



## THE GOVERNMENT APPOINTS MS. NAUSHABA SHAHZAD AS ACTING PRESIDENT OF FWBL



The Federal Government has appointed Ms. Naushaba Shahzad, Head Risk Management Division, as the Acting President of First Women Bank Limited

(FWBL) with immediate effect, following the termination of the contract of Ms. Tahira Raza.

Ms. Shahzad has had a successful banking career history with FWBL, with more than 25 years of diverse banking experience, excellent solution finding and prompt responsiveness. She is a woman who delivers in crises.

During her career, she managed and headed the Risk Management Division, Financial Services Desk and Credit Portfolio of the Bank, including Syndicate Financing, Corporate Credit, SME and Consumer Financing. She has also been the focal person for all Credit-related issues, i.e. guidance / advice to branches, liaising with corporate clients, product development, and training the Credit team.

Her performance can be measured by a threefold increase in the Credit portfolio and reduction of the classified portfolio to 1.51% during her tenure alone.

She is the only FWBL executive to have been awarded the 'Best Executive of the Year' Award thrice for her extraordinary performance. She was also awarded the

'Best Employee of the Year' Award in 2001.

She has a distinguished academic background, with an MBA from IBA Karachi, and a Master's of Science in Statistics from Punjab University, where she stood First and was awarded a Gold Medal (she broke the previous record of Punjab University by securing the highest marks). An outstanding student throughout her academic career, she also won the 'National Youth Talent Appreciation' Award.

She has been a member of the Bank's various committees, including the Executive Committee and ALCO. She has played an active role in the decision-making and policy-making arena.

## SAVING WATER TODAY WILL PREVENT WAR TOMORROW

### THE SUPREME COURT OF PAKISTAN AND THE PRIME MINISTER OF PAKISTAN DIAMER-BHASHA & MOHMAND DAMS FUND

As W. H. Auden has rightly said, "Thousands have lived without love, not one without water"; we are in no position to undermine the importance of water. According to an IMF report, Pakistan ranks third amongst countries facing water shortages. Whereas, reports by United Nations Development Programme (UNDP) and the Pakistan Council of Research in Water Resources (PCRWR) has presaged that the country will run dry by the year 2025.

Bringing the critical scenario to notice, the Chief Justice of the Supreme Court of Pakistan announced the construction of the Diamer-Bhasha and Mohmand dams through crowdfunding. A Fund was initiated as per the directions of SCP, named "The Supreme Court of Pakistan and the Prime Minister of Pakistan Diamer-Bhasha and Mohmand Dams Fund" for the said purpose.

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**The Supreme Court of Pakistan and the Prime Minister of Pakistan Diamer-Bhasha and Mohmand Dams Fund**

**WATER IS LIFE**

**SUPREME COURT HAS ESTABLISHED**  
 THE SUPREME COURT OF PAKISTAN AND THE PRIME MINISTER OF PAKISTAN DIAMER-BHASHA AND MOHMAND DAMS FUND

The fund will be managed by Supreme Court

- Contributions to be accepted in all banks in Pakistan
- Donations will only be offered for the construction of Diamer-Bhasha & Mohmand Dams
- Transactions are restricted to all funds
- 100% "TQM" to ensure best service to all

**دینار بھاشا و موہمانڈ ڈیمز فنڈ**

**DONATE NOW TO SAVE TOMORROW**

Health Service Message  
 HELPLINE: 021-111-727-273  
 SCOPES: 0300/0100/0200/0300/0400/0500/0600/0700/0800/0900/1000/1100/1200/1300/1400/1500/1600/1700/1800/1900/2000/2100/2200/2300/2400/2500/2600/2700/2800/2900/3000/3100/3200/3300/3400/3500/3600/3700/3800/3900/4000/4100/4200/4300/4400/4500/4600/4700/4800/4900/5000/5100/5200/5300/5400/5500/5600/5700/5800/5900/6000/6100/6200/6300/6400/6500/6600/6700/6800/6900/7000/7100/7200/7300/7400/7500/7600/7700/7800/7900/8000/8100/8200/8300/8400/8500/8600/8700/8800/8900/9000/9100/9200/9300/9400/9500/9600/9700/9800/9900/10000

## FWBL OPENS ITS FIRST TRANSGENDER ACCOUNT



helping them avail quality banking services. Working to empower communities nationwide through financial inclusion, FWBL's Multan Branch has opened a Zindagi Asaan Account for a transgender citizen, Manzoor Hussain.

Manzoor is very content about having a personal bank account to use for future savings. She thanked the Bank for its prompt support, and said that she would urge her

community to get their bank accounts

opened too. On its end, the Bank hopes to be more 'trans-inclusive' in the near future and encourages other institutions to do the same.

Furthermore, FWBL has also launched an SME product, 'FWBL Nikhar', specially designed to encourage and empower professionals associated with the beauty industry, including transgender people, by offering them this easily accessible financing facility to establish their business. This will provide the right avenue for transgender citizens to thrive in business.

A cast out, marginalized and often discriminated segment of our society, the Transgender community is now getting the rights it always deserved and yearned for, particularly in Pakistan. Succeeding the Supreme Court's order in 2009 to include all transgender people in the category of the 'third gender', the Chief Justice of Pakistan has brought the lingering registration issues of transgender persons to the fore, and simplified the CNIC registration process for this alienated community.

FWBL has a firm belief that inclusivity is the key to sustainable progress. We are committed to reaching out to those segments of society that have special needs,



Manzoor Hussain receiving a cheque book from the Chief Manager Multan Branch, Ms. Mobina Tariq.

OXFORD UNIVERSITY PRESS

SHOP TILL YOU DROP WITH FWBL MASTERCARD!

**15% OFF**

AT OXFORD UNIVERSITY PRESS BOOKSHOPS!

## FWBL & OXFORD UNIVERSITY PRESS JOIN HANDS

First Women Bank Ltd. (FWBL) and Oxford University Press, Pakistan (OUP) signed an MoU to facilitate customers. Now FWBL Mastercard Holders can get a lucrative discount of 15% at all Oxford University Press bookstores with the FWBL Mastercard Debit Card!

## FWBL LAUNCHED ITS INSTAGRAM ACCOUNT

FWBL is devoted to connecting with its customers in a more direct way. The Bank has thus created its official Instagram account (@firstwomenbank) which will be used to share stories and happenings of the Bank.



## PROMOTING SMES' DEVELOPMENT

*"Find a great mentor, someone who has already been through the many challenges of being an entrepreneur."*

### USAID PEEP INKS AN MOU WITH FIRST WOMEN BANK LIMITED



USAID PEEP and First Women Bank Ltd. signed a Memorandum of Understanding (MoU) to formalize the Bank's partnership with the WEinSPIRE initiative. The MOU was inked by USAID PEEP Director, Mr. David Dyer, and the (then) President & CEO FWBL, Ms. Tahira Raza. USAID Deputy Mission Director, Mr. Clay Epperson, Provincial Director Punjab, Ms. Lea Swanson, Agriculture Advisor, Mr. Asadullah Khan, and other guests also witnessed the signing of the MOU.

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.

The Signing Ceremony took place at a Seminar organized at the University of Veterinary and Animal Sciences (UVAS) to discuss the accomplishments of the WEinSPIRE initiative. Addressing the Seminar, USAID Deputy Mission Director, Mr. Clay Epperson said, "Promoting women's economic empowerment can be challenging. USAID has developed a creative and powerful platform through WEinSPIRE, which involves mobilizing a unique network of partners in reaching out to women livestock farmers to help improve their access to markets, finance, information, and veterinary services - all essential ingredients of a functional rural market system."

Moreover, USAID Deputy Mission Director, Mr. Clay Epperson, VC UVAS, Prof. Dr. Talat Naseer Pasha, and Additional Secretary L&DDD Government of Punjab, Mr. Khalid Mehmood Chaudhry unveiled three herd books for Nachi, Beatal and Lohi Livestock Breeders Welfare Societies to promote animal recordkeeping and traceability necessary for improved international market access. Other important participants included Provincial Director USAID/Lahore, Ms. Lea Swanson, Agriculture Advisor USAID/Lahore, Mr. Asadullah Khan, Registrar Livestock Breeding Services Authority, Mr. Asif Suleman Sahi, General Secretary Women Chamber of Commerce and Industry Bahawalpur, Ms. Jahan Ara Abbasi and Chairman Nachi Goat Breeders Welfare Society, Mr. Malik Hameed.



### FWBL TO FINANCE SOLAR PANELS

The global energy scenario has been in a flux. Considering the growing demand for uninterrupted power in our energy-importing country, First Women Bank Limited (FWBL) has announced it will extend financing for solar panels to its customers, including men, women and the transgender community.

In a session held at the FWBL Head Office to raise awareness about solar energy, its products and benefits, Ms. Tahira Raza, (then) President and CEO FWBL, said,

"The installation of solar panels is a cheap and self-sufficient clean renewable process which produces no harmful emanation to hurt the environment."

Ms. Tahira Raza pinned high hopes on the role of solar energy in helping people socially and economically, and in creating more jobs as well as research possibilities. She also called attention to the dual challenge of energy shortage and climate change being faced by the country, adding that inadequate supply of energy has severely impacted the

growth of industries / businesses and the welfare of the public, in general.

"In order to overcome these challenges, the State Bank of Pakistan is promoting a green banking model to ensure sustainable banking and development. First Women Bank is also offering solar products to meet the demand of commercial and personal users, including men, women and transgender citizens, but the facility is available to women and transgender customers at more subsidized rates," she added.

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*"Find a great mentor, someone who has already been through the many challenges of being an entrepreneur."*

### PM YOUTH BUSINESS LOANS



The youth of any nation owns the potential to thrust its economy forward; all it needs is a chance to prove its mettle. In order to channel the talent of our country's young blood, FWBL (under the PMYBL scheme) has been offering loans to skilled, yet unemployed, youth between 21 to 45 years of age. The scheme has been addressing the youth employment issue by providing them funds to start a business or engage in self-employment.

As per the program, 50% loans are reserved for women, whereas 5% are for families of martyrs (Shaheed), widows and the disabled. The financial limit of loan is Rs. 2,000,000/- (two million) at 6% concessionary mark-up. To date, the Bank has received a total of 633 loan applications, out of which 277 loans have been approved, and 355 applications were declined. Only 1 application is under consideration. Thus far, the Bank has disbursed Rs. 254.145 million, including adjusted cases.

### SME AWARENESS SESSION IN KARACHI

With a keen focus on SME development, FWBL organizes SME Awareness Sessions every now and then. A two-hour SME Awareness Session was organized in Karachi for the members of KWCCI (Karachi Women Chamber of Commerce & Industry) to brief them about the Bank's products and services, along with SBP's announced SME promotion schemes and policies. Around 15 women entrepreneurs belonging to various backgrounds, such as event management, garments, beauty, yoga and fitness, and handicrafts, showed up at the Session.

Ms. Samina Geti, Deputy Head SME FWBL, and Ms. Farzana Aftab, Branch Manager Imperial Court, led the event, elucidating the products and schemes offered by the Bank & SBP to facilitate the SME sector. Ms. Geti explained the products in a relatable way by providing references of the Bank's current beneficiaries.

The Program concluded with a vote of thanks by Ms. Farzana Aftab, followed by a Q/A session in which the participants asked questions regarding the Bank's products and schemes. This helped the KWCCI members in deciding what they should opt for, and provided them a chance to connect with the Bank's staff present at the Session.

### FWBL TEAM PARTICIPATES IN CONSULTATION SESSION ADVOCATING FOR GENDER FOCUSED REFORMS

Ms. Mobina Tariq, Chief Manager FWBL Multan, and Ms. Irum, Credit Officer FWBL, represented the Bank at a Consultation Session organized by WCCIM (Women Chamber of Commerce and Industry Multan) and CIPE (Center for International Private Enterprise) to urge Gender Focused Reforms in the country. First Women Bank Ltd. has always been on the front line when it comes to empowering women entrepreneurship in Pakistan.

Addressing the Session, the Chair of FPCCI's Standing Committee on Women's Economic Reforms, Ms. Masooma Sibtain, highlighted that First Women Bank Ltd. has been providing soft loans to women entrepreneurs. She further added that there is a need to calibrate the policies of institutions like

SMEs, SMEDA and TDAP, making them favorable for businesswomen.

Ms. Filza Mumtaz, President WCCI-MD, shed light on the objective of the Program, explaining that such consultation sessions are aimed at helping women entrepreneurs eliminate the hurdles they face and there are yet more 'advocacy programs' to be organized in seven other chambers of WCCI across the country.

Moreover, Ms. Irum, Credit Officer FWBL, and Sana Zehra, Assistant Director SBP, provided an in-depth briefing about different loans and credit schemes offered by First Women Bank Ltd. and the State Bank of Pakistan respectively.



## FINANCIAL INCLUSION

### BUILDING A BETTER PAKISTAN - ATM TECHNOLOGY AWARENESS SESSION

Customer security is the backbone of every business; FWBL deems this its responsibility to keep customers well informed about the must-know information and cautions regarding electronic banking. For the said purpose, an ATM Technology Awareness Session was organized at the FWBL DA Country & Golf Club Branch. The Session was held from 2nd - 14th August, 2018 with the objective to create awareness regarding

the usage of technology.

The Deputy Secretary of DACGC (Defence Authority Country & Golf Club), Col. Farooq, graced the Program with his presence. Demonstrating traditional fervor and enthusiasm for the upcoming Independence Day, the Bank also presented Pakistan Flag badges to customers who used the ATM services at the Golf Club branch.



### FWBL PARTICIPATES IN PUBLIC-PRIVATE CONSULTATION ON GENDER AND TRADE POLICY

The Trade Policy Wing of the Ministry of Commerce, in collaboration with PITAD (Pakistan Institute of Trade and Development) and USAID's PREIA (Pakistan Regional Economic Integration Activity) hosted a meeting at PITAD on the issue of 'Public-Private Consultation on Gender and Trade Policy.' The objective of the meeting was to shape gender-sensitive trade policy and devise viable policy proposals that can enhance women participation in mainstream economic activities.

The meeting was co-chaired by Director General Trade Policy and Director General PITAD, Ministry of Commerce

and several other representatives, including the think tanks, TDAP, PREIA (a USAID funded program), and Women Chambers. Ms. Mobina Tariq, VP/Manager FWBL Multan Branch, represented FWBL in the meeting where she spoke about the banking facilities and loan schemes provided by FWBL to fortify the SME sector.

Ms. Tariq explained in great detail all the products and loan schemes designed for businesswomen / women entrepreneurs, in addition to SBP's Refinance and Credit Guarantee Scheme (CGS). She highlighted FWBL's active role in gender mainstreaming, trans-inclusion

and financial literacy, and mentioned the SME Awareness Sessions that the Bank frequently organizes. Furthermore, she mentioned the MOU that FWBL previously signed with WCCI Multan Division to provide financial services to unbanked / banked women entrepreneurs.

Mr. Muhammad Ashraf, DG Trade Policy, Ministry of Commerce, appreciated the Bank's efforts and requested more suggestions to incorporate in the upcoming Strategic Trade Policy Framework (STPF) 2018-23.

## SAVING WATER TODAY WILL PREVENT WAR TOMORROW

THE SUPREME COURT OF PAKISTAN AND THE PRIME MINISTER OF PAKISTAN DIAMER-BHASHA & MOHMAND DAMS FUND

*Continued from page 1*

Many institutions and individuals have pledged to help prevent the looming water crisis in Pakistan by making generous donations, while FWBL, along with all major banks of Pakistan, is accepting funds for the Diamer-Bhasha and Mohmand Dam Fund 2018. Donations can be made to FWBL through its IBAN:

PK24FWOM0001023960110000,  
Account Number:  
0001023960110000.

Alongside this, the Bank is also making continual efforts to spread awareness amongst people regarding the dams via leading newspapers/magazine ads, banners

and social media, in conformity with SBP's instructions. FWBL employees have also expressed their commitment to this noble cause and donated a big share, i.e. one day's salaries. FWBL believes that the collective efforts made today will not just enhance the lives of today's people, but also of those yet to come into

## OUR PEOPLE

### ELECTIONS 2018 - FWBL EMPLOYEES PARTICIPATE IN NATIONAL DUTY

First Women Bank Ltd.'s employees performed election duties for Pakistan's General Election 2018, conducted by the ECP (Election Commission of Pakistan). They audaciously fulfilled the critical roles they were entrusted with and demonstrated their management skills, continuing to serve despite the unfortunate scenarios which incurred on the polling day and

during the training visits.

They attended a two-day training session arranged by the ECP to get familiar with the ins and outs of election duties. From assisting voters to tallying the votes in time, they undertook laborious and detailed processes with the utmost diligence for a national cause.

### FWBL ANNOUNCES STAFF PROMOTIONS

The heart and soul of a great organization is its people. FWBL values its employees and makes sure that their achievements are recognized and rewarded. Recently, the Bank announced promotions for the year 2017. FWBL News congratulates staff members on their stellar performance and wishes them continued success in their new roles and endeavors at the Bank.

### FWBL CONDUCTS IN-HOUSE COMPLIANCE TRAINING SESSION ON AML AND KYC / CDD

Money laundering, besides doing monetary harm, tarnishes the country's reputation as well. It has become more important than ever to devise strategies to halt money laundering and other relevant financial crimes, which are increasing exponentially. Organizations need to maintain an effective AML program that can help Compliance and Audit teams increase efficiency in anti-money laundering endeavors.

To curb money laundering, terror financ-

ing and other unlawful activities in Pakistan, SBP has reiterated that banks/DFIs must abide by all applicable instructions, including identification and verification of customers and their beneficial owners, collection of information on the purpose and intended nature of business relationships.

FWBL organized an in-house training program in Karachi to guide its employees regarding SBP's KYC/CDD (Know Your

Customer and Customer Due Diligence) and AML regime under the Prudential Regulations. Employees were tested after the training phase to assess the success of the session. Majority of the employees scored good marks, reflecting their active participation and determination towards learning. Compliance manuals are also available on the Bank's Intranet Portal to help the staff build a solid understanding and knowledge of different policies and procedures.

## NEWS IN BRIEF

### BRANCH SHIFTING (IMPERIAL COURT)

FWBL's Imperial Court Branch, Karachi was temporarily shifted to the Clifton Branch. The Lockers and Cash Feeding Unit were transferred to the P.E.C.H.S. Branch near Shahrah-e-Quaideen. The Branch has now been reinstated.



## INDEPENDENCE DAY QUIZ

In celebration of Independence Day, FWBL launched a quiz for Facebook users to win exciting prizes by participating in a special quiz competition!

## OBITUARY

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

- The father of Ms. Shazia Noreen, Officer Treasury Operations, passed away on 27<sup>th</sup> September, 2018.
- The mother of Ms. Aneela Ahmed, Area Business Manager North A, passed away on 12<sup>th</sup> August, 2018.
- The brother of Ms. Samina Manzar, Stationery Department, left for his eternal abode on 10<sup>th</sup> August, 2018.
- The father of Mr. Khalid Mehmood, Driver Regional Office, passed away on 23<sup>rd</sup> July, 2018.

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.

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Facebook: [f/FirstWomenBank](https://www.facebook.com/FirstWomenBank)

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

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

Designed by: **SPECTRUM | Y&R**

## HAPPENINGS

### FWBL CELEBRATES INDEPENDENCE DAY WITH ZEST



On Pakistan's 71<sup>st</sup> Independence Day, First Women Bank Ltd. (FWBL) celebrated freedom, gender diversity and community building. Enthralled with patriotic fervor, the Bank demonstrated its commitment towards the inclusion of all segments of society, and invited a transgender citizen to share the privilege of freedom with the FWBL family.

Ms. Tahira Raza, (then) President and CEO FWBL, hoisted the national flag at

the FWBL Head Office in Karachi. Watching the flag flutter, FWBL employees all promised to continue their efforts towards gender mainstreaming and trans-inclusion, so that the minorities of the country could also taste the delight of hard-earned freedom, after many sacrifices. Later, a cake-cutting ceremony was also organized. The majority of the employees were dressed up in thematic green and white attire for the day.

### CONGRATULATING SBP ON ITS 70<sup>TH</sup> ANNIVERSARY

The State Bank of Pakistan has always been the torchbearer for financial institutions to make the country economically sound. FWBL, via a media campaign, congratulated SBP on its 70th anniversary and appreciated the support it has provided towards women's economic

empowerment and the achievement of greater financial inclusion across Pakistan. Together, we will continue to empower the nation through increased reach, innovation and a joint vision for a prosperous Pakistan.



## ON THE LIGHTER SIDE

### Riddles

- 1: What gets dirty by washing?
- 2: What goes up and down, but doesn't move?
- 3: If money really did grow on trees, what would be everyone's favorite season?
- 4: What goes on and on and has an 'i' in the middle?

### Answers

- 1: Water
- 2: A staircase
- 3: Fall
- 4: An onion

### Honesty

Interviewer to candidate: "We are very keen on cleanliness! Did you wipe your shoes on the mat before entering?"

Candidate: "Yes sir."

Interviewer: "We are also keen on honesty... there is no mat!"

### Dentist Visit

Boss: "I thought you wanted a day off because you want to see your dentist?"

Employee: "That's right, Sir."

Boss: "But I saw you coming out of the

movie theatre with a friend?"  
Employee: "That was my dentist."

### Social Media

Dad writes on son's Facebook wall: "Dear son, how are you? All are fine here. We miss you a lot. Please, turn off the computer and come down for dinner!"

### Philosopher

A famous philosopher orders a sandwich. After eating his sandwich and paying the bill, the philosopher asks: "What about my change?"

"Change comes from within," replied the waiter.

### The Class

Professor: "How was my class today?"

Student: "It had a happy ending sir. Everyone was happy that it ended."

### School Leave

A school received a phone call.

Caller: "My daughter can't come to school today."

School Secretary: "Alright, but what's the relation between you and the student?"

Caller: "This is my mother speaking."

## "QUOTES,"

- "If your Eyes are Positive, You will Love the World. But if Your Tongue is Positive, The World will Love you." - Mother Teresa
- "The pessimist complains about the wind. The optimist expects it to change. The leader adjusts the sails." - John Maxwell
- "A failure is not always a mistake; it may simply be the best one can do under the circumstances. The real mistake is to stop trying." - B. F. Skinner
- "If you believe it will work out, you'll see opportunities. If you believe it won't, you will see obstacles." - Dr. Wayne Dyer.

# Smart choices, successful lives!



## FWBL **SMART** Account, for smart people

Success is the art of making the right decisions at the right time... but this can only be done by those who are smart. For these men and women, FWBL presents SMART Account, which not only fulfills personal needs, but also helps meet business requirements.

- FREE starter cheque book & SMS alerts
- FREE intracity online transactions
- FREE pay orders, TT & MT
- FREE ATM card
- **70%** financing facility on deposited amount
- No deduction of Zakat
- Mini Statement
- Locker Facility\*

For more information, visit a FWBL Branch near you,  
go online at [www.fwbl.com.pk](http://www.fwbl.com.pk) and [f](#)/[FirstWomenBank](#)  
or call **111-11-3925, 0331-3925-111**

*Empowering the Nation Together*



**First Women Bank Ltd.**

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\*Terms and Conditions apply.  
Government taxes will be charged.



# Loan Against Salary

آپ کی تنخواہ... دلائے آسان قرضہ!



اپنی تمام مالی ضروریات کے لیے آسانی 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 1,000,000 روپے تک قرضے کی سہولت (15 مجموعی تنخواہوں تک)
- قرضے کی ادائیگی کے لیے 6 ماہ سے 5 سال کا دورانیہ
- مساوی ماہانہ اقساط میں قرض کی ادائیگی
- مارک آپ 18.5 فیصد

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

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۔

فون: 021-35657684-9 / 021-35212182-4 / فیکس: 021-35657756-5 یو ایس این: 111 676 767 ویب سائٹ: www.fwbl.com.pk | /FirstWomenBank | /FWBLbank | /firstwomenbank

## یو ایس ایڈ پیپ اور فرسٹ ویمن بینک کے درمیان اشتراک

کو معاشی طور پر خود مختار بنایا جاسکے۔  
مفاہمتی یادداشت پر فرسٹ ویمن بینک کی اس وقت کی صدر  
محترمہ طاہرہ رضا اور پیپ (Punjab Enabling  
Environment Project) کے ڈائریکٹر مسٹر ڈیوڈ ڈائر  
نے دستخط کیے۔ یہ تقریب یونیورسٹی آف ویٹرنری اینڈ اینیمل  
سائنسز (UVAS) میں منعقدہ ایک سیمینار کے موقع پر ہوئی  
جس میں یو ایس ایڈ کے ڈپٹی ڈائریکٹر گلے اپرن اور  
دوسرے عہدیداروں نے شرکت کی۔

WE inSPIRE کے پروگرام سے  
باضابطہ طور پر منسلک کر دیا گیا ہے۔  
یو ایس ایڈ نے WE inSPIRE  
کے تحت 2017 میں جنوبی پنجاب  
میں خواتین کو معاشی طور پر خود کفیل  
بنانے کے لیے پیپک پرائیویٹ  
شرکت داری کے ذریعے ایک

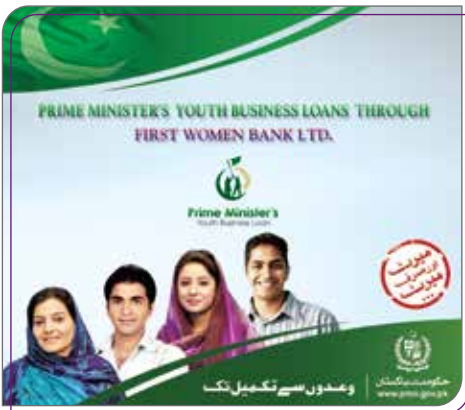


پروگرام شروع کیا ہے جس کا مقصد لائیو اسٹاک کے کاروبار کو  
فروغ دینا ہے تاکہ غذائی ضروریات کو پورا کیا جاسکے اور خواتین

یو ایس ایڈ پیپ اور فرسٹ ویمن بینک نے ایک مفاہمتی  
یادداشت پر دستخط کیے ہیں جس کے ذریعے فرسٹ ویمن بینک کو



## پرائم منسٹر یوتھ بزنس لون



بعد میں اس اسکیم کا دائرہ مردوں تک بھی وسیع کر دیا گیا۔ فرسٹ  
ویمن بینک نے اب تک 254 ملین روپے سے زیادہ کے  
قرضے جاری کیے ہیں۔ بینک کو اب تک 633 درخواستیں  
موصول ہوئیں جن میں سے 277 کو قرضے جاری کیے گئے  
جبکہ 355 درخواست گزار قواعد و ضوابط پر پورا نہیں اتر سکے جبکہ  
ایک درخواست زیر غور ہے۔

اس اسکیم کے تحت 50% قرضے خواتین کے لیے مخصوص ہیں جب  
کہ 5% شہداء کے خاندان اور معذور افراد کے لیے مختص ہیں۔

ملک کے نوجوان کسی قوم کی ترقی میں اہم کردار ادا کرتے ہیں۔  
نوجوانوں کو خود روزگاری کی جانب مائل کرنے کے لیے  
وزیراعظم یوتھ بزنس لون کے ذریعے بڑی تعداد میں خواتین اور  
مردوں کو جن کی عمر 21 سے 45 سال کے درمیان ہے، کاروبار  
شروع کرنے کے لیے قرضے فراہم کیے جا رہے ہیں۔

فرسٹ ویمن بینک لمیٹڈ ابتدا ہی سے اس اسکیم کا اہم شریک کار  
ہے اور 20 لاکھ روپے تک کے قرضے جاری کر رہا ہے۔ ابتدا  
میں فرسٹ ویمن بینک نے صرف خواتین کو قرضے جاری کیے اور

## فرسٹ ویمن بینک لمیٹڈ کا پہلا ٹرانس جینڈر اکاؤنٹ



واضح رہے کہ اس سے پہلے رواں سال کے آغاز میں فرسٹ ویمن بینک نے چھوٹے اور درمیانے درجے کے قرضوں کی ایک اسکیم ”نکھار“ جو آرائش حسن کے کاروبار سے متعلق افراد کے لیے مخصوص ہے، کا اجرا کیا تھا جس میں خصوصی طور پر خواجہ سراؤں کو قرضے جاری کیے جائیں گے۔

فرسٹ ویمن بینک ملک بھر میں خواتین سمیت آبادی کے تمام افراد کو با اختیار بنانے اور ان کی مالیاتی شمولیت کو یقینی بنانے کے لیے مصروف عمل ہے۔ اس ضمن میں سبقت حاصل کرتے ہوئے فرسٹ ویمن بینک کی ملتان برانچ نے منظور حسین نامی خواجہ سرا کا پہلا ”زندگی آسان اکاؤنٹ“ کھولا ہے۔



منظور حسین ملتان برانچ کی چیف مینجر مبینہ طارق سے چیک بک وصول کر رہے ہیں

## فرسٹ ویمن بینک کے انسٹاگرام اکاؤنٹ کا اجرا

فرسٹ ویمن بینک نے صارفین سے بروقت اور براہ راست رابطے کے لیے انسٹاگرام اکاؤنٹ (@firstwomenbank) کا اجرا کیا ہے جسے صارفین کی بڑی تعداد نے سراہا ہے۔ فرسٹ ویمن بینک اس سے پہلے بھی فیس بک اور ٹویٹر اکاؤنٹ کے ذریعے صارفین سے براہ راست رابطے میں ہے۔

## فرسٹ ویمن بینک اور آکسفورڈ یونیورسٹی پریس کے درمیان اشتراک

فرسٹ ویمن بینک لمیٹڈ اور آکسفورڈ یونیورسٹی پریس نے صارفین کی سہولت کے لیے ایک مفاہمتی یادداشت پر دستخط کیے ہیں جس کے ذریعے فرسٹ ویمن بینک کے ماسٹر کارڈ، ڈیبٹ کارڈ ہولڈرز ملک بھر میں قائم آکسفورڈ یونیورسٹی پریس کے بک اسٹورز سے دوران خریداری 15% ڈسکاؤنٹ حاصل کر سکیں گے۔

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## محترمہ نوشابہ شہزاد فرسٹ ویمن بینک کی قائم مقام صدر تعینات

ہیں۔ اپنے زمانہ طالب علمی میں انہوں نے شاریات میں جامعہ پنجاب سے ایم ایس سی میں نہ صرف پہلی پوزیشن حاصل کی بلکہ سب سے زیادہ نمبر حاصل کر کے پنجاب یونیورسٹی میں ایک نیا ریکارڈ قائم کیا۔

فرسٹ ویمن بینک کی آپ وہ واحد خاتون ایگزیکٹیو ہیں جنہوں نے لگاتار تین مرتبہ بہترین ایگزیکٹیو کا ایوارڈ حاصل کیا۔

وفاقی حکومت نے فرسٹ ویمن بینک کی رسک مینجمنٹ کی ہیڈ محترمہ نوشابہ شہزاد کو فرسٹ ویمن بینک لمیٹڈ کا قائم مقام صدر اور سی ای او مقرر کیا ہے۔ ان کی تعیناتی محترمہ طاہرہ رضا کے معاہدے کے خاتمے پر عمل میں آئی ہے۔

محترمہ نوشابہ شہزاد بیکاری کا وسیع تجربہ رکھتی ہیں جو 25 سال سے زیادہ عرصہ پر محیط ہے۔ آئی بی اے سے امتیازی نمبروں سے فارغ التحصیل محترمہ نوشابہ شہزاد شاندار تعلیمی ریکارڈ کی حامل



## آج کا پانی بچانا، کل کی جنگ سے بچاؤ

سپریم کورٹ آف پاکستان اور وزیر اعظم پاکستان دیا میر بھاشا اور مہمند ڈیم فنڈ



تعداد میں صارفین اور عوام تک پہنچانے میں مصروف ہے۔

فرسٹ ویمن بینک کے ملازمین نے بھی اس فنڈ میں اپنی ایک دن کی تنخواہ کا بڑا حصہ عطیہ کیا ہے۔ فرسٹ ویمن بینک کی انتظامیہ اور ملازمین کو یقین ہے کہ اجتماعی کوششوں کے ذریعے ہی ہم قلت آب کے بحران پر من حیث القوم قابو پاسکتے ہیں۔

ادارے ان ڈیموں کی تعمیر کے لیے اس فنڈ میں دل کھول کر عطیات دے رہے ہیں۔ فرسٹ ویمن بینک بشمول تمام پاکستانی بینکوں کے یہ عطیات اس فنڈ اکاؤنٹ میں وصول کر رہا ہے۔ عطیات فرسٹ ویمن بینک کے درج ذیل اکاؤنٹ میں جمع کرائے جاسکتے ہیں:

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اس کے علاوہ بینک اس بارے میں آگاہی پیدا کرنے کے لیے ایکٹرونک میڈیا اور سوشل میڈیا کے ذریعے اس پیغام کو بڑی

ڈبلیو ایچ اوڈن نے درست کہا ہے کہ محبت کے بغیر سینکڑوں لوگ زندہ رہ سکتے ہیں لیکن پانی کے بغیر کوئی نہیں۔

بین الاقوامی مالیاتی فنڈ (IMF) کی رپورٹ کے مطابق پاکستان ان ممالک کی فہرست میں تیسرے نمبر پر ہے، جنہیں پانی کی قلت کا سامنا ہے، جبکہ یونائیٹڈ نیشنل ڈیولپمنٹ پروگرام (UNDP) اور پاکستان کونسل آف ریسرچ اینڈ واٹر ریسورسز (PCRWR) نے پیشگوئی کی ہے کہ پاکستان کو 2025 تک پانی کی شدید قلت کا سامنا ہوگا۔

اس نازک صورتحال کا نوٹس لیتے ہوئے چیف جسٹس آف پاکستان میاں ثاقب نثار نے دیا میر بھاشا اور مہمند ڈیم فنڈ کے قیام کے لیے سپریم کورٹ آف پاکستان اور وزیر اعظم پاکستان دیا میر بھاشا اور مہمند ڈیم فنڈ قائم کیا ہے۔ اندرون و بیرون ملک پاکستانی اور