



FWBL NEWS

Issue: Jul. - Sep. 2019



FWBL AND DECAGON PAKISTAN (PVT.) LIMITED SIGN AN AGREEMENT



First Women Bank Limited and Decagon Pakistan (Private) Limited, owner of Golootlo, signed an agreement in Karachi enabling FWBL customers to avail discounts through the Golootlo App. Additionally, Golootlo will also develop and launch exclusive features and targeted deals for FWBL customers focusing on women, which will assist in bringing new customers onboard for the Bank.

Ms. Naushaba Shahzad, President & CEO (A) FWBL, and Mr. Muhammad Fahad Mahmood, CEO Decagon Pakistan (Private) Limited, signed the Agreement.

On the occasion, Ms. Naushaba Shahzad, President & CEO (A) FWBL,

said “We are proud to partner with Golootlo by which our customers will benefit from high discounts during shopping through retailers and brands across Pakistan. We pride ourselves on being the home of economic empowerment for millions of women and their families”. She reiterated that FWBL will continue

to strengthen its position by introducing new innovative products and fulfilling customers’ needs by providing the right solutions.

Mr. Fahad Mahmood, CEO Golootlo, said “We are delighted to have signed with one of the first banks to focus on women and their needs. Golootlo has moreover 8,000 merchants offering discounts nationwide ranging from restaurants, salons, airlines, to healthcare and more. First Women Bank is an organization that is committed to making a difference in people’s lives and Golootlo will assist FWBL in creating the difference in daily spending for the women of Pakistan.”

PAKISTAN CITIZEN’S PORTAL (PCP)



The Pakistan Citizen's Portal was launched on October 28, 2018 by the Prime Minister of Pakistan, Imran Khan. It has proved to be an effective platform in resolving complaints by the public regarding public sector organizations. All local and overseas Pakistanis can lodge their complaints by downloading the Pakistan Citizen’s Portal mobile app on their cell phones for timely redressal of grievances.

This message was displayed and circulated by putting up banners and standees at all the entry points of FWBL offices, waiting areas, service delivery centers, as well as by utilizing digital media.

FWBL OBSERVES KASHMIR SOLIDARITY DAY



Pakistan has demanded a probe into India’s systematic human rights violations in Indian-Occupied Kashmir. Prime Minister Imran Khan appealed to the nation to observe Kashmir Solidarity Hour on August 30, 2019 by coming out on the roads from 12:00 - 12:30 p.m., sending a message to the world that the Pakistani nation stands with the Kashmiris who have been facing atrocities in Indian-Occupied Kashmir (IOK) amidst curfews.

In pursuance of the decision, Kashmir

Solidarity Day was observed at the FWBL Head Office. Ms. Naushaba Shahzad, President & CEO (A), along with senior executives and employees, gathered outside the FWBL Head Office and marched from 12:00 - 12:30 p.m. to express solidarity with the people in Indian-Occupied Kashmir against Indian brutalities.

Employees chanted slogans against the Indian atrocities in Occupied Kashmir and in favor of the plebiscite in Kashmir in accordance with the United Nations Resolutions.

FIRST WOMEN BANK LTD.: AN AGENT OF CHANGE



Created to promote the social development of women alongside its commercial interests, First Women Bank has led the way in financial inclusion. On Asiamoney's 30th anniversary, it profiled an article on the Acting President & CEO FWBL, Ms. Naushaba Shahzad. The article is reproduced here:

NAUSHABA SHAHZAD, FIRST WOMEN BANK LTD.: CARVED OUT AN IMPORTANT NICHE

Like magpies, we like things that shine and sparkle. Perhaps that is part of the reason why our attention is drawn to fintech firms, even the really poor ones. Disruption in finance and banking is still new, and in its own way, cool. Fair enough. But this also diverts our eyes away from the many worthy causes that make banking such an endlessly fascinating industry. We risk overlooking the lenders that are quietly getting on with doing the unfashionable work; few notice them and their work is rarely lauded. Take First Women Bank, which opened for business 30 years ago, a few months after the first copies of this publication rolled off the presses. Still based in Karachi, it was the brainchild of Benazir Bhutto, the first woman to head a democratic government in a majority Muslim country and who was assassinated in 2007. The Bank hit the ground running, thanks to PRs 100 million (\$640,000) in paid-up capital,

provided by the government and five lenders, including Muslim Commercial Bank and Habib Bank.

RESPONSIBILITY

From the outset, the Bank's primary aim was to meet two targets: "The social development of women and the Bank's commercial interests by being economically and commercially viable", FWBL's President and Acting CEO Naushaba Shahzad tells Asiamoney. "This double responsibility gives us a new challenge and makes us different from other banks that are only commercially focused. Despite difficulties and against all odds, we have managed to carve a niche for ourselves." All things considered, it has built itself a pretty big and profitable niche. The Bank reported a net interest income of PRs 527 million in the first nine months, the latest publicly

available data, up 8.2% year on year, and serves around one million mostly female customers from all walks of life, most of whom are business owners. FWBL specializes in SME Lending products and incentive schemes, many of which target entrepreneurs, but it also extends short-term loans to customers. While FWBL has done much to bring women in Pakistan into the financial mainstream, Shahzad freely admits there is still a long way to go. Shahzad, a member of the Executive Committee has been at the Bank for all but five years of its existence, variously heading up its Risk Management, Credit Services and SME Lending divisions. She talks stirringly about promoting female empowerment and calls FWBL "not just a bank but a legacy for the women of this country, a dream of economic empowerment, self-esteem and identity".

(Continued on Page 7)

WDD SINDH NOMINATES FWBL PRESIDENT AS MEMBER WEEC

The Women Development Department, Government of Sindh, has formed the Women Economic Empowerment Council under the Chairmanship of Secretary Women Development, Government of Sindh, and nominated President First Women Bank Limited as a Member. The Council is comprised of 24 participants.

The main objectives of the WEE Network are to create a platform within the Women Development Department

for a dialogue on women's economic empowerment to improve coordination amongst several stakeholders from the private sector, women's organizations, NGOs/INGOs and government departments on issues and programs related to economic empowerment, creating a referral system to support women start-ups and women entrepreneurs for promoting and strengthening economic empowerment by linking them with skills/business development, service delivery channels,

market linkages, strengthening capacities and knowledge sharing, safe working environments, as well as creating linkages for resolving issues with Ombudsman offices and labor courts, etc. Moreover, facilitating the implementation of Sustainable Development Goals (SDGs), especially SDG 5 - Gender Equality, and SDG 8 - Decent Work and Economic Growth, promoting evidence-based researches on WEE.

MS. SHAHEEN ZAMIR PRESENTS FWBL AT THE LAUNCH OF THE WEE COUNCIL

At the Launch Ceremony of the Women Economic Empowerment Council (WEEC), Ms. Shaheen Zamir, Head of Marketing, PR & Service Quality First Women Bank Ltd., made a presentation on FWBL's role in the country and its products and services. She discussed at length the different offerings of the Bank, specially the Refinance and Credit Guarantee Scheme for Women Entrepreneurs which encourages SME financing for women entrepreneurs across the country. Under the Scheme, women can avail financing of up to Rs. 1.5 million. This financing is available at a very low rate i.e. 5% per annum, she said.

FWBL & OUP RENEW THEIR PARTNERSHIP



First Women Bank Limited (FWBL) & Oxford University Press (OUP) have renewed their MoU for the facilitation of their customers. Now all FWBL Mastercard & PayPak Debit Cardholders will get 15% off at all OUP Bookstores!

FWBL LAUNCHES A HOUSE FINANCE FACILITY



FWBL recently launched a new product, the 'Housing Finance Facility' for Pakistani Nationals who are Employees of the Government for the purpose of purchasing a new house, or constructing/renovating their existing homes with

ease and flexibility. The maximum loan amount which can be disbursed under this Scheme is Rs. 20 million.

FWBL INTRODUCES EMV CHIP CARDS

In compliance with SBP directives and for additional security, FWBL Debit Cards have been upgraded to EMV Chip and PIN global standard.

PROMOTING SME DEVELOPMENT

“If you’re waiting for the best time to start a business or make any change in your life, it’ll never come. If starting a business is what you want to do, do it now.”



The SME Sector in the country contributes 40% to the GDP while providing 80% employment to non-agricultural labor. It is estimated that more than 38 million Small and Medium Enterprises are working in Pakistan.

Over the years, FWBL has developed several products to promote the SME Sector in the country. The Bank has redefined itself as a niche player with the

focus on the 'S' of the SME market segment.

To promote SMEs in the country, FWBL branches and field staff conduct SME trainings and awareness sessions for the development of the SME Sector. FWBL also participates in SBP organized SME Fairs and Exhibitions by putting up stalls. During the quarter, FWBL branches organized and participated in the following SME sessions. Details are as follows:

SME AWARENESS SESSIONS

KHAIRPUR



First Women Bank Limited South C Region and SBP Sukkur jointly conducted an Awareness Session to educate local women on the SBP WERS Financing Facility at Gymkhana, Khairpur. The Session was attended by 71 participants. SBP ACM Mr. Munawer Malah and Mr. Muzaffar Hussain Shah also attended the Session. FWBL also showcased products such as Refinance Facility, Salary Loan, PMNH and Nikhar Schemes. Two borrowers shared their experience of availing loans from FWBL with the audience.

KARACHI

Home Net Pakistan, under the UN Women Project, organized an Awareness Session at Baloch Anjuman Hall, Lyari, which was attended by 200 home-based workers. Ms. Nargis Zaki, Branch Manager, and Ms. Najma Naz, Credit Officer, briefed

the participants regarding the various products and loans offered by FWBL, with a special focus on the SBP Refinance and Credit Guarantee Scheme for Women Entrepreneurs.

Other sessions in Karachi were organized by Ms. Lubna Pathan, Branch Manager P.E.C.H.S. Branch, held at the Karachi Cadet School and DHA Phase 5. The participants were briefed on the financing facilities offered by the Bank and were also provided with ideas regarding effective fee management.

ISLAMABAD

An Awareness Session was held at Allama Iqbal Open University, Islamabad by the FWBL AIOU Branch. Ms. Uzma Humayun, Branch Manager AIOU Branch, briefed the participants on the various products and services offered by FWBL.

LAHORE

In Lahore, sessions were organized by Ms. Seemi Saeed, Branch Manager Mall Lahore, and Ms. Tayyaba Tahir, Credit In-Charge, at the Mall branch, Sanatkar and Qasr-e-Behbood where Ms. Huma, Gulshan Branch Manager, Allama Iqbal Town, Lahore spoke about schemes

including CGS, WERS and the FWBL Nikhar product.

The most prominent attendees of these sessions were related to industries such as furniture making, retail, trading and stitching of garments, trading of artificial jewellery and the fattening and sale of calves.

RAWALPINDI

Two SME Awareness Sessions were held in Rawalpindi by the Murree Road Branch. One at Pak Maktab, where Branch Manager Ms. Fauzia Samee, and at the Fatima Jinnah University Branch where Senior Officer, Ms. Shaheena Kamil apprised the participants about FWBL's products and services.

BAHAWALPUR

Ms. Qudsia Khokhar, Branch Manager and Ms. Mehjabeen Shabbir, Credit Officer, FWBL Bahawalpur Branch conducted two sessions at the Vocational Training Institute and the Bahawalpur Chamber of Commerce. The participants were made aware about the facilities being provided by the Bank.

PROMOTING SME DEVELOPMENT

SME AWARENESS SESSIONS

JHELUM

Ms. Saima Naz, Branch Manager Jhelum Branch, organized an SME Awareness Session at the Branch for the facilitation of branch customers as well as of women in the region.

ABBOTTABAD

Two sessions were held at the Abbottabad branch where Ms. Samia Naz, Chief Manager, and Ms. Ruqia Shaheen, Branch Manager, briefed women from different

sectors on various loans and schemes offered by the Bank.

MARDAN

Ms. Samia Naz, Chief Manager Mardan, briefed participants about the products and services the Bank offers during the session organized by SBP and Women Chamber of Commerce, held at Sarhad Chamber of Commerce. Six borrowers from the Mardan branch, having availed the WERS scheme, shared their success stories which were highly appreciated by the audience.

President Mardan Women Chamber of Commerce also attended the session.



SUCCESS STORIES

HOOR-UL-AIN BEAUTY SALON

MS. MEHWISH SALEH

Hoor-Ul-Ain Beauty Salon is Ms. Mehwish Saleh's sole proprietorship concern, located in DHA, Lahore. Ms. Saleh intended to expand her existing business to introduce Hydra, Micro and Oxygen facials, body massages for stress relief and mud baths, a kind of sauna bath service, to meet her customers' demands. She approached FWBL for a loan facility and Nikhar was an apt product for her financial needs.

This loan greatly helped her in increasing her clientele and the profitability of her salon, as well as creating employment opportunities for 5 more people.

SHUMAILA BOUTIQUE

MS. SHUMAILA

Ms. Shumaila, owner of Shumaila Boutique, is resident of a small village

called Abad Lakha in Sukkur, where she has been engaged in the business of selling clothes on a small scale. She procures inventory for her boutique, including gents, ladies and kids' clothing, from Karachi markets.

To meet the demand of the customers and to fulfill her dream to expand her business, she contacted the FWBL Sukkur branch to avail a loan. She was provided a loan under WERS (Women Entrepreneur Refinance Scheme).

Ms. Shumaila is now earning a handsome income and advises others to avail the WERS facility, which has helped her in achieving her dreams.

JAMRA DAIRY FARM

MS. REHANA BEGUM

It is rightly said, "Nothing will work unless you do". Ms. Rehana Begum from Jamra Village, Taluka Lakhi, District Shikarpur, is a living example of this adage - she did

not let anything get in the way of her dream. She had knowledge of and experience in this field and always wanted to establish a dairy farm, but was held back from pursuing her dream due to a lack of necessary financing.

She approached the FWBL Shikarpur branch and availed WERS (Women Entrepreneur Refinance Scheme) to establish her own dairy farm with seven buffaloes, called 'Jamra Dairy Farm'.

Ms. Rehana has proved how important it is to remain persistent and not to give up on your dreams!



FINANCIAL INCLUSION SESSION - HYDERABAD BRANCH

“If you don’t understand the language of money and you don’t have a bank account, then you’re just an economic slave.”



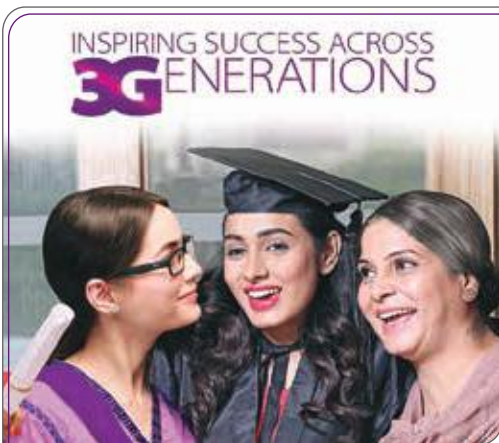
The FWBL Hyderabad branch, headed by Ms. Shabana Hakro, has so far conducted several Financial Literacy sessions during the quarter, especially in remote areas of Hyderabad such as Jamshoro Phatak, Kotri and Hoosri & Bhatti Goth. The purpose of these sessions was to create awareness among people and also motivate them to save and start their own businesses. This has resulted in the opening of numerous bank accounts and disbursement of different loans, with the help of which the borrowers have established their businesses and are running them successfully. During the quarter, a session was held at the TIE office Jamshoro where participants were briefed about the various products and services of the Bank.



FWBL COMPLAINT MANAGEMENT SERVICE

FWBL values its customers’ feedback and aims to serve them better, asking them to share their complaints or suggestions via its call center: 021-111-11-3925, 0331-3925111, e-mail: complaint.management@fwbl.com.pk. They can also fill in the Complaint Form available at any FWBL branch or ATM, on the FWBL website or through Fax: 021-35657756.

FWBL PAYS A TRIBUTE TO MOTHERS



Mother's Day is celebrated on the second Sunday of May every year. This year it was celebrated on Sunday, 12 May, 2019 in Pakistan. FWBL paid tribute to mothers across the nation and celebrated their untiring efforts to help their families succeed. Serving women and their families since 1989, on this esteemed day, FWBL renewed its commitment to continue to financially empower generation after generation and help them achieve their ambitions.

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OUR PEOPLE

ADHOC RELIEF ALLOWANCE TO LOWER CADRE STAFF

FWBL allowed inflationary compensation to the lower cadre staff including CL-I, CL-II and OG-III, with effect from July 01, 2019. In a communication to FWBL employees, Ms. Naushaba Shahzad, President & CEO(A) FWBL, announced

this pleasant news to the staff before Eid-ul-Fitr and also urged everyone to perform and work towards the improvement of the financial position of the Bank, so that maximum benefits could be rolled out to all.

FWBL INTRODUCES BDO MODEL

The Bank's Board of Directors approved a plan to set up the BDO Model, in order to align the Bank with market and industry practices. The Bank introduced the Model recently. Mr. Amjad Masih, Head Direct Sales, was hired in June 2019 to set up the Model for the development and growth of the Bank's business. It is expected that through this initiative, the Bank will be able to improve and generate CASA deposits as well as manage the cost of funds for the Bank effectively.

SYED ALI RAZA JOINS AS BUSINESS HEAD

Mr. Syed Ali Raza joined FWBL as Head Business Division, reporting to the President & CEO. Syed Ali Raza brings with him 23 years of valuable banking experience in different capacities. Mr. Ali Raza was associated with Union Bank, United Bank Limited and Faysal Bank Limited before joining FWBL.

OBITUARY

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

- The husband of Ms. Sharfunnisa, Area Manager North, left for his eternal abode on August 5, 2019.
- The husband of Ms. Waheeda Khursheed, Cashier Faisalabad Branch, departed from this world on August 5, 2019.
- The father-in-law of Ms. Naheed Nazli, Branch Manager Blue Area Branch, passed away on August 14, 2019.
- The mother-in-law of Ms. Nargis Zaki, Branch Manager Nazimabad Branch, passed away on September 3, 2019.
- The son of Ms. Rubina Shaheen, AVP/Regional Credit Manager Central Region Lahore, passed away on September 23, 2019.
- The sister of Ms. Tehseen Malik, AVP/Manager Archival PECHS Karachi, left for her eternal abode on September 24, 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.

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NAUSHABA SHAHZAD, FIRST WOMEN BANK LTD.: CARVED OUT AN IMPORTANT NICHE

While FWBL has done much to bring women in Pakistan into the financial mainstream, Shahzad freely admits there is still a long way to go. According to the World Bank's latest Findex Report published in 2018, just 21% of the population has access to formal banking services, while a man is 28% more likely to be a primary account holder than a woman. That leaves more than 100 million adults, mostly women, unbanked. The task Shahzad faces is compounded by the low rate of female literacy, which stands at 48% against 70% for men. "Pakistani women face huge challenges and obstacles to advancement and equality", she says. Big banks, Shahzad admits, want to "explore new markets and

to provide credit to women", but low literacy rates make allocating time and resources to rolling out new services across such a vast and under-connected country 'a risky business'. It is this unvirtuous circle which locks too many women into financial illiteracy and domestic servitude, that makes FWBL so valuable.

OPTIMISM

FWBL rolled out its first online banking services in 2017, though it views digital primarily as a promotional tool, a way of selling its ideas and services to the unbanked-but-online. The Bank is busy on social media, but rather bizarrely is followed by 115,000 on Facebook and just

75 people on Twitter. Shahzad is optimistic about the future. The male-female financial divide remains firmly in place, but she talks with resolve about "transforming the status of women from passive beneficiaries of social services to dynamic agents of change". And while just one in 10 commercial bankers in the country are women, that share is up from one in a hundred in 1989, when the First Women Bank was launched. Today, women in Pakistan have made progress in various fields of life, including politics, business and finance, she says. "Women feel more comfortable dealing with women's bankers and I see a lot of potential for us to grow in the next 30 years."

HAPPENINGS

FWBL MULTAN BRANCH PARTICIPATES IN BLUE FAIR 2019



FWBL Multan Branch, headed by Ms. Mobina Tariq (Area Business Manager and BM Multan), participated in the three-day 'Blue Fair 2019 (7th edition)', organized by the Women Chamber of Commerce and Industry (WCCI) in collaboration with the Trade Development Authority of Pakistan (TDAP).

This Fair is organized every year to promote Multan's handicrafts. The underlying

purpose of this is not just to sell arts and crafts items, but to focus on the empowerment of women, providing women entrepreneurs with a platform to develop business contacts and the ability to expand their market worldwide.

This purpose of the Fair is very much in line with FWBL's goal of uplifting the economy through women empowerment. The Bank utilized this opportunity to educate women on various loans and facilities offered by the Bank for women empowerment and entrepreneurship. A group of women with special needs took particular interest in the schemes offered by FWBL for women entrepreneurs, and were briefed in detail as well as encouraged to avail the same.

"QUOTES,"

- The bigger the challenge, the bigger the opportunity for growth.
- To be successful, you must accept all challenges that come your way. You can't just accept the ones you like.
- In prosperity, our friends know us. In adversity, we know our friends.
- Jealousy releases anger and anger is the greatest and the ultimate enemy that can forever determine your judgment and ultimately withhold your destiny.
- In any moment of decision, the best thing you can do is the right thing, the next best thing is the wrong thing and the worst thing you can do is nothing.
- They cannot make history who forget history.

ON THE LIGHTER SIDE

Jokes

IT
Facebook: I know everyone.

Google: I have everything.

Internet: There is nothing without me.

Charger: Keep your voices down!

Touch & Go

Customer: "I have a huge problem. A friend has placed a screensaver on my computer, but every time I use the mouse, it disappears."

Shout

A guy in a plane stood up and shouted: "HIJACK!"
All the passengers got scared.
From the other end of the plane, a guy shouted back "Hi, John."

Punishment

A little girl came home from school and said to her mother, "Mommy, today in school I was punished for something that I didn't do."

The mother exclaimed, "But that's terrible! I'm going to have a talk with your teacher about this. By the way, what was it that you didn't do?"

The little girl replied, "My homework."

Riddles

1. I have a neck and no head, two arms and no hands? What am I?
2. What English word retains the same pronunciation, even after you take away four of its five letters?
3. It is a 5 letter word; if you take away first letter it is something you get from the sun, if you remove the second letter you will get something to eat, if

you remove the third letter you get a word you use in pointing at something, and if you remove the fourth letter you get something to drink. What is it?

4. I am a word of six, my first three letters refer to an automobile, my last three letters refer to a household animal, my first four letters is a fish, my whole is found in your room. What am I?

Answers

1. Shirt
2. Queue
3. Wheat
4. Carpet

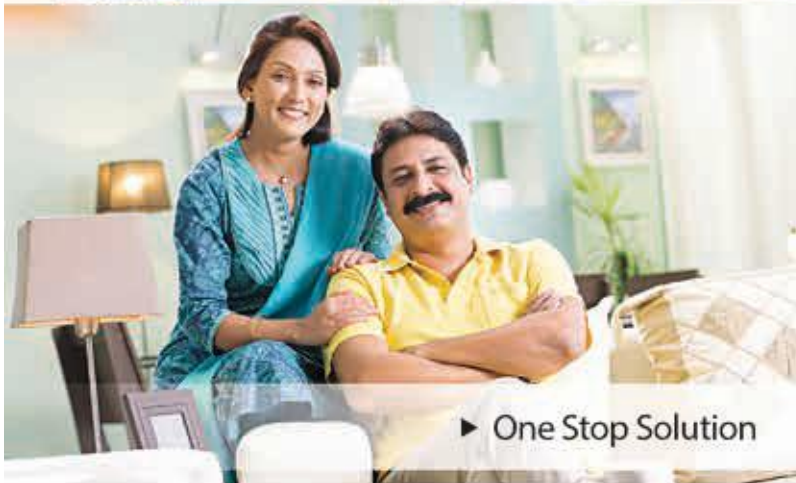
Smart choices, successful lives!



► Financing



► Flexibility



► One Stop Solution



► Convenience

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
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.

FWBL کا PayPak ڈیبٹ کارڈ

ادائیگی کی سہولت ہر وقت، ہر جگہ



فیول اسٹیشنز



شاپنگ



ڈائننگ آؤٹ



اے ٹی ایبز

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 ایبز 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 لانگنز، کراچی۔

فون: 021-35657684-9 / 021-35212182-4 / ٹیکس: 021-35657756 پوائے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk | f/FirstWomenBank | t/FWBLbank | i/firstwomenbank

ہاؤسنگ فنانس اسکیم کا اجرا کیا ہے۔ اس اسکیم کے تحت سرکاری ملازمین کو دو کروڑ روپے تک قرض فراہم کیا جاسکے گا۔



FWBL کی جانب سے ہاؤسنگ فنانس کی سہولت

فرسٹ ویمن بینک نے مکانات کی تعمیر، خریداری اور تزئین و آرائش کی سہولت پاکستانی شہریوں کو فراہم کرنے کے لیے

EMV چپ کارڈ کا اجرا

بینک دولت پاکستان (ایس بی پی) کی ہدایت کی روشنی میں صارفین کو عالمی معیار کے مطابق اضافی تحفظ فراہم کرنے کے لیے EMV ڈیپٹ کارڈز (پے پاک اور ماسٹر کارڈ) کا اجرا کیا گیا ہے۔

FWBL اور OUP کے درمیان مفاہمتی یادداشت کی تجدید

فرسٹ ویمن بینک اور آکسفورڈ یونیورسٹی پریس نے صارفین کی سہولت کے لیے مفاہمتی یادداشت کی تجدید کی ہے اور ساتھ ہی بینک کے پے پاک کارڈ ہولڈرز کو بھی یہ سہولت فراہم کر دی ہے۔ مفاہمتی یادداشت کی رو سے ڈیپٹ کارڈ ہولڈرز OUP بک اسٹورز پر 15% ڈسکاؤنٹ حاصل کر سکیں گے۔



24/7 کمپلینٹ مینجمنٹ سروس

فرسٹ ویمن بینک صارفین کو خوب سے خوب تر خدمات کی فراہمی کے لیے کوشاں ہے۔ صارفین اپنی تجاویز اور شکایات اب کسی بھی وقت درج کر سکتے ہیں۔ شکایات/تجاویز درج کرانے کے لیے وہ درج ذیل طریقہ اختیار کر سکتے ہیں۔

ٹیلی فون کال کے ذریعے ان نمبروں پر رابطہ کیا جاسکتا ہے:

0331-3925-111 اور 021-111-11-3925

بذریعہ ای میل:

complaint.management@fwbl.com.pk

بذریعہ فیکس: 021-3567756

رابطہ شکایت فارم:

شکایت فارم ویب سائٹ، برانچوں اور ای ایم Vestibules

پر دستیاب ہے۔ اسے پُر کر کے بھی شکایات اور تجاویز درج

کرائی جاسکتی ہیں۔



پاکستان سٹیزن پورٹل عوام کی آواز



پاکستان سٹیزن پورٹل (پی سی پی) کا افتتاح وزیراعظم پاکستان جناب عمران خان نے 28 اکتوبر 2018 کو کیا تھا۔ سرکاری محکموں سے متعلق عوام کی شکایات کے ازالے کے لیے یہ ایک موثر پلیٹ فارم ہے۔ اندرون ملک اور بیرون ملک مقیم پاکستانی اپنی شکایات کے ازالے کے لیے اپنے سیل فونز کے ذریعے اس موبائل ایپ کو ڈاؤن لوڈ کر کے اپنی شکایات کا اندراج کرا سکتے ہیں۔

عوام کی آگاہی کے لیے فرسٹ ویمن بینک کی برانچوں، انتظار گاہوں اور ڈیجیٹل میڈیا کے ذریعے اس پیغام کی بڑے پیمانے پر ترسیل کی گئی ہے۔



معاہدے پر فرسٹ ویمن بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد اور ڈیپٹی گون پرائیویٹ لمیٹڈ کے چیف ایگزیکٹو آفیسر جناب فہد محمود نے دستخط کیے۔

فرسٹ ویمن بینک لمیٹڈ اور ڈیپٹی گون پرائیویٹ لمیٹڈ (گولوٹ لو) نے کراچی میں ایک معاہدے پر دستخط کیے ہیں جس کے تحت فرسٹ ویمن بینک کے صارفین کو گولوٹ لو ایپ کے ذریعے خریداری پر خصوصی رعایت حاصل ہوگی۔

یوم بچہتی کشمیر

جمع ہوئے اور انہوں نے دن کے 12:00 بجے سے 12:30 بجے کے درمیان مارچ کیا۔ ملازمین نے مقبوضہ کشمیر میں بھارتی مظالم کے خلاف اور اقوام متحدہ کی قراردادوں کے مطابق کشمیر میں رائے شماری اور کشمیریوں کی آزادی کے حق میں بینرز اور پلے کارڈ اٹھار کھے تھے۔

بھارتی مظالم کے خلاف مقبوضہ کشمیر کے عوام سے اظہارِ بچہتی کے لیے حکومت پاکستان کے فیصلے کی روشنی میں فرسٹ ویمن بینک میں یوم بچہتی کشمیر منایا گیا۔ اس سلسلے میں ہیڈ آفس میں بینک کی قائم مقام صدر نوشابہ شہزاد کی قیادت میں سینئر ایگزیکٹوز اور اسٹاف

