is Rs. 2,000,000/- (two million) at 6% service charges.

To date, the Bank has received a total of 658 loan applications, out of which 303 loans have been approved and 355 applications were declined. Thus far, the Bank has disbursed Rs. 278.49 million, including adjusted cases.

SUCCESS STORIES – TALES OF CHANGE

Here are some of the success stories of our borrowers who were facilitated through loans from the Bank.

MS. AMINA JAVED HASHMI THE NOBLES COLLEGE



Ms. Amina Javed Hashmi, an experienced professional in the education sector, needed funds for the renovation and expansion of her project ‘The Nobles College’ at Makhdoom Rasheed, Multan. She contacted the FWBL Multan Branch and availed a loan enabling her to renovate the College building according to the requirement and specification of the education system. Now she is earning a handsome amount from her college, and has created employment opportunities for 12 people there.

Earlier, Ms. Hashmi and her elder sister were associated with the Maimoona Post Graduate University for Women in Gulgasht Colony, Multan.

MS. NOSHEEN SHAUKAT FASHION FACTORY



Ms. Nosheen Shaukat is a beneficiary of FWBL’s Credit Guarantee scheme, engaged in the business of readymade garments for children and ladies.

Ms. Nosheen was running a boutique called ‘Fashion Factory’, which is one of the most popular women’s clothing boutiques in Multan. She wanted to expand her business for which she contacted the FWBL Multan branch to avail a loan facility.

With the loan amount granted by FWBL, Ms. Nosheen started purchasing different types of clothes and other raw materials needed to expand her ever-growing business. She also started renovation work at her outlet, to revamp it such that more customers would be attracted.

Through her thriving business, Ms. Nosheen has not just become financially stronger herself, but has also been able to create employment opportunities for at least 03 more people.

Ms. Shaukat is one of the active members of Women Chamber Multan.

CONCEPT, COORDINATION & EDITED BY:

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

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

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Twitter: [t/FWBLbank](https://twitter.com/FWBLbank)

Instagram: [i/firstwomenbank](https://www.instagram.com/firstwomenbank)

Designed by: SPECTRUM | VMLY&R

PROMOTING SME DEVELOPMENT

“Business is not just doing deals; business is having great products, doing great engineering and providing tremendous service to customers. Finally, business is a cobweb of human relationships.”

SME AWARENESS SESSION IN SIALKOT



With a strong determination for SME development, FWBL frequently organizes SME Awareness Sessions. One such Awareness Session was recently organized

by FWBL Sialkot Cantt. branch with the support and coordination of SBP Sialkot, and was attended by almost 20 entrepreneurs and to-be entrepreneurs, belonging to various fields.

Mr. Muhammad Aamir Hussain,

Branch Manager FWBL Sialkot, along with Mr. Ali Raza and Ms. Shaista from SBP Sialkot, briefed the participants about the products and schemes offered by

the Bank as well as the SME promotional schemes & policies announced by SBP. The participants were also given an overview of the SME sector, which included a macro & micro perspective, international experiences and practices, SBP Interventions for SME Promotions, Legal & Regulatory Frameworks, Market Development, Capacity Development, Procedures for SME Banking, Risk Mitigation Strategy and Product Based Lending & Value Chain Financing, etc.

The Session was followed by Q&A, which helped the participants in clarifying queries related to SME products and schemes.

AWARENESS SESSIONS IN KARACHI



Two SME sessions were conducted by FWBL in collaboration with Home Net Pakistan for entrepreneurs from Baldia Town, Clifton & Defence in Karachi. The sessions were conducted by Ms.

Samina Geti, VP Business Division and Ms. Shahida Javed, Regional Head Business South A.

The entrepreneurs were briefed about account opening procedures and various lending products offered by the Bank.

Each of these sessions were followed by Q&A, which gave attendees a chance to seek advice regarding SME financing as well as to gain further information regarding particular SME schemes as per their business requirements.

Ms. Naheed Syed, Incharge Home Net Karachi office, coordinated the sessions.



FWBL EXTENDS ITS SUPPORT TOWARDS CRSS GENDER INCLUSIVE ECONOMIC REFORMS

Ms. Aneela Ahmad, Area Manager Islamabad, represented FWBL at the Public-Private dialogue on gender inclusive economic reforms, comprising a selected group of private sector representatives and relevant parliamentarians, organized by Center for Research and Security Studies (CRSS) in Islamabad.

As part of their advocacy for economic reforms, CRSS undertook a small initiative to foster women’s economic empowerment through dialogue on gender inclusive economic reforms, which aimed at underscoring the importance of women economic empowerment and participation, harmonization of policies and interdepartmental synergies, revision of the definition of SMEs, and gender inclusive STPF to close the gender gap for the future of Pakistan’s economic stability.

OUR PEOPLE

“Good business leaders create a vision, articulate the vision, passionately own the vision, and relentlessly drive it to completion.” - Jack Welch

START WITH MORNING PRAYERS

All blessings come from Allah, the Almighty, Creator of the whole Universe, and it is only right that we should start our day with prayers.

The new management of the Bank has directed all branches and offices of the Bank to begin office hours by offering grateful thanks to Allah for the gift of life and the blessings of the jobs that we all have. A communication was issued by the President Secretariat wherein all Branches/Offices have been advised to assemble in their respective offices for five minutes before the start of business hours every morning for a prayer meeting with recitation from the Holy Quran with translation. All should pray for the prosperity of our Bank, growth of our business and safety of all our employees.

MR. MOHAMMED ZAHID AHMED JOINS AS CFO

Mr. Mohammed Zahid Ahmed has joined FWBL as EVP/Chief Financial Officer. Mr. Ahmed brings with him 27 years of valuable experience in senior roles in the banking sector as well as the corporate world. His previous employers include Faysal Bank, Meezan Bank, Silkbank, Dubai Islamic Bank, ABN Amro Bank, Gigo Group and Pak Kuwait Investment.

FWBL JOINS THE LEADERSHIP CIRCLE OF JOB ASAAN, PCSW

FWBL joined the Leadership Circle of

Job Asaan, an initiative of the Punjab Commission on the Status of Women (PCSW).

Job Asaan is an employment facilitation center that helps women find and apply for more suitable employment opportunities; it registers women with an intermediate or higher degree and provides them with several services, namely CV making, job-matching, job application services, access to a co-working space, job counseling, personalized mentoring and skills’ testing and trainings.

Under the Job Asaan initiative, PCSW intends to create a Leadership Circle comprising of potential employers and employees. Its main objective is to engage gender-sensitive organizations and also help achieve the United Nations Global Compact goals that encourage companies to promote gender equality at work.

SINDH WOMEN COMMISSION APPOINTS MS. SHAHEEN ZAMIR AS MEMBER ON ITS W&EEC



Sindh Commission on the Status of Women, Government of Sindh, has constituted a Women and

Economic Empowerment Committee and nominated Ms. Shaheen Zamir, SVP/Head of Marketing & Service Quality, as a member. The Committee

will be chaired by the Chairperson of the Commission, Ms. Nuzhat Shirin, who shall work on the implementation of labor laws, employment issues and skill development in the context of Gender-Based Violence. The Women & Economic Empowerment Committee will also monitor the work done by the Government and Non-Government on education and suggest guiding principles to SCSW.

MS. RIFFAT HUSSAIN RETIRES



After a long, distinguished service at FWBL, Ms. Riffat Hussain, Vice President Regional Business Office Central, and Member Regional Credit Committee, has retired on her superannuation on December 20, 2018. Ms. Hussain gave 27 valuable years of her life to the Bank and served in Branch Banking, Recovery, Micro Credit, and Business Development Departments.

The entire FWBL family wishes her the best in all her future endeavors.

ORGANIZATIONAL CHANGES

The following executives have been assigned enhanced responsibilities with immediate effect:

- Ms. Shama Sohail has been transferred & re-designated as the Head of Credit Administration Division (Officiating).
- Ms. Sana Enait Hashmi has been confirmed as the Company Secretary with effect from August 29, 2018.
- Mr. Karim Huddani (VP), has been re-designated as the Head of Consumer Business in addition to his current assignment of Manager ICU and team leader BDO.

OUR PEOPLE

A TRIBUTE TO (LATE) MS. SHAHANA NAZ



It is rightly said: “Creating a strong company culture isn't just good business. It's the right thing to do, and it makes your company better

for all stakeholders - employees, management, and customers.” - Julia Hartz

Each and every employee of FWBL, regardless of grade, is equally respected and important to the Institution. To promote a culture of honor in the Bank, a gesture of goodwill was put forward for the first time in the Bank's history; a floral wreath from the President and the employees of the Bank was laid on the grave of one of the Bank's most dedicated employees, Ms. Shahana Naz, OG-I of HR, who passed away on October 18, 2018 in Karachi.

In this regard, a tribute was issued by the Marketing & Service Quality Division stating:

“The FWBL Family is deeply aggrieved and expresses its heartfelt condolences on the demise of Ms. Shahana Naz, Officer Grade-I, on October 18, 2018, Karachi. She was battling Cancer since the past one year, this last month was very tough for her. She was greatly loved and will be missed by all.

A dedicated employee of First Women Bank, Shahana joined the Bank in the early 2000s as a Junior Officer; currently she served as an Officer Grade-I. Her contributions to the Bank span almost 20 years; she proved herself to be a seasoned HR practitioner with dedicated and selfless service. A hard worker and a good human being, she was a friend to many. She will be missed dearly by her father and siblings.”

(Continued from Page 1)

KCCI INVITES MS. NAUSHABA SHAHZAD TO MAKE A PRESENTATION ON FWBL

Mr. Junaid Esmail Makda, President of KCCI, said “Women empowerment and economic development are closely interrelated. Education is a resource that women can avail easily as compared to other resources which will lead to economic development in society. Women in Pakistan have continued to play a very important role in every aspect of life,” he added.

Earlier in the opening remarks, Ms. Durre Shahwar Nisar, Member Managing Committee KCCI, who is also the Chairperson of the Women Entrepreneurship Committee lauded the role of the Bank in promoting women entrepreneurs. She said “FWBL is always there to help women entrepreneurs.”

The session was followed by Q&A, where Ms. Naushaba addressed queries.

Prof. Dr. Rubina Hakeem, Principal Rana Liaqat Ali Khan Government College of Home Economics, Mr. Khurram Shahzad, Senior Vice President KCCI and Mr. Asif Sheikh Javaid, Vice President KCCI, also spoke.

Mr. Junaid Esmail Makda, President KCCI, presented a shield to Ms. Naushaba Shahzad, (A) President FWBL, on the occasion.

The event was attended by women entrepreneurs, teachers and students.

OBITUARY

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

- The brother of Ms. Rubina Matloob, BOM P.E.C.H.S. Branch, passed away on October 15, 2018
- The mother of Ms. Rubina Shaheen, AVP posted at CAD Lahore, passed away on November 7, 2018
- The younger brother of Ms. Tehseen Malik, AVP posted in the General Services Department, passed away on November 10, 2018
- The mother of Ms. Rukhsana Khokhar, BOM Larkana, passed away on November 18, 2018
- The mother of Ms. Shaista Akram, IT Officer, passed away on November 21, 2018
- The sister of Mr. Waheed Ahmed, Imperial Court Branch, Karachi passed away on January 03, 2019
- The father of Ms. Maria Amer, Cashier AIOU Branch, passed away on January 07, 2019
- The father of Ms. Syeda Nosheen Murad, BOS MB Branch Lahore, passed away on January 11, 2019
- The mother of Ms. Sana Mujtaba, BOM Gujrat Branch, passed away on January 22, 2019

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

MS. FIRDOUS BEGUM DIES

Ms. Firdous Begum, a retired employee of the Bank posted at the Head Office, Karachi, passed away on October 21, 2018. FWBL News expresses its heartfelt condolences to the bereaved family. We pray that the Almighty Allah grants courage and patience to her family for bearing this irreparable loss. May the departed soul rest in peace. Ameen.

HAPPENINGS

FWBL ORGANIZES MEHFIL-E-MILAD



Like every year, First Women Bank Ltd. organized a Mehfil-e-Milad for its customers and staff at the Marriot Hotel, Karachi.

Ms. Shaheen Zamir, SVP/Head of Marketing, PR & Service Quality hosted the Ceremony. Ms. Samina Kamal, Ms. Dilshad Mirza, Ms. Sarah Moeen, Ms. Sana Ali Taj, Ms. Mahrukh Khan, Ms. Rubina Alvi, Ms. Imrana Aeni Naeem, and Ms. Saba Syed recited the Naats & Durood. Prof. Dr. Shaista Zaidi, while speaking on Seerat-e-Tayyaba (PBUH), described the concept of accountability in Islam. Ms. Naushaba Shahzad, (Acting) President & CEO, also spoke at the occasion and

thanked the audience for their presence. A large number of women from all walks of life attended the program. Amongst prominent guests were past Presidents of the Bank - Ms. Akram Khatoon, Mrs. Shafqat Sultana, President APWA and former Acting President of FWBL, Ms. Charmaine Hidayatullah - as well as renowned journalists Ms. Masudah Ahmad, Ms. Humaira Ather, renowned Broadcaster Ms. Arifa Shamsa, former executive FWBL Ms. Safia Hasan, Ms. Musarrat Jabeen of MoWD, Ms. Naheed Masud of FPCCI, Mrs. Qasim Nawaz and Ms. Nisho Siddiqui.

HAJJ BALLOTING SPREADS ENTHUSIASM AMONGST EMPLOYEES



The Hajj balloting conducted by Ms. Naushaba Shahzad, (Acting) President & CEO FWBL, proved to be a source of immense gratitude and joy for employees of the Bank.

At this auspicious occasion, Mr. Ghulam Sarwar, one of the lucky winners of the balloting, along with other Bank staff members, presented a bouquet to Ms. Shahzad, as a token of thanks for her efforts towards facilitating and benefitting the employees of the Bank.

HAPPENINGS

SERVICE COUNTER DEDICATED TO SENIOR CITIZENS & SPECIAL PERSONS

In light of the recent visual awakening in our society, a disparaged and often disregarded segment of our society, the elderly and special needs individuals are now getting the rights they always deserved. FWBL is one such entity which not only believes in equality and respect of all genres of life, but has also proved its mettle by providing employment to such

special women, who otherwise would have been overlooked by companies looking for perfect candidates to fill the vacancies available at their prestigious organizations.

In continuation of this mantra and in light of the struggles senior citizens and special needs individuals face in their everyday lives, including at banks, FWBL has taken

an initiative to provide what little ease it can. All branches of FWBL now have specified counters, dedicated to serving senior citizens and special persons, so that they are able to get their tasks done quickly and conveniently. Earlier, FWBL had built ramps in all branches of the Bank (where possible) for their ease.

ON THE LIGHTER SIDE

Riddles

Q: There is a word in the English language, the two first letters signify a male, the first three a female, the first four a great man, and the whole a great woman. Guess the word.

Q: Which 4-letter word can be written forward, backward or upside down and can still be read from left and right?

Q: Which vehicle is spelled the same forward and backward?

Q: What kind of a cup doesn't hold liquid?

A: Heroine (He, Her, Hero, and the whole Heroine).

A: Noon

A: Racecar

A: Cupcake

Write, Right?

Tech Support: "I need you to right-click on the open desktop..."

Customer "Ok."

Tech Support: "Did you get a pop-up menu?"

Customer: "No."

Tech Support: "Ok. Right-click again. Do you see a pop-up menu?"

Customer "No."

Tech Support: "Ok, Sir. Can you tell me what you have done up until this point?"

Customer: "Sure, you told me to write 'click' and I wrote 'click'."

Contacts

A policeman stops a lady and asks for her license. He says "Lady, it says here that you should be wearing glasses."

The woman answered "Well, I have contacts."

The policeman replied "I don't care who you know! You're getting a ticket!"

Hire

HR: "Why should I hire you?"

Me: "Because this company needs someone who knows why he should hire people."

"QUOTES,"

- "I believe if you keep your faith, you keep your trust, you keep the right attitude, if you're grateful, you'll see God open up new doors."
- "Technology is nothing. What's important is that you have faith in people, that they're basically good and smart, and if you give them tools, they'll do wonderful things with them." - **Steve Jobs**
- "If you want to make peace with your enemy, you have to work with your enemy. Then he becomes your partner." - **Nelson Mandela**
- "If your eyes are positive, you will love the world. But if your tongue is positive, the world will love you." - **Mother Teresa**
- "A woman is the bank where her family deposits all anger, worries and hurt."

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۔

ملازمین کو حج پر بھیجنے کے لیے قرعہ اندازی

لیے قرعہ اندازی کا دوبارہ آغاز کیا ہے۔ اس سے پہلے اس سلسلے کو 2015 میں منقطع کر دیا گیا تھا۔ حج کے اخراجات بینک کے اسٹاف ویلفیئر فنڈ سے ادا کئے جائیں گے۔ اس موقع پر گفتگو کرتے ہوئے محترمہ نوشابہ شہزاد نے خوش قسمت ملازمین کو مبارکباد دی۔ انہوں نے ملازمین سے کہا کہ وہ فریضہ حج کی ادائیگی اور مقامات مقدسہ کا دورہ کرتے ہوئے بینک کی ترقی و خوشحالی اور وطن عزیز کی سالمیت اور ترقی کے لیے خصوصی دعا کریں۔

فرسٹ ویمن بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد نے ملازمین کو حج پر بھیجنے کے لیے قرعہ اندازی کی۔ اس تقریب میں بینک کے سینئر ایگزیکٹوز اور اسٹاف نے شرکت کی۔ محترمہ عائشہ ماہ جبین، آفیسر گریڈ ریٹائرمنٹ آفس سائٹ اور جناب غلام سرور، ڈرائیور ہیڈ آفس کراچی ان خوش نصیب افراد میں شامل ہو گئے ہیں جو اس سال فریضہ حج کی سعادت حاصل کریں گے۔ واضح رہے کہ فرسٹ ویمن بینک کی انتظامیہ نے حج کے



حج کی قرعہ اندازی کے از سر نو آغاز پر ملازمین کی جانب سے خوشی کا اظہار



کی قرعہ اندازی کے خوش نصیبوں میں شامل ہیں، دیگر ملازمین کے ساتھ قائم مقام صدر بینک سے ملاقات کی اور انہیں پھولوں کا گلہ دستہ پیش کیا۔

حج قرعہ اندازی کے از سر نو آغاز پر ملازمین نے نہایت خوشی کا اظہار کیا ہے اور بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد کے اس قدم کو سراہا ہے۔ جناب غلام سرور، ڈرائیور ہیڈ آفس کراچی نے، جو اس سال فریضہ حج

فرسٹ ویمن بینک لمیٹڈ کے تحت محفل میلاد کا انعقاد



فرسٹ ویمن بینک کے زیر اہتمام میلاد کے موقع پر سلام پیش کیا جا رہا ہے۔

محترمہ سنبل منیر کی بینک کے بورڈ پر نامزدگی



حبیب بینک کی جانب سے فرسٹ ویمن بینک کے بورڈ پر محترمہ سنبل منیر کی نامزدگی کی گئی ہے۔ آئی بی اے کراچی اور لندن بزنس اسکول سے فارغ التحصیل محترمہ سنبل منیر تجربہ کار بینکار ہیں۔



فرسٹ ویمن بینک اور پیزا ہاٹ کے درمیان ایک معاہدے پر دستخط ہوئے جس کے تحت فرسٹ ویمن بینک کے ڈیپٹ کارڈ ہولڈرز خریداری پر خصوصی رعایت حاصل کر سکیں گے۔

دیے جا رہے ہیں۔ خواتین کے لیے اسکیم میں 50% کوٹہ مختص ہے جبکہ 5% کوٹہ شہداء کے خاندانوں، بیواؤں اور معذور افراد کے لیے مختص ہے۔ اب تک بینک کو 658 قرضے کی درخواستیں موصول ہوئی ہیں جن میں سے 303 منظور کی گئی ہیں اور 355 درخواستیں قواعد و ضوابط پر پورا نہ اترنے کے باعث مسترد کی جا چکی ہیں۔ بینک نے اب تک 278 ملین روپے سے زیادہ (بشمول ادا شدہ) قرضے جاری کئے ہیں۔

کام کا آغاز خدائے بزرگ و برتر کے نام سے

ساری نعمتیں اور ساری کامیابیاں اللہ تعالیٰ کی عطا کردہ ہیں۔ ہم انسانوں پر لازم ہے کہ تمام تر نعمتوں، رحمتوں اور برکات کے لیے خداوند تعالیٰ کا شکر ادا کریں اور اسی سے ہر کام اور کامیابی کے لیے مدد مانگیں اور دعا کریں۔ بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد نے برانچوں اور تمام آفسز کو ہدایات جاری کی ہیں کہ کام کا آغاز خدائے بزرگ و برتر کے نام سے کیا جائے۔ تمام ملازمین 5 منٹ کے لیے ایک جگہ پر جمع ہوں اور تلاوت کلام پاک کے بعد اللہ تعالیٰ کے حضور بینک کی ترقی و خوشحالی اور اپنی اور ملکی خوشحالی و سلامتی کے لیے خصوصی دعا کریں۔

فرسٹ ویمن بینک اور سرین ایئر کے درمیان معاہدہ

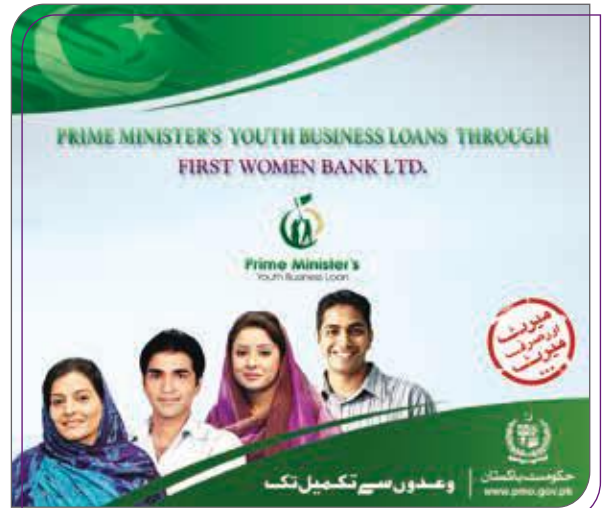
پاکستان بھر میں سرین ایئر دفاتر کے ذریعے ٹکٹوں کی خریداری پر خصوصی رعایت حاصل کر سکیں گے۔ فرسٹ ویمن بینک کے پے پاک اور ماسٹر کارڈ ہولڈرز کو یہ رعایت حاصل ہوگی۔



فرسٹ ویمن بینک اور سرین ایئر کے درمیان ایک معاہدہ طے پایا ہے جس کے تحت فرسٹ ویمن بینک کے ڈیپٹ کارڈ ہولڈرز فرسٹ ویمن بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد اور سرین ایئر کے چیف ایگزیکٹو آفیسر جناب سہیل گل خان نے معاہدے پر دستخط کئے۔

پرائم منسٹر یوتھ بزنس لون

اس مضبوط یقین کے ساتھ کہ ہمارے ملک کے نوجوان ملکی معیشت کو ترقی دینے کی بھرپور صلاحیت رکھتے ہیں، فرسٹ ویمن بینک 21 سے 45 سال کے نوجوانوں بشمول خواتین و مرد کو اپنا کاروبار شروع کرنے کے لیے قرضے جاری کر رہا ہے۔ اسکیم کے تحت 20 لاکھ روپے تک کے قرضے 6% کے سروں چارجز کے عوض



فرسٹ ویمن بینک کی کریڈٹ ریٹنگ برقرار

بینک ہیں۔ اس کا بورڈ آف ڈائریکٹرسات نان ایگزیکٹو ڈائریکٹرز اور صدر بینک پر مشتمل ہے۔ صدر کا براہ راست تقرر وزارت خزانہ کرتی ہے۔ محترمہ نوشابہ شہزاد بینک کی قائم مقام صدر کے عہدے پر اکتوبر 2018 سے فائز ہیں جو بینک کے ابتدائی دنوں سے بینک سے منسلک ہیں۔ پیکرا کی جانب سے شائع شدہ پریس ریلیز میں مزید کہا گیا ہے کہ بینک کی اعلیٰ انتظامیہ تجربہ کار افراد پر مشتمل ہے۔ ان میں چند وہ ہیں جنہوں نے حال ہی میں بینک جوائن کیا ہے۔

فرسٹ ویمن بینک کا قیام 1989 میں عمل میں آیا تھا۔ 24 شہروں میں قائم بینک کی 42 شاخیں ملک میں کام کر رہی ہیں۔ بینک خواتین کی معاشی حالت کو بہتر بنانے کے لیے مائیکرو، ایس ایم ای اور کارپوریٹ سرگرمیوں پر توجہ مرکوز رکھتا ہے۔ حکومت پاکستان کے حصص کا بینک میں بڑا حصہ ہے جو 85% ہے، اس میں 83% حکومت پاکستان اور 2% نیشنل بینک آف پاکستان کا ہے، بقیہ حصص داران ملک کے چار بڑے

پاکستان کریڈٹ ریٹنگ ایجنسی (پیکرا) نے فرسٹ ویمن بینک کی طویل اور قلیل مدت کے لیے ریٹنگ بالترتیب اے منس (A-) اور اے ٹو (A2) کو برقرار رکھا ہے۔ یہ ریٹنگ کریڈٹ رسک کے کم خطرے اور بینک کے اپنے مالیاتی معاملات کی ادائیگی کی مضبوط صلاحیت کو ظاہر کرتی ہے۔ یہ ریٹنگ اس بات کی عکاس ہے کہ حکومت پاکستان کی خاص سپورٹ بینک کو حاصل ہے جو اس کی سب سے بڑی شیئر ہولڈر ہے۔

محترمہ نوشابہ شہزاد کی قیادت میں فرسٹ ویمن بینک خواتین کی معاشی ترقی کے لیے پُر عزم

ہے۔ انہوں نے بتایا کہ بینک اس سال اپنے قیام کے 30 سال مکمل کر لے گا۔ کراچی چیئرمین آف کامرس کے صدر جناب جنید اسماعیل ماگڑانے اس موقع پر خطاب کرتے ہوئے کہا کہ خواتین کی معاشی ترقی اور ملکی ترقی کا چولی دامن کا ساتھ ہے۔ ملکی ترقی کا تصور خواتین کی معاشی ترقی کے بغیر ادھورا ہے اور اس کے لیے سب سے پہلے خواتین کا تعلیم یافتہ ہونا ضروری ہے۔ اس سے پہلے اپنے ابتدائی کلمات میں نیجنگ کمیٹی کی رکن اور ویمن انٹرنیشنل پرینیورسپ کمیٹی کی چیئر پرسن محترمہ در شہزاد نے ملکی ترقی میں فرسٹ ویمن بینک کے کردار کو سراہا۔ انہوں نے کہا کہ بینک خواتین تاجروں کی مکمل رہنمائی کرتا ہے۔ اس موقع پر رعنا لیاقت علی خان کالج آف ہوم سائنس کی پرنسپل پروفیسر ڈاکٹر روبینہ کلیم، خرم شہزاد، سینئر نائب صدر کراچی چیئرمین، جناب آصف شیخ جاوید، نائب صدر اور محترمہ مجید عزیز، سابق صدر کراچی چیئرمین نے بھی خطاب کیا۔



تقریب کے آخر میں چیئرمین کے صدر جناب جنید اسماعیل ماگڑا نے محترمہ نوشابہ شہزاد کو سوگند پٹیشن کیا۔ تقریب میں خواتین تاجروں اور طالبات کی بڑی تعداد نے شرکت کی۔

اینڈ انڈسٹری کی خصوصی دعوت پر منعقدہ تقریب سے خطاب کرتے ہوئے کیا۔ انہوں نے کہا کہ بینک کی خدمات کا دائرہ وسیع کر دیا گیا

فرسٹ ویمن بینک خواتین کی معاشی حالت کو بہتر سے بہتر بنانے کے لیے اپنا کردار ادا کرتا رہے گا۔ ان خیالات کا اظہار محترمہ نوشابہ شہزاد، قائم مقام صدر نے کراچی چیئرمین آف کامرس