



## CHEQUE DISTRIBUTION CEREMONY AT AIWANE-SADDAR, ISLAMABAD



Addressing a ceremony for the distribution of cheques and certificates among the successful applicants of the Kamyab Jawan Program, President Dr. Arif Alvi urged the parliamentarians and media to create awareness among women as well as differently-abled persons about availing the Government’s exclusive loan facilities to help them

establish their own businesses and achieve financial independence.

The President stressed the need for the promotion of artificial intelligence and computing, which could change the country’s fate by creating immense employment opportunities for the youth.

*(Continued on page 4)*



## FEDERAL GOVERNMENT APPOINTS FWBL BOARD OF DIRECTORS

The Federal Government constituted the FWBL Board of Directors for a period of 03 years in June this year, which is functional now. Mr. Najeeb Agrawalla is the Chairman Board while the Independent Directors include Ms. Naghmana Alamgir Hashmi, Ms. Bushra Ehsan and Mr. Wajahat Rasul Khan.

The FWBL Board was dysfunctional since the Board was incomplete and Ms. Sumbul Munir was the only Director on the Board of FWBL nominated by the HBL representing private shareholders of the Bank.



**Mr. Najeeb Agrawalla**  
Chairman Board  
Ministry of Finance



**Ms. Naghmana Alamgir Hashmi**  
Independent Director  
Ministry of Finance



**Ms. Bushra Ehsan**  
Independent Director  
Ministry of Finance



**Mr. Wajahat Rasul Khan**  
Independent Director  
Ministry of Finance



## MAINTAINS ENTITY RATINGS OF FIRST WOMEN BANK LIMITED

The Pakistan Credit Rating Agency (PACRA) has maintained the long-term and short-term entity ratings of First Women Bank Limited (FWBL) at A- (Single A Minus) and A2 (A Two) respectively. The ratings primarily reflect strong association of FWBL with the Government of Pakistan (GoP) - the major shareholder.

## PROMOTING SME DEVELOPMENT

“Whenever you see a successful business, someone once made a courageous decision.” – Peter F. Drucker

### PICTORIAL GLIMPSES OF THE KAMYAB JAWAN CHEQUE DISTRIBUTION CEREMONIES

The Kamyab Jawan Loan Cheque Distribution Ceremonies were held in Balochistan and the Northern Areas, where FWBL borrowers received cheques from the Prime Minister of Pakistan, Mr. Imran Khan. A ceremony was held at the Fatima Jinnah Women University, Rawalpindi where Mr. Usman Dar, Special Advisor to the Prime Minister on Youth Affairs and Chairman of the Prime Minister’s Youth Program, and Ms. Zartaj Gul, Minister of State for Climate Change, distributed cheques amongst the successful borrowers of the Bank. Below are the glimpses of the ceremonies.



## PROMOTING SME DEVELOPMENT

### PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMKJ-YES)



The Kamyab Jawan Youth Entrepreneurship Scheme is a ray of hope for the young people of Pakistan, a step towards an economically strong and prosperous country. It's a unique initiative in the history of Pakistan to make the youth economically stable and self-reliant.

FWBL offers the Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme to unemployed youth. Those holding a valid

CNIC, between ages 21 - 45 years, and possessing entrepreneurial potential are eligible to avail the loan. For IT/E-Commerce-related businesses, the lower age limit will be 18 years. In case of partnership firms / companies, only one of the owners, partners or directors must be in the prescribed age bracket. Small and Medium Enterprises (start-ups and existing businesses) as per the definition by SBP, owned by the youth, as per the above mentioned age bracket, are also eligible. This facility is available for long-term loans for Machinery and Equipment, as well as for Working Capital Term Loans. The size of the finance is segregated into three tiers. In Tier-1,

the loan amount ranges from Rs. 100,000 to Rs. 1 Million; in Tier-2, the amount is above Rs. 1 Million and up to Rs. 10 Million; while in Tier-3, the loan amount provided is above Rs. 10 Million and up to Rs. 25 Million. The loan repayment period is up to 8 years, including the maximum grace period of up to one year.

Women-owned businesses are encouraged to apply. All FWBL branches are authorized to provide these loans. Customers can apply through the online portal at the following link: <https://www.kamyabjawan.gov.pk/> Only one application can be uploaded by an applicant through his/her CNIC.

## SUCCESS STORIES – TALES OF CHANGE

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

#### MS. SAHIBZADI KAMYAB JAWAN GILGIT BALTISTAN



Ms. Sahibzadi of the Gilgit Baltistan area is one of the beneficiaries of the Kamyab Jawan Loan Scheme. She states that "The Kamyab Jawan Program brought my aspiration of starting a clothing business to fruition. It has enabled me to provide financial stability to my family and also to the families of my hired 03 young female workers." Through the Kamyab Jawan Portal, she applied for a loan and was very easily able to get it.

She is grateful to Prime Minister Imran Khan, Kamyab Jawan Program and First Women Bank Ltd. for her success.

#### MS. SHAKIRA KAMRAN KAMYAB JAWAN MULTAN



A resident of Multan, Ms. Shakira Kamran is the sole proprietor of Dua Beauty Parlor & Training Centre. She always wanted to open her own Beauty Parlor on a large scale. One day she heard about the Kamyab Jawan Loan Scheme, applied for a loan and got a call from the First Women Bank Multan Branch. Her loan was approved and she was able to open a Beauty Parlor as per her dream. With the help of the loan, she purchased machinery, electronic items and other stock which enabled her to enhance her range of services. Ms. Shakira Kamran is very happy and is thankful to Prime Minister Imran Khan, Kamyab Jawan Program and First Women Bank Ltd. as today she is earning a good income, and is able to provide the best quality service to her clients as well as employment to other girls.

**PROMOTING SME DEVELOPMENT**

(Continued from page 1)

**CHEQUE DISTRIBUTION CEREMONY AT AIWAN-E-SADDAR, ISLAMABAD**

President Alvi said the State Bank had eased the loan process for housing loans as the applicants could also provide utility bills, tenancy agreements or any other evidence to make the banks’ ascertain their loan limit as well as judge the capacity to pay the installments. The President also called for creating ease and facilitation for woman loan applicants as banks were not yet used to advance the interest free or without any security loans.



Ms. Shahida Javed, Acting President First Women Bank Ltd., speaking at the occasion, said “First Women Bank became a part of the Scheme in October last year and, in a short span of time, the Bank not only surpassed its targets set for the current year but also achieved the target set for the year 2022.”



“The average size of the loan is Rs. one million and the FWBL borrowers belong to various industries - Agriculture to Education, Textile to IT sectors. To promote entrepreneurship in the country and encourage and motivate new and potential borrowers, FWBL has started showcasing their achievements by making videos of the entrepreneurs”, she added.

“Our hope for the youth of Pakistan is to become agents for positive change and progress. We aim to create opportunities for all young people to participate in Pakistan’s social, political and economic development processes. It is significant to not only establish interventions and policies to empower and uplift the youth, but to also institutionalize these policies. Therefore, under the leadership of Prime Minister Imran Khan, we aim to legislate and ensure implementation of youth-centered policies for true youth development and empowerment.”



Later, the President distributed the cheques and certificates. The Ceremony was attended by First Lady Ms. Samina Alvi, Special Assistant to the Prime Minister Mr. Usman Dar, National Vocational and Technical Training Commission (NAVTTTC) Chairman Mr. Syed Javed Hassan, parliamentarians as well as the beneficiaries of the Kamyab Jawan Program.

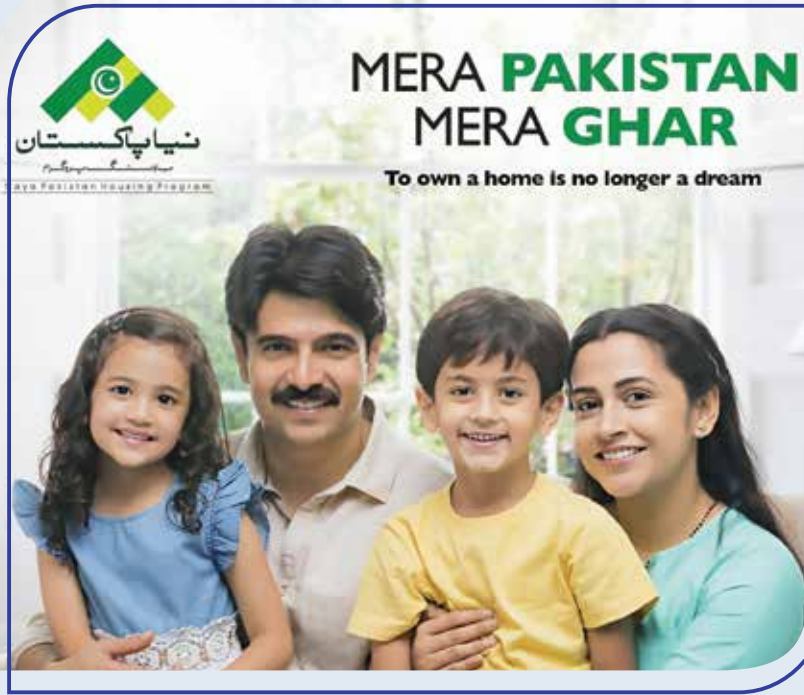
**FWBL KHAAS - BANKING FOR ALL**

FWBL is committed to providing the best possible services to its customers as it believes that every customer deserves a banking experience without compromise. The Bank offers FWBL KHAAS (Small Enterprise Refinance and Credit Guarantee Scheme) for special persons. For more details, please visit:

<http://www.fwbl.com.pk/assets-products/fwblkhaas-small-enterprise-refinance-and-credit-guarantee-scheme-for-special-person/>



## PROMOTING MERA PAKISTAN MERA GHAR



FWBL, under the patronage of the Government of Pakistan, offers the Mera Pakistan Mera Ghar housing Finance Scheme, an affordable and flexible housing finance scheme which provides an opportunity to construct and buy a house at an affordable rate under three tiers. Tier-1 is for NAPHDA projects while Tier-2 and Tier-3 are Non-NAPHDA Projects.

Under the Scheme, the customers can avail loans for purchasing a complete residential property (Apartment/Flat/House), purchase of plot and construction thereon, and construction on the customer's own plot. Both the Salaried (Govt./Semi-Govt., Employees of Armed Forces/local Government bodies and local Private organizations) and Non-Salaried (Self-Employed, Business Person) are eligible to apply.

Under Tier-1, maximum PKR 2.70 million, Tier-2 maximum PKR 6.0 million, and Tier-3 maximum PKR 10.00 million can be availed for a minimum period of 5 years to a maximum of 20 years, depending on the customer's choice.

The age of the Applicant & Co-Applicant (as applicable) for the Salaried class is minimum 23 years to maximum 60 years or retirement age, whichever comes first at the time of loan maturity. However, for a self-employed person, the minimum age is 21 years to a maximum age of 65 years at the time of loan maturity.

All FWBL Branches are authorized to provide these loans. For details, interested customers can visit [www.fwbl.com.pk](http://www.fwbl.com.pk), contact the nearest Branch or call: 0331-3925-111, UAN: 021-111-11-3925.

## FWBL SIGNS MOU WITH SMART CITY LARKANA



First Women Bank Ltd. and Smart City Larkana signed an MoU to promote low-cost housing under the Prime Minister's Mera Pakistan Mera Ghar Scheme. Ms. Shahida Javed, Acting President FWBL, and Mr. Shunaid of Smart City signed the MoU.

## FWBL COMPLAINT MANAGEMENT SERVICE



Customer satisfaction is FWBL's top priority, and customers are encouraged to lodge their complaints or suggestions via its 24/7 Call Center: 021-111-11-3925, 0331-3925111. They can also drop their complaints at the Complaint Drop Boxes/Registers, fax them to 021-35657756, use Internet Banking, the Mobile Banking App or email: [complaint.management@fwbl.com.pk](mailto:complaint.management@fwbl.com.pk). Customers can also fill in the Complaint Form available on the FWBL website.

## OUR PEOPLE

“Bringing great people onto your team is about demonstrating that size really doesn’t matter – people do.” - Jess Campbell

### MUHAMMAD AKMAL NASEEM JOINS THE BANK

Mr. Muhammad Akmal Naseem joined the Bank as SVP – Head Consumer & Liability in May 2021, and on September 22, 2021 he was re-designated as ‘Head - Business Division’. He is a seasoned banker with 15+ years of rich experience in Banking. Prior to joining FWBL, he was with Silkbank as ‘Regional Manager - Institutional Deposits’. He has been associated with institutions such as Citibank and Standard Chartered Bank. He has done his Master’s in International Relations from University of Karachi.

### ORGANIZATIONAL CHANGES

Mr. Muhamamd Amin, CFO & Company Secretary (Acting), was given the additional charge of Head Human Resources Division on September 21, 2021. Earlier the interim/temporary charge of the Human Resources Division was given to Ms. Shazia Bashir Rashdi, Manager Payroll, on August 8, 2021.

### FWBL INSTALLS TWO OFF-SITE ATMS

FWBL installed 02 off-site ATMS in Lahore and Peshawar. In Lahore, the ATM is placed at the Pakistan Mint, while in Peshawar it is at the IRNUM Hospital. Addresses are:

|                               |                            |
|-------------------------------|----------------------------|
| <b>Pakistan Mint</b>          | <b>IRNUM Hospital</b>      |
| GT Road, Baghbanpura, Lahore. | University Road, Peshawar. |

### OBITUARY

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

- The father of Ms. Seemi Saeed, Branch Manager posted at Main Boulevard Gulberg III Branch, Lahore, died in September this year.
- The father of Mr. Adnan Uddin, Officer posted at CPU PECHS, passed away in September 2021.
- The mother of Mr. Muhammad Luqman, Dispatch Rider posted at the PECHS Branch, passed away in July 2021.
- The father of Ms. Firdous Jatoi, (Credit Officer) posted at Quetta Branch, reunited with the Creator in July this year.
- The brother of Ms. Zehra Shaikh, Officer posted at Malir Branch, Karachi, left for his eternal abode in July 2021.
- The brother of Ms. Zahida Begum, Credit Officer posted at Imperial Court Branch, Karachi, died in May 2021.
- The Mother of Ms. Zahida Khan, Consumer Credit Risk Analyst, Risk Management Division, has passed away in May 2021.
- The husband of Ms. Bareera Amir, Regional CAD Islamabad, passed away on May 1, 2021.
- The mother of Mr. Muhammad Afzal, Assistant posted at Shadman Branch, Lahore, departed from this world in April 2021.
- The father of Ms. Rubina Nasir, Operation Manager G-9 Branch, passed away in April this year.

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

### TREE PLANTATION DRIVE



On the invitation of Khawaja Farid University, Rahim Yar Khan, along with other known personalities, Ms. Mobina Tariq, RBH Central B, participated in the Tree Plantation Drive and planted trees in the University and near the FWBL Booth at the University. In this Drive, more than 50,000 trees were planted - including fruit trees - to provide shade in the University.

## HAPPENINGS

### FWBL CELEBRATES INDEPENDENCE DAY WITH FERVOR



First Women Bank Ltd. (FWBL) celebrated Pakistan's 74th Independence Day with zest. Ms. Shahida Javed, (Acting) President FWBL, hoisted the national flag at the FWBL Head Office in Karachi - attended by the executives and staff of the Bank. On this occasion, special prayers were also offered for the peace and prosperity of Pakistan. The majority of the employees were dressed up in thematic green and white attire for the day.

### ON THE LIGHTER SIDE

#### Riddles

1. What letter of the alphabet is an insect?
2. What letter is a part of the head?
3. What letter is a drink?
4. What letter is a vegetable?
5. What is one question that will get different answers at different times and yet will still be correct?
6. Only one color, but not one size, stuck at the bottom, yet easily flies. Present in sun, but not in rain, doing no harm, and feeling no pain. What is it?

#### Answers

1. B. (Bee)
2. I. (Eye)
3. T. (Tea)
4. P. (Pea)
5. "What's the time?"
6. It's a shadow!

#### Faster

Teacher: Which is faster, heat or cold?  
Student: Heat, because we can catch a cold.

#### Schedule

A man was complaining to a railroad engineer: "What's the use of having a train schedule if the trains are always late?"

The railroad engineer replied: "How would we know they were late, if we didn't have a schedule?"

#### The Best

There were three restaurants on the same block. One day, one of them put up a sign which said "The Best Restaurant in the City."

The next day, the largest restaurant on the block put up a larger sign which said "The Best Restaurant in the World."

On the third day, the smallest restaurant put up a small sign which said "The Best Restaurant on this Block."

### "QUOTES,"

- "If you raise yourself up, people can bring you down; but if God raises you up, no man can bring you down, if you will remain faithful to Him."
- "Faith. It's all about believing. You don't know how it will happen. But you know it will."
- "When you have faith in God, you don't have to worry about the future. You just know it's all in His hands. You just go and do your best."
- "If you lose faith, you lose all."
- "Faith and prayer are the vitamins of the soul; man cannot live in health without them."

### CONCEPT, COORDINATION & EDITED BY:

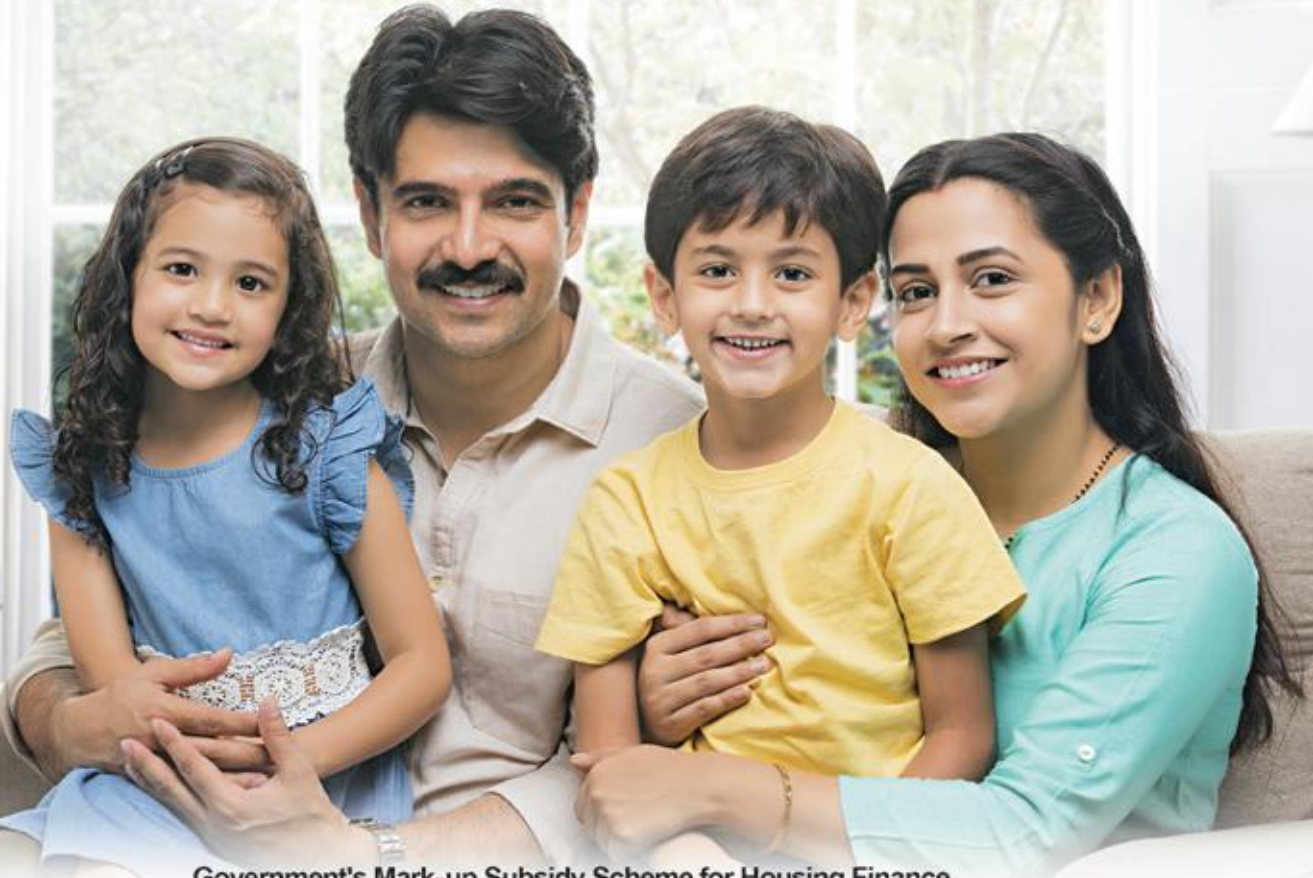
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LinkedIn: [in/company/fwbl](https://www.linkedin.com/company/fwbl)  
YouTube: [y/First Women Bank Limited](https://www.youtube.com/FirstWomenBankLimited)  
Designed by: **SPECTRUM | VMLY&R**



# MERA PAKISTAN MERA GHAR

**Owning a Home is No Longer a Dream!**

FWBL, under the patronage of the Government of Pakistan, offers affordable and flexible Housing Finance to buy a House/Apartment or construct on your Plot/Land at **low mark-up rates**.



## Government's Mark-up Subsidy Scheme for Housing Finance

|                         | Tier-1 (T1)   |                         | Tier-2 (T2)             |                         | Tier-3 (T3)              |                         |
|-------------------------|---|-------------------------|-------------------------|-------------------------|--------------------------|-------------------------|
| <b>Loan Amount</b>      | Maximum PKR 2.7 million   |                         | Maximum PKR 6.0 million |                         | Maximum PKR 10.0 million |                         |
| <b>Financing Tenure</b> | Minimum 5 years to Maximum 20 years<br>Depending on Customer's Choice |                         |                         |                         |                          |                         |
| <b>Mark-Up</b>          | <b>Tenure</b>   | <b>Customer Pricing</b> | <b>Tenure</b>           | <b>Customer Pricing</b> | <b>Tenure</b>            | <b>Customer Pricing</b> |
|                         | First 5 Years   | 3%                      | First 5 Years           | 5%                      | First 5 Years            | 7%                      |
|                         | Above 5 Years   | 5%                      | Above 5 Years           | 7%                      | Above 5 Years            | 9%                      |
|                         | Exceeding 10 Years  |                         | 1 Year KIBOR + 4%       |                         |                          |                         |

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

\*Terms and conditions apply.

*Empowering the Nation Together*



**First Women Bank Ltd.**

**HEAD OFFICE:** S. T. S. M. Foundation Building, CL- 10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.

Ph.: 021-35657684-9, Fax: 021-35657756, UAN: 111 676 767, Website: [www.fwbl.com.pk](http://www.fwbl.com.pk)

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



## ایوان صدر اسلام آباد میں چیکس تقسیم کرنے کی تقریب

حکومت کی جانب سے قرض کی خصوصی سہولیات سے استفادہ کر کے اپنا کاروبار کر سکیں اور ملک کی ترقی میں اپنا حصہ ڈال سکیں۔  
صدر نے مصنوعی ذہانت اور کمپیوٹنگ کے فروغ کی ضرورت پر بھی زور دیا، جو نوجوانوں کے لیے روزگار کے بے پناہ مواقع پیدا کر کے ملک کی تقدیر بدل سکتا ہے۔  
(بیس صفحہ 4)

ایوان صدر اسلام آباد میں منعقدہ کامیاب جوان پروگرام کے کامیاب درخواست دہندگان میں چیکس اور سرٹیفکیٹ تقسیم کرنے کی تقریب سے خطاب کرتے ہوئے صدر ڈاکٹر عارف علوی نے ارکان پارلیمنٹ اور میڈیا پر زور دیا کہ وہ خواتین کے ساتھ ساتھ معذور افراد میں بھی آگاہی پیدا کریں تاکہ وہ



## فرسٹ ویمن بینک کی کریڈٹ ریٹنگ برقرار

پاکستان کریڈٹ ریٹنگ ایجنسی (PACRA) نے فرسٹ ویمن بینک کی طویل اور قلیل مدت کے لیے ریٹنگ کو برقرار رکھا ہے۔ طویل مدت کے لیے بینک کی ریٹنگ A- (اے مائنس) اور قلیل مدت کے لیے A2 (اے ٹو) ہے۔  
یہ ریٹنگ بنیادی طور پر حکومت پاکستان کے ساتھ بینک کی مضبوط وابستگی کی عکاسی کرتی ہیں جو کہ اہم شیئر ہولڈر ہے۔

## FWBL کے بورڈ آف ڈائریکٹرز کا تقریر

وفاقی حکومت نے رواں سال جون میں تین سال کی مدت کے لیے فرسٹ ویمن بینک لمیٹڈ کے بورڈ آف ڈائریکٹرز کی تقریر کی ہے۔ جناب نجیب آگرہ والا بورڈ کے چیئر مین ہیں جبکہ انڈیپنڈنٹ ڈائریکٹرز میں محترمہ نعمانہ عالمگیر ہاشمی، محترمہ بشری احسان اور جناب وجاہت رسول خان شامل ہیں۔ بینک کا بورڈ نامکمل ہونے کی وجہ سے غیر فعال تھا۔ محترمہ سنبل منیر بینک کے بورڈ میں واحد ڈائریکٹر تھیں جنہیں HBL نے نجی شیئر ہولڈرز کی نمائندگی کے لیے نامزد کیا ہے۔



جناب وجاہت رسول خان  
انڈیپنڈنٹ ڈائریکٹر  
منسٹری آف فنانس



محترمہ بشری احسان  
انڈیپنڈنٹ ڈائریکٹر  
منسٹری آف فنانس



محترمہ نعمانہ عالمگیر ہاشمی  
انڈیپنڈنٹ ڈائریکٹر  
منسٹری آف فنانس



جناب نجیب آگرہ والا  
چیئر مین بورڈ  
منسٹری آف فنانس

PROMOTING SME DEVELOPMENT

وزیراعظم پاکستان کامیاب جوان یوتھ انٹرپرائز پر مبنیور شپ اسکیم (PMKJ-YES)

فراہم کرنی ہیں۔ گذشتہ مہینوں میں بلوچستان اور شمالی علاقہ جات میں قرضہ جات کے چیک تقسیم کرنے کی تقریبات ہوئیں جن میں فرسٹ ویمن بینک سے قرض حاصل کرنے والے خواتین و مرد نے وزیراعظم پاکستان جناب عمران خان سے چیک وصول کئے جبکہ فاطمہ جناح ویمن یونیورسٹی راولپنڈی میں منعقدہ تقریب میں وزیراعظم کے خصوصی مشیر برائے امور نوجوانان اور چیئرمین یوتھ پروگرام جناب عثمان ڈار اور وزیر مملکت برائے موسمیاتی تبدیلی محترمہ زرتاج گل نے چیک تقسیم کیے۔ ذیل میں تقریبات کی تصویری جھلکیاں۔

اسکیم میں دلچسپی رکھنے والے افراد آن لائن پورٹل کے ذریعے درخواست دے سکتے ہیں۔ ایک درخواست دہندہ صرف اپنے شناختی کارڈ پر صرف ایک ہی درخواست دے سکتا ہے۔ لنک یہ ہے <https://www.kamyabjawan.gov.pk> اسکیم کے تحت قرضے کی رقم کو تین درجات میں تقسیم کیا گیا ہے۔ پہلے درجے کے تحت ایک لاکھ روپے سے 10 لاکھ روپے تک، دوسرے درجے کے تحت 10 لاکھ روپے سے ایک کروڑ روپے تک اور تیسرے درجے کے تحت ایک کروڑ روپے سے ڈھائی کروڑ روپے تک کے قرضے فراہم کیے جا رہے ہیں۔ فرسٹ ویمن بینک کی تمام برانچیں اسکیم کے تحت قرضے

وزیراعظم پاکستان کامیاب جوان یوتھ انٹرپرائز پر مبنیور شپ اسکیم کے تحت موثر شناختی کارڈ کے حامل تمام پاکستانی



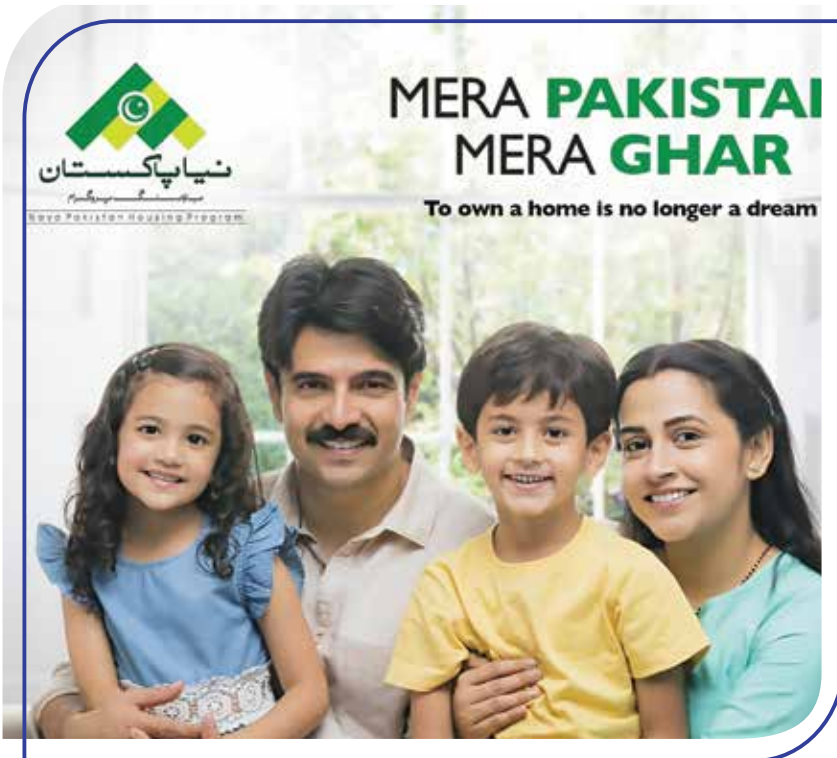
شہریوں کو جن کی عمریں 21 سے 45 سال کے درمیان ہیں اور جو ذاتی کاروبار کرنے کی اہلیت رکھتے ہیں، قرضے فراہم کیے جا رہے ہیں۔ قرضے کی ادائیگی کی مدت 8 سال ہے جس میں ایک سال کی رعایتی مدت بھی شامل ہے۔



## وزیر اعظم پاکستان کامیاب جوان یوتھ انٹر پرائیور شپ اسکیم (PMKJ-YES)



## ہاؤسنگ فنانس ”میرا پاکستان میرا گھر“



اپنے گھر کا مالک بننا اب صرف خواب نہیں رہا۔ فرسٹ ویمن بینک نیا پاکستان ہاؤسنگ پروگرام کے تحت مکمل رہائشی جائیداد (اپارٹمنٹ، فلیٹ/مکان) کی خریداری اور اپنے پلاٹ پر مکان کی تعمیر کے لیے کمپیوٹرائزڈ قومی شناختی کارڈ کے حامل تمام حضرات/خواتین اور پہلی مرتبہ مالک مکان بننے والے افراد کو اس اسکیم کے تحت (صرف ایک مرتبہ) ہاؤس لون کی رعایتی سہولت پیش کرتا ہے۔ فنانسنگ کی میعاد کم از کم 5 سال اور زیادہ سے زیادہ 20 سال (کسٹمر کے انتخاب کے مطابق) ہے۔

زیادہ سے زیادہ قرض کی رقم Tier-1 میں (NAPHDA) پروجیکٹس کے لیے 2.70 ملین روپے ہے۔

Tier-2 میں (Non NAPHDA) پروجیکٹس کے لیے زیادہ سے زیادہ 6 ملین روپے ہے اور Tier-3 میں (NAPHDA) پروجیکٹس کے لیے 10 ملین روپے ہے۔

تنخواہ دار افراد بشمول سرکاری/نیم سرکاری، مسلح افواج/مقامی حکومتی اداروں اور مقامی پرائیویٹ اداروں کے ملازمین کے لیے عمر کی کم از کم

حد 23 سال اور زیادہ سے زیادہ عمر 60 سال یا ریٹائرمنٹ کی عمر، قرض کی میچورٹی پر، جو بھی پہلے آئی ہو، رکھی گئی ہے اور غیر تنخواہ دار جن میں ذاتی روزگار کے حامل، کاروباری افراد شامل ہیں، کے لیے عمر کی کم از کم حد 21 سال اور قرض کی میچورٹی پر زیادہ سے زیادہ 65 سال رکھی گئی ہے۔

فرسٹ ویمن بینک کی تمام برانچیں قرض فراہم کرنے کی مجاز ہیں۔ مزید تفصیلات کے لیے بینک کی ویب سائٹ کال سینٹر یا برانچ سے رجوع کیا جاسکتا ہے۔

PROMOTING SME DEVELOPMENT

(تقریباً صفحہ 1 سے)

ایوان صدر اسلام آباد میں چیکس تقسیم کرنے کی تقریب

صدر نے کہا کہ خواتین کو کامیاب جوان پروگرام کی طرف راغب کرنے کی ضرورت ہے۔ ہمیں ان رکاوٹوں کو دور کرنا ہوگا جو خواتین کے بینکوں سے قرضہ حاصل کرنے میں حائل ہیں۔ اس موقع پر خطاب کرتے ہوئے بینک کی قائم مقام صدر محترمہ شاہدہ جاوید نے کہا کہ آج کا دن اور آج کی تقریب میرے لیے اور فرسٹ ویمن بینک کے لیے نہایت خوشی اور اطمینان کے ساتھ بہت یادگار بھی رہے گی کہ آج ہماری کامیابی کا اعتراف ایوان صدر میں منعقدہ اس تقریب میں سرکاری طور پر کیا جا رہا ہے۔ محترمہ شاہدہ جاوید نے کہا کہ اپنے ہم وطنوں اور بالخصوص خواتین کو معاشی طور پر خود مختار بنانا فرسٹ ویمن بینک کے مشن کا حصہ ہے اور گذشتہ 31 سالوں سے ہم اپنے محدود وسائل کے باوجود اسے



نبھاتے آئے ہیں۔ گذشتہ سال اکتوبر میں ہم اس اسکیم کا حصہ بنے اور ہم نے چند مہینوں میں ہی اس سال کا مختص ٹارگٹ حاصل کر لیا ہے بلکہ 2022 کے لیے مختص ہدف بھی حاصل کر لیا ہے۔ یہ قرضے کراچی سے خیبر تک اور خیبر سے گلگت تک ہماری 42 برانچوں کے



ذریعے جاری کیے گئے ہیں۔ ان قرضوں کا اوسط سائز یا مالیت ایک لاکھ روپے سے لے کر 10 لاکھ روپے تک ہے۔ قرضوں سے استفادہ کرنے والے نوجوان زراعت سے لے کر تعلیم اور ٹیکسٹائل سے لے کر آئی ٹی کے شعبوں سے وابستہ ہیں۔ قائم مقام صدر بینک نے کہا کہ بینک ’میرا پاکستان میرا گھر‘ اسکیم کے تحت گھروں کی خریداری کے لیے بھی قرضے جاری کر رہا ہے۔



بعد ازاں صدر مملکت نے چیکس اور اسناد تقسیم کیں، تقریب میں خاتون اول محترمہ ثمنہ علوی، وزیر اعظم کے معاون خصوصی عثمان ڈار، NAVTTC کے چیئرمین جناب سید جاوید حسن، ارکان پارلیمنٹ اور کامیاب جوان پروگرام سے استفادہ کرنے والوں نے شرکت کی۔

24/7 کمپلینٹ مینجمنٹ سروس

صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے۔ صارفین کو یاد دہانی کرائی جاتی ہے کہ وہ اپنی شکایات اور تجاویز درج کروانے کے لیے درج ذیل میں سے کوئی بھی طریقہ اختیار کر سکتے ہیں:۔ کال سینٹر کے ذریعے: 021-111-11-3925 اور 0331-3925-111۔ فیکس: 021-35657756۔ موبائل ایپ۔ انٹرنیٹ بینکنگ۔ ای میل: complaint.management@fwbl.com.pk۔ صارفین کی سہولت کے لیے شکایت فارم بھی دستیاب ہے جسے پُر کر کے بھی شکایت درج کرائی جاسکتی ہے۔ مزید تفصیلات کے لیے بینک ویب سائٹ www.fwbl.com.pk بھی ملاحظہ کی جاسکتی ہے۔

