



FWBL INTRODUCES MOBILE BANKING - “FWBL DIGITAL”



On the occasion of International Women’s Day, FWBL launched its Mobile Banking Application Services ‘FWBL Digital’ to offer convenience for its customers.

‘FWBL Digital’ is a real-time Mobile Banking App Service (Android and Apple iOS-based smartphone application) that offers a simple, convenient and secure method of accessing FWBL accounts via mobile phone. It allows customers to access their FWBL accounts securely on their mobile phone in a reliable and secure manner. Through this banking facility, they can conduct their financial transactions at their own time, location and convenience, 24 hours a day, 07 days a week.

The following is the set of transactions available through ‘FWBL Digital’:

- Account Balance Inquiry
- Mini Statement

- Full Account Statement
- Transferring funds between FWBL accounts
- Transferring funds from an FWBL account to other FWBL accounts
- Transferring funds to other bank accounts
- Utility Bill Payments
- Purchasing Mobile Phone Airtime
- Payment of Educational Institutions Fee
- Payment of Government Taxes
- Internet Service Provider Payments
- Lodging of Complaints
- Card Activation/Deactivation and much more.

For more information, customers may visit the FWBL website: www.fwbl.com.pk, contact their nearest branch or call 0331-392-5111/021-111-11-3925.



CHAIRS’ BUSINESS REVIEW MEETING

A two-day business review meeting was held at the Head Office, Karachi to discuss

the strategies and line of action to achieve 2021 targets. Ms. Shahida Javed, President (A), chaired the meeting and urged the Business Teams to move forward and play their role to achieve the set targets. She

urged the RBHs to make the customers the primary focus & to optimize the organization’s strength for the attainment of individual and organizational goals & objectives.



FWBL SIGNS MOU WITH KFUEIT RAHIM YAR KHAN



FWBL and Khwaja Fareed University of Engineering & Information Technology, Rahim Yar Khan joined hands in providing easy and approachable access to financial services.

The objective is to ensure the smooth execution of financing facilities offered to eligible university students by providing an online fee collection facility and extending specialized loans to university employees.

FWBL may also contribute towards university events through sponsorship and may offer an internship to students, keeping in view the internal policies and procedures of the Bank.

Situated on Abu Dhabi Road, Rahim Yar Khan, KFUEIT is spread over 275 acres and is equipped with modern facilities, where more than 600 employees, including 200 teaching faculty members, are performing their duties in making this University a

premium institution of the country in days to come. The fast-paced growth and increase in the number of students are evidence of the fact that the University is effectively serving the needs of the region and contributing towards the development of the local economy. Particularly for girls, this University is an even bigger blessing because many of the degree programs are of great interest to female students, matching their educational aspirations towards future endeavors.



VISITS TO BRANCHES

Accompanied by the Head of HR, Mr. Ali Noman, Mr. Muhammad Amin, Officiating CFO, Mr. Muzaffar

Khan, Treasurer, and officiating Business Head, Ms. Shahida Javed President (A), visited the branches of South Region 'B' (headed by Ms. Nusrat Mangi), Central Region 'A' (led by Mr. Majid Zaman) and Central Region 'B' (headed by Ms. Mobina

Tariq). During their visit, they not only met with the customers but also provided the branches a chance to discuss their issues. Pictorial glimpses of the visits below.

SOUTH 'B' BRANCHES



CENTRAL REGION 'A' & BRANCHES



CENTRAL 'B' BRANCHES



PROMOTING SME DEVELOPMENT

“You are the master of your destiny. You can influence, direct and control your own environment. You can make your life what you want it to be.” – Napoleon Hill



The SME sector is the backbone of the economy and has the ability to grow beyond expectations. It works wonders for the country. Their role in contributing to exports, production and employment is fairly significant, while its contribution to economic development varies from country to country. There are almost 3.3 million Small and Medium Enterprises in Pakistan which employ 78% of the non-agricultural labor force, make up about 25% of manufacturing exports and

contributed over 30% of the GDP in Pakistan.

FWBL has redefined itself as a niche player, with a focus on the ‘S’ of the SME market segment. Over the years, FWBL has developed several products to promote the SME sector in the country. FWBL is an active player in the Kamyab Jawan Youth Entrepreneurship Scheme and is providing financing/handholding support to both women & men.

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



It has been very rightly said, “Give light and people will find the way”. The Government of Pakistan has provided the unemployed youth

of Pakistan an opportunity to seek employment through banks under the Prime Minister’s Kamyab Jawan Youth Entrepreneurship Scheme.

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 the 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 eight 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 Kamyab Jawan borrowers, who were facilitated through loans from FWBL.

MS. IMZA FERAZ, MULTAN



Ms. Imza Feroz was working as a dress designer and has been engaged with two boutiques for the last five years - she decided to open her outlet. She applied for a loan under the PMKJ-YES Scheme and availed a

loan from the Multan Branch. With the support of financing provided by the Bank, she successfully set up her own business and has also employed 03 people. Despite the COVID-19 Pandemic, her business is thriving, and she is happy with the growth of her boutique.

MS. SALMA SHAHEEN, MULTAN

Ms. Salma Shaheen was running a beauty parlor in Multan for the last five years on a small scale, and wanted to enhance her business. She applied for a loan facility under the Prime Minister Kamyab Jawan Youth



Entrepreneurship Scheme, which enabled her to open a new parlor.

Ms. Salma has provided job opportunities to five workers. She is highly satisfied with the progress of the business, as well as her earnings which are as per her expectations.

PROMOTING SME DEVELOPMENT

FWBL PARTICIPATES IN A SME CLINIC IN SIALKOT & KARACHI



awareness regarding SME Financing amongst females about the products/services being offered by various banks and to address their financial needs. Five banks, including FWBL, were selected to participate in the SME Clinic. The event was held at the Sialkot Chamber of Commerce and Industry, Sialkot.

SME Clinic was organized by the State Bank of Pakistan, BSC Sialkot in collaboration with the Women Resource Centre, Sialkot Chamber of Commerce and Industry. The purpose was to enhance

The FWBL team, led by Ms. Shakira Mirza, Branch Manager, participated in the event and briefed visitors about the Refinance and Credit Guarantee Scheme for Women Entrepreneurs and the Prime

Minister's Kamyab Jawan Youth Entrepreneurship Scheme, as well as other schemes.

In Karachi, the SME Financing Clinic was held at SBP, BSC North Nazimabad. The FWBL F.B. Area Branch, headed by Mr. Allah Bakhsh, participated in the event and responded to the queries raised by the visitors regarding the products & services offered by the Bank.

An 'SME Clinic' is a platform through which SBP brings lenders and borrowers to one table and supervises the processing of loans. These loans are granted under the various SBP Re-Finance Schemes upon completion of the formalities and documentation.



FWBL LAUNCHES ITS YOUTUBE CHANNEL

FWBL is devoted to connecting with its customers in a more direct way. The Bank has thus created its official YouTube channel (First Women Bank Limited) which will be used to share happenings of the Bank.

<https://www.youtube.com/First Women Bank Limited>

YouTube is an online video sharing and social media platform owned by Google. Around the world, its users watch more than one billion hours of YouTube videos each day.

FWBL ANNOUNCES COVID-19 RELIEF ALLOWANCE FOR STAFF

FWBL announced COVID-19 relief for staff on third-party contracts serving at the FWBL branches and Head Office.



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, or drop at the complaint box available at the branch or fax it to 021-35657756 or use Internet Banking or the Mobile Banking App or e-mail: complaint.management@fwbl.com.pk. Customers can also fill in the Complaint Form available on the FWBL website.

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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)

LinkedIn: [in/company/fwbl](https://www.linkedin.com/company/fwbl)

YouTube: [y/First Women Bank Limited](https://www.youtube.com/First Women Bank Limited)

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

OUR PEOPLE

WELCOME ABOARD

Mr. Ali Noman Resumes Work as Head of HR

Mr. Ali Noman has joined the Bank as the Divisional Head Human Resources. Before joining FWBL, he served Aga Khan University in the capacity of Senior Manager, Employee Relations. Mr. Ali comes with diverse and rich experience of over 17 years in Human Resources, primarily in the banking industry.

He has worked with NIB Bank Limited, UBL, & PICIC in various positions. He holds an MBA degree from Hamdard University, LLB (gold medalist) and LLM degrees from the University of Karachi.

Mr. Sajid Ahmed Hashmi Joins as a Regional Audit Head

Mr. Sajid Ahmed Hashmi is a seasoned banker with 13+ years of experience in Enterprise Risk Management, Regulatory Compliance & Audit. Before joining FWBL, he was with the Security Exchange Commission of Pakistan as Deputy Director. He is a Certified Internal Auditor from the Institute of Internal Auditors U.S. and has done an MBA in Finance from SZABIST.

Ms. Mahwash Amer Takes Charge as Unit Head Credit Risk

Ms. Amer is a seasoned banker with 15+ years of experience in Core Credit and Risk

Management. She has taken up challenging and leading roles in Credit and Risk Management with different financial institutions. Before joining FWBL, she was associated with Summit Bank as Head of Credit Risk Management. She holds a Master's Degree in Economics and is a gold medalist. She is currently pursuing her PhD. in Developmental Economics.

Mr. Saleem Khan Joins as the Head of GSD

Mr. Saleem Khan joins FWBL as the Head of General Services Department. Before joining FWBL, Mr. Khan was associated with banks such as Faysal Bank, MCB, NIB and Standard Chartered Bank, and was responsible for GSD and Security related areas.

MS. MEHWISH KHAN, EX-AUDIT HEAD, PASSES AWAY



We at FWBL heard the news of the sad demise of Ms. Mehwish Khan, the Ex-Audit Head, FWBL with profound sorrow. She died due to COVID. She had left behind a husband and two young children.

We express our heartfelt condolences to the bereaved family and pray that may Allah gives the bereaved family courage to bear this irreparable loss and rest the departed soul in eternal peace. (Aameen).

OBITUARY

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

- The father of Mr. Yasoob Ali, Manager Corporate Affairs, Company Secretary Division, died in October last year.
- The sister of Ms. Tabassum Khalil, CAD Office, South Region, passed away in November last year.
- The mother of Ms. Farhana Rehman, Operation Division, and mother-in-law of Ms. Samina Geti, Unit Head SME, passed in November 2020.
- The father of Ms. Rubina Mukhtar, Operations Officer, Quetta Branch, reunited with the Creator on December 19, 2020.
- The mother of Ms. Khaula Khan, Central Region Lahore, left for her eternal abode in January this year.
- The mother of Ms. Shabih-e-Zahra,

Regional CAD, Manager Central Region, died in January this year.

- The father of Ms. Aaisha Eeraj, Branch Manager, Defence, Lahore, departed from this world in February 2021.
- The sister of Ms. Shaheen Zamir, Head of Marketing & Service Quality, passed away on February 4, 2021.
- The father of Ms. Shahla Jabeen, Officer, posted at GSD, Operations Division, Head Office Karachi, passed away in March 2021.
- The father of Ms. Mahjabeen Farhana, Manager Employee Relations, Human Resource Division, Head Office, left for his eternal abode in March 2021.

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.

ORGANIZATIONAL CHANGES

The following organizational changes took place during the quarter:

- Mr. Sajid Ahmed Hashmi has been assigned additional responsibilities of the Head Audit Division for the interim period.
- Mr. Muhammad Amin has been assigned additional responsibilities of Company Secretary.

The following Regional Business Heads/Area Managers have been re-designated.

- Mr. Majid Zaman, Regional Business Head - Central 'A'.
- Ms. Mobina Tariq, Regional Business Head - Central 'B'.
- Ms. Rukhsana Moulabux, Regional Business Head - South 'A'.
- Ms. Nusrat Mangi, Regional Business Head - South 'B'.
- Ms. Aneela Saeed, Regional Business Head - North 'A'.
- Ms. Sharf Un Nisa, Regional Business Head - North 'B'.

REMEMBERING HASEENA MOIN - AN ICON OF WOMEN EMPOWERMENT



Ms. Haseena Moin died on 26 March, 2021 at the age of 79 in Karachi. She was a renowned drama writer, playwright, author and educationist who showed the strength of women

through her plays. Her superb writing style had the power to empower women. At a time when being a working woman was a big deal and women used to be confined their homes, Ms. Moin brought to life plays that portrayed women as progressive characters who have an identity of their own.

She wrote Pakistan's first original script 'Kiran Kahani' for Pakistan Television, aired in the early 1970s. Before this, TV Dramas relied on novel-based scripts.



She presented powerful and ambitious characters of society and ordinary girls from middle or upper middle-class families who had the courage to lead their life within a strong family support system.



Ms. Haseena visited many countries and won numerous awards, including the 'Pride of Performance Award' in 1987 for her services to the performing arts in Pakistan. It is one of the highest civil awards conferred by the Government of Pakistan.

We at FWBL hold close a cherished memory of her. In 2012, FWBL celebrated 23 years of Women's Economic Empowerment. The function was held in Karachi, Ms. Moin attended the ceremony as one of the speakers and applauded the role of FWBL in the

country and shed light on the incremental progress attained by women in the country.

Like a true legend, she left behind a beautiful legacy. Her work will live on to inspire generations, and she will always be remembered in the prayers of people around the world.

FWBL News expressed deep sorrow over the sad demise of Ms. Haseena Moin and prayed for the departed soul to rest in peace, and said a prayer for her bereaved family.



DR. ZAHRA KAZIM - A HIGHLY VALUED CUSTOMER OF FWBL - PASSES AWAY



Dr. Zahra Kazim (an anaesthesiologist), a valued client of FWBL, left for her eternal abode in December 2020. Qualified from Dow Medical College, Karachi, she also pursued her education abroad. Dr. Zahra was a highly accomplished Major from the Pakistan Army and worked tirelessly and selflessly for the country.

She was the sister of a renowned International Broadcaster and first Chief of Public Relations of FWBL, Ms. Safia Kazim, and also aunt to the Voice of America Broadcaster, Ms. Mona Kazim Shah. The FWBL management expressed deepest condolences to Ms. Safia Kazim on the sad demise of her sister.

HAPPENINGS

FWBL COMPLETES 31 YEARS OF OPERATIONS



On December 02, 2020, FWBL completed 31 years of operations. Ms. Shahida Javed, President (Acting), cut a cake in the presence of FWBL executives. Ms. Naushaba Shahzad, Former President (Acting), is also seen in the picture.

NEWS IN BRIEF

- FWBL, on its 31st Anniversary, offered a “Mastercard” Debit Card to its customers with NO issuance fee. This was a limited-time offer.
- The Bank honored 13 employees, from executives to non-clerical staff, with the Long Service Award.

FWBL CELEBRATES INTERNATIONAL WOMEN’S DAY

This year's theme for International Day, “Women in Leadership: Achieving an Equal Future in a COVID-19 World”, celebrates the tremendous efforts of women and girls around the world in shaping a more equal future in light of recovery from the COVID-19 Pandemic.

FWBL celebrated the Day across the country. The color theme, which was followed by the FWBL family was Blue & White.

The main ceremony was held in Karachi, where Ms. Shahida Javed, President (A), cut the cake.

Speaking at the occasion, Ms. Javed said, “Being at FWBL is a privilege as always. We, women, have to balance our homes with business to get success in life, and you all have done it so well. You all are a true inspiration. I know that if you are focused on life, and have the right deal of determination and passion to achieve your desires, then only the sky is the limit.

Wishing a very Happy International Women’s Day to all the strong & determined women at FWBL”.



ON THE LIGHTER SIDE

Riddles

1. What kind of apple is not an apple?
2. I am taken from a mine, and shut up in a wooden case from which I am never released, and yet I am used by almost everybody. What am I?
3. I can be cracked; I can be made. I can be told; I can be played. What am I?
4. What has toes but no feet or legs?

Answers

1. Pineapple
2. Pencil Lead
3. Joke
4. Tomatoes

Google

I was trying to teach my mother how to use the internet, but she felt she could carry on perfectly well without it. Determined to prove how good it was, I told her she could Google any question she liked, and it would find an answer. She was uncertain but, egged on by me, she typed in, “How is Ingrid doing this morning?”

Good Day

My Boss told me to have a good day. So, I went home.

“QUOTES”

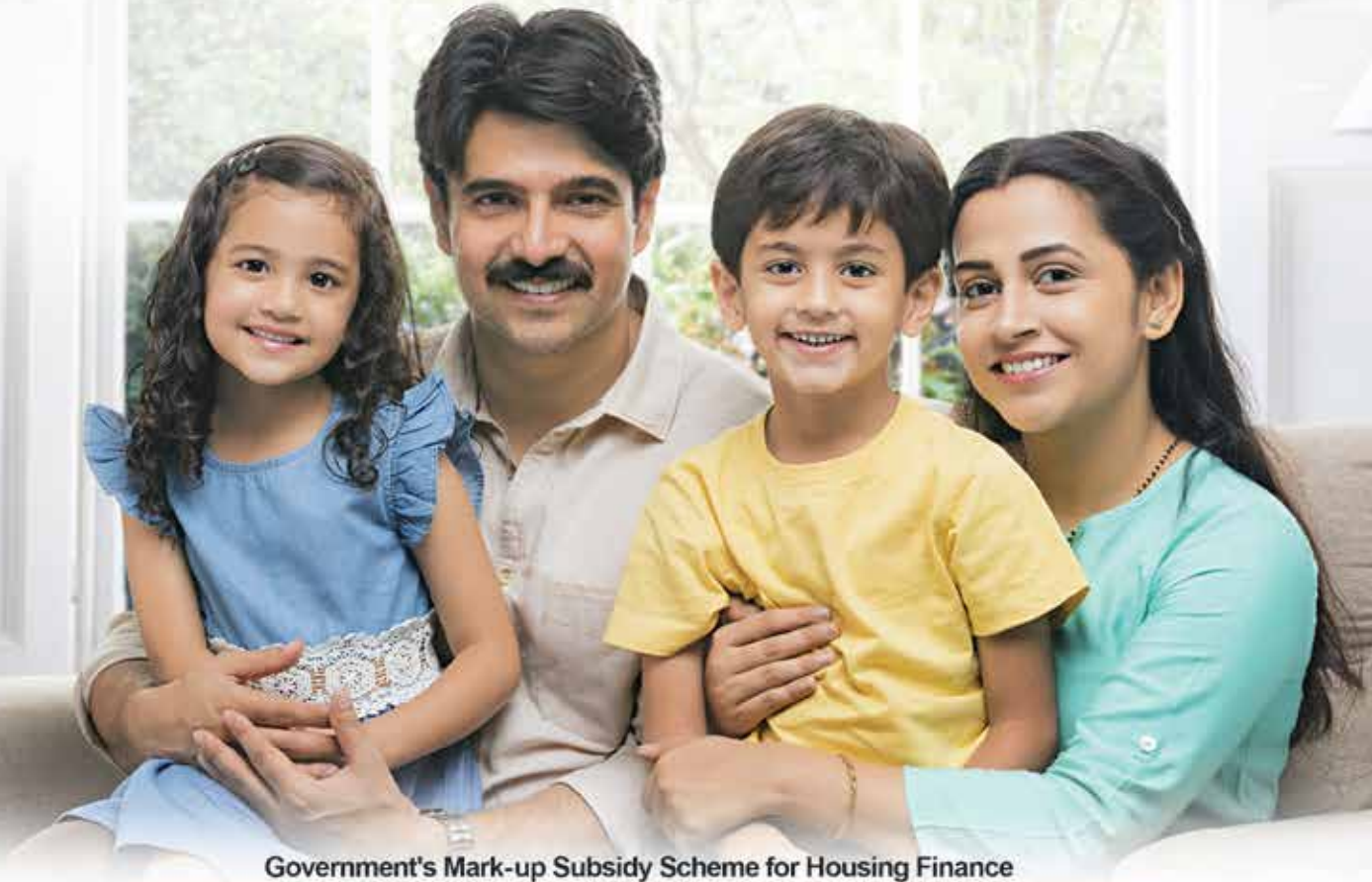
- “When things are bad, it's the best time to reinvent yourself.”
- “Success is not how high you have climbed, but how you make a positive difference to the world.”
- “The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy.”
- “Live as if you were to die tomorrow. Learn as if you were to live forever.”
- “Never tell the truth to people who are not worthy of it.”
- “Stop expecting. Start accepting. Life becomes much easier.”
- “Dead people receive more flowers than the living ones because regret is stronger than gratitude.”



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)	
Loan Amount	Maximum PKR 2.7 million		Maximum PKR 6.0 million		Maximum PKR 10.0 million	
Financing Tenure	Minimum: 5 years to Maximum 20 years Depending on Customers Choice					
Mark-Up	Tenure	Customer Pricing	Tenure	Customer Pricing	Tenure	Customer Pricing
	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 or call **111-11-3925, 0331-3925-111**

* Terms and conditions apply.

Empowering the Nation Together



First Women Bank Ltd.

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

برانچز کا دورہ



محترمہ شاہدہ جاوید، قائم محمد امین، قائم مقام سی ایف او/کمپنی سیکریٹری اور ہیڈ آف ٹریشری اور قائم مقام بزنس ہیڈ مظفر خان کے ہمراہ ساؤتھ بی، سینٹرل اے اور سینٹرل بی کی برانچوں کا دورہ کیا۔ انہوں نے اس دورے کے دوران برانچوں کو درپیش مسائل معلوم کیے اور ان کے حل کے لیے فوری احکامات دینے کے علاوہ بینک کے صارفین سے بھی ملاقات کی۔

دورے کی تصویری جھلکیاں

ساؤتھ ریجن بی



سینٹرل ریجن اے



سینٹرل ریجن بی



قائم مقام صدر کی زیر صدارت کراچی میں دوروزہ بزنس میٹنگ کا انعقاد

بینک کی قائم مقام صدر اجلاس کراچی میں منعقد ہوا جس میں 2021 کے اہداف کو حاصل کرنے کے لیے سخت محنت کریں۔

شاہدہ جاوید کی سربراہی میں دوروزہ کاروباری جائزہ

محترمہ شاہدہ جاوید نے بزنس ٹیموں پر زور دیا کہ وہ سال کے اہداف کو حاصل کرنے کے لیے حکمت عملی اور لائحہ عمل پر تبادلہ خیال کیا گیا۔

ہیڈ آف بزنس اور قائم مقام چیف فنانشل آفیسر نے شرکت کی۔



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

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۔ مزید تفصیلات کے لیے بینک کی ویب سائٹ www.fwbl.com.pk ملاحظہ کی جاسکتی ہے۔

رکھتے ہیں، فراہم کیے جا رہے ہیں۔ قرضے کی مدت 8 سال بشمول ایک سال کی رعایتی مدت بھی شامل ہے۔ اسکیم میں دلچسپی رکھنے والے افراد آن لائن پورٹل کے ذریعے اپنی درخواست دے سکتے ہیں، لنک یہ ہے <https://www.kamyabjawan.gov.pk>۔ کوئی بھی درخواست دہندہ عورت/مرد اپنے شناختی کارڈ پر صرف ایک ہی درخواست آپ لوڈ کر سکتا ہے۔

فرسٹ ویمن بینک وزیر اعظم پاکستان کامیاب جوان انٹر پرائیور شپ اسکیم کے تحت قرضوں کا اجرا کر رہا ہے، یہ قرضے 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



24/7 کمپلینٹ مینجمنٹ سروس

صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے اور صارفین کو یقین دہانی کرائی جاتی ہے کہ وہ اپنی شکایات اور تجاویز کے اندراج کے لیے درج ذیل میں سے کوئی بھی طریقہ اختیار کر سکتے ہیں:

- کال سینٹر کے ذریعے: 0331-3925111، 021-111-11-3925
- برانچ میں دستیاب شکایت بکس
- انٹرنیٹ بینکنگ، موبائل بینکنگ ایپ
- فیکس: 021-35657756
- ای میل: complaint.management@fwbl.com.pk

صارفین کسی بھی ایف ڈبلیو بی ایل برانچ، ویب سائٹ، انٹرنیٹ بینکنگ یا موبائل بینکنگ ایپ پر دستیاب شکایت فارم بھی پُر کر کے جمع کر سکتے ہیں۔



”ایف ڈبلیو بی ایل ڈیجیٹل“ - موبائل بینکنگ کا آغاز

سہولت کے ذریعے کسٹمرز کسی بھی وقت دن میں 24 گھنٹے اور ہفتے میں 7 دن بینکنگ کی سہولیات سے استفادہ کر سکتے ہیں۔ مزید تفصیلات کے لیے صارفین FWBL کی ویب سائٹ ملاحظہ کر سکتے ہیں، براؤنچ سے رابطہ کر سکتے ہیں یا ان نمبروں پر 021-111-11-3925، 0331-3925-111 کال کر سکتے ہیں۔

خواتین کے عالمی دن کے موقع پر فرسٹ ویمن بینک لمیٹڈ نے موبائل بینکنگ ”FWBL Digital“ متعارف کروائی ہے۔ ”FWBL Digital“ ایک رئیل ٹائم موبائل بینکنگ ایپ سروس (اینڈ رائیڈ اور اپیل آئی او اے) پر مبنی اسمارٹ فون ایپلیکیشن ہے جو موبائل فون کے ذریعے صارف کے بینک اکاؤنٹ تک رسائی کا ایک آسان اور محفوظ طریقہ ہے۔ اس



FWBL اور KFUEIT کے درمیان مفاہمتی یادداشت



اور یونیورسٹی کے وائس چانسلر پروفیسر ڈاکٹر محمد سلیمان طاہر نے دستخط کیے۔ اس موقع پر بینک کے ہیڈ آف ٹریڈری اور قائم مقام برانس ہیڈ مظفر خان اور سینئرل ریجنل مینیجنگ ڈائریکٹر طارق بھی موجود تھے۔

کے ذریعے اپنی فیس جمع کر سکیں گے، بینک کی جانب سے قواعد کے مطابق یونیورسٹی کے ملازمین کو قرضے فراہم کیے جائیں گے، اس کے علاوہ بینک طلباء کو انٹرن شپ کی سہولت وغیرہ بھی فراہم کر سکے گا۔ مفاہمتی یادداشت پر بینک کی قائم مقام صدر محترمہ شاہدہ جاوید

فرسٹ ویمن بینک اور خواجہ فرید یونیورسٹی آف انجینئرنگ اینڈ انفارمیشن ٹیکنالوجی ریجنل یارخان کے درمیان مفاہمتی یادداشت پر دستخط ہوئے ہیں جس کی رو سے مالی خدمات تک بروقت اور آسان رسائی کے لیے دونوں ادارے تعاون کریں گے۔ یادداشت کی رو سے یونیورسٹی کے طلباء بینک کی آن لائن سروس