



FWBL NEWS

Issue: April-June 2018



FWBL INTRODUCES ITS MASTERCARD DEBIT CARD



has rolled out a soft launch of its Debit Card powered by Mastercard. The Mastercard Debit Card is a convenient way to make purchases anywhere within or outside Pakistan securely, without needing to carry cash. Mastercard, a technology company in the global payments industry, operates the world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries

and territories. Mastercard products and solutions make everyday commerce activities - such as shopping, traveling, running a business and managing finances - easier, more secure and more efficient for everyone. Initially, the Bank has announced FWBL Mastercard Debit Card free-of-cost for Accountholders. For more information, customers can contact the FWBL Call Center at 021-111-11-3925, 0331-3925-111 or call toll free at 0800-67676.

Following FWBL's announcement to join hands with Mastercard in 2017, the Bank



MAINTAINS FWBL'S RATING

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. These ratings primarily reflect FWBL's strong association with the Government of Pakistan (GOP) - the major shareholder - demonstrating continued commitment and support.

Subsequent to an injection of equity of PKR 1 billion over the last two years, the GOP has injected another PKR 500 million in CY17. The Bank has thus reached a capital of PKR 3.7 billion. The management has brought clarity to the strategic direction of the Bank with an independent focus on the commercial and the developmental mandate of FWBL, according to a press release issued by PACRA.

CONGRATULATING MS. SUMAIRA ASLAM ON HER PROMOTION

Ms. Sumaira K. Aslam, FWBL Board Member and the Nominee Director of the Ministry of Finance, Government of Pakistan, has been promoted to Additional Secretary Finance (BPS-21). Recently, she visited Karachi to attend the Board of Directors meeting and, after the meeting, Ms. Tahira Raza, President & CEO FWBL, arranged a short ceremony where Ms. Huma Baqai, Independent Director FWBL, presented a bouquet to Ms. Aslam. Ms. Rukhsana Shah, Independent Director FWBL, Mr. Gholam Kazim Hosen, Independent Director FWBL and

Mr. Asif Saeed Sindhu, former FWBL Director also attended the ceremony.



FWBL IS NOW ON



It has rightly been said that social media can be used to turn strangers into friends, friends into customers and customers into salespeople. This is making headway for organizations in keeping up with technology and solidifying direct communication with its customers on a personal level.

Growing its digital footprint to expand its reach and further connect with the digital audience, FWBL has now become LIVE on Twitter. People can click 'Follow' and stay updated with all of FWBL's latest news: www.twitter.com/FWBLbank

This account is going to be an important means of communication between the Bank and the people around the world. The Bank will be posting news/updates, responding to customer queries, and taking customer feedback to further enhance its services and products.

FWBL AND ICAP SIGN AN MOU TO SUPPORT CA WOMEN

First Women Bank Limited (FWBL) has signed a Memorandum of Understanding (MoU) with Institute of Chartered Accountants of Pakistan (ICAP) to provide work-from-home opportunities to CA women members.

Through this understanding, FWBL will benefit from the professional resource pool of CA Women; at the same time, ICAP will increase its outreach through FWBL's branch network and will provide avenues to FWBL to gain professional & educated clients.

Developing loan schemes for women members and students to recognize and promote managerial and leadership skills for capacity-building, and advocating the creation of enabling work environments, are the other areas where joint efforts will

be made by both the organizations through regular monitoring.

The MoU was signed by Mr. Riaz A. Rehman Chaudhry, ICAP President and Ms. Tahira Raza, President & CEO FWBL. Ms. Hina Usmani, CA Women's Committee Chairperson, Mr. Abdul Malik, ICAP Chief Operating Officer, senior officials from ICAP and



FWBL were also present at the occasion. A signing ceremony was held at ICAP House, Karachi.

FWBL-WCCI MULTAN DIVISION PARTNERSHIP



First Women Bank Limited (FWBL) & WCCI Multan Division (WCCI-MD) inked a Memorandum of Understanding (MoU) to strengthen, promote and create new value by providing financial services to banked/unbanked women entrepreneurs. Both organizations will also work to serve the unbanked women population as well as women entrepreneurs for saving and financial purposes.

The MoU was signed by Ms. Tahira Raza, President & CEO FWBL and Ms. Filza Mumtaz, President WCCI-MD.

FWBL RECEIVES AWARD FROM



Shaukat Khanum Memorial Cancer Hospital and Research Centre (SKMCH & RC) has awarded FWBL the best Bank in the category of 'Highest Branch-Wise Donation Collection'. Ms. Aneela Ahmad, Area Business Manager, Islamabad received the award in a ceremony held in Islamabad.

First Women Bank Ltd. (FWBL) has been actively engaged in contributing to the betterment of society since its inception and it is pertinent to mention that last year, FWBL received the 'Euromoney Award' for the Best CSR Bank.

Pakistan is a generous country that contributes more than one percent of its GDP to charity, as reported by the Stanford Social Innovation Review. The contributions pushed it into the ranks of far wealthier countries like the United Kingdom (1.3 percent GDP to charity) and Canada (1.2 percent of GDP). Another study conducted by the Pakistan Centre for Philanthropy also shows that Pakistanis give around Rs. 240 billion (more than \$2 billion) annually to charity.

FWBL MULTAN BRANCH RECEIVES AWARD

FWBL Multan Branch has received the 'Best Stall' prize at the Blue Fair 2018 for the second consecutive year. The three-day fair was organized by the Women Chamber of Commerce and Industry (WCCI) in collaboration with the Trade Development Authority of Pakistan (TDAP) and Small and Medium Enterprises Development Authority (SMEDA).

CAPITAL INJECTIONS MUST BE TIMELIER

Ms. Tahira Raza speaks with the Daily Business Recorder.



The interview was published in the Business Recorder Financial Review, wherein Ms. Tahira Raza discussed in detail the role of FWBL and issues related to the Bank. Following are the excerpts from the interview.

BRR: How has the First Women Bank Limited come up the curve in terms of capital requirements, as staying afloat for a bank of your size could be troublesome?

TR: If we take our benchmark starting from 2014, which was the time when the issue of minimum capital of the banks was a hot topic. The banks were evaluated based on how well capitalized they were and whether they met the minimum capital requirements.

First Women Bank Limited (FWBL) had a very small capital; it never met the MCR of Rs. 10 billion. We are a very peculiar bank, as under the current regulations, no bank can be a co-equity owner of any other commercial bank. But since this Bank has a historical

background, five commercial banks are equity holders of FWBL. The Ministry of Finance took over the shares from the Women Development Ministry.

None of the other banks put in more capital. It was only the Ministry of Finance, which never wanted to let the Bank down. They mutually decided in 2013 that at least the MCR should be met. Since Rs. 10 billion was not possible, the MCR was reduced to Rs. 3 billion.

On the face of it, we are capitalizing compliant because the Rs. 3 billion requirements are being met, but actually, the MCR was for a purpose. Certain firewalls were to be built in order to ensure the depositors' interest is protected. In line with these

requirements, the SBP keeps on issuing fresh regulations to make the system and procedures more stringent and that needs investment, and that is where the Bank is hurting.

BRR: Does it also include investing in and keeping pace with bigger banks in terms of technological advancements?

TR: Technologically, we are not as advanced. We had to live with a local home based solution which we are managing very efficiently. We have seen improvements in that system as well, and that requires efforts. That said, it still has limitations and that refrains us from competing with the technology in the market.

BRR: So if the MCR injection back in 2014 was a smooth transition, why did the Bank face issues in terms of capital?

TR: When the MCR requirement was agreed upon in January 2014, instead of giving the deficient capital of Rs. 2.5 billion at once, they took three years. The opportunity which we could have availed, had the capital been injected at once, would have given us a little upside.

There was a conflicting expectation from the stakeholders in terms of returns on equity. But people hardly talk about the double bottom line, that are we really doing something for women that others are not. Those are not measured; otherwise the focus would have been a little different. Unfortunately, even today the measurable bottom line is just the financial profitability, which is very difficult with this kind of an environment. Bear in mind, we had inherited a lot of NPLs as well.

BRR: Have things stayed as tough or have they improved in terms of profitability, quality of the loan book, and other indicators?

TR: The best part is that we have put the house in order in the last four years. The capital and strategic part of the management was partly in our control. We made a strategy, we put that up to the Board, got it approved, sent it to the Ministry; even though we did not get feedback, we did our part.

As far as the capital is concerned and the privatization announcement in between, the Bank did not have any direct control over those matters. But we did not give up, as we continued following up with the relevant circles.

On the other hand, we have worked tremendously hard on things that are in our control. First and foremost, we have controlled our costs. All those costs, which were not directly linked to profitability and business, have been curtailed. Our average costs were rising 16 percent annually from CY10-CY13 - ever since, our costs have grown at an annual rate of only 3 percent. And the

best part is that we have improved staff benefits, health coverage, brought in technical experts and have curtailed non-remunerative expenses.

“People hardly talk about the double bottom line, that are we really doing something for women that others are not. Those are not measured; otherwise the focus would have been a little different. Unfortunately, even today the measurable bottom line is just the financial profitability, which is very difficult with this kind of an environment. Bear in mind, we had inherited a lot of NPLs as well.”

BRR: Has a similar improvement been observed on account of the loan book size and quality?

TR: The weak loan portfolio that we inherited stood at Rs. 2.5 billion and the provision against that was only Rs. 700 million. Today, our provision coverage is a much respectable 72 percent from 37 percent back then. In the meantime, the NPLs have decreased as well. We have reduced our NPL ratio by 4 percent this year, from Rs. 1.9 billion last year to Rs. 1.6 billion. The infection ratio has also reduced from 21 percent to 17 percent.

There were a lot of pending recoveries on account of some frauds and overpayments, which were achieved during this period. Similarly, the income leakage was controlled. The best part is that we have strengthened our audit and compliance. What they do not realize is that the cost of non-compliance is much higher and thankfully, we have been able to inculcate that culture. In the annual evaluation, we ensure the auditor provides input to all compliance issues.

BRR: How significantly has the Bank's performance improved in terms of the bottom line?

TR: We inherited a loss of around Rs. 500 million in CY13, which was reduced by Rs. 100 million the very next year. But subsequently, this increased because of the provisioning that we made. Currently, the accumulated loss is close to Rs. 600 million, which is all because of

the NPLs' hit. Operationally, we have improved tremendously. Our volume of business has increased, but the spreads are low, keeping a check on profitability.

BRR: What does your CASA look like?

TR: Our CASA may not be that good, but we have not gone overboard for high cost deposits. The CASA also depends on the kind of facilitation you are offering the business community and the network. If you are handling large businesses, funds naturally flow with it. This is one area where we are restricted.

Back in time, we had so many high cost deposits because the target was only deposited, and not the quality of it. The loans that were booked at that time were weaker loans at higher costs, which we never earned.

BRR: How do you go about your development function? Does it not become a hindrance in your way of being a commercially successful bank?

TR: We have always been entangled with two opposite pulling objectives that we are a commercial bank, and we have to do development work for a very difficult segment of the society. We were trying to kill both with one bullet, which is very difficult. Then, we segregated and said that the development work focused on women has to be developed by a dedicated department.

We also made sure that the development cell works through the funding from other sources because you cannot use your commercial funds to do that job and we do not get any funding from the government. On the commercial side, we ensure that every rupee that we mobilize is spent on activities that generate funds.

BRR: What is your view on interest rates going forward?

TR: Interest rates would obviously inch up. It would probably help those banks with better management of internal affairs to improve margins. That is why I say, had we got the capital in 2014 and invested in PIBs, it would have done us a world of good.

PROMOTING SME DEVELOPMENT

“Businessmen start a business to make money. Entrepreneurs start a business to make a difference.”

FWBL INTRODUCES A PRODUCT FOR BEAUTY PROFESSIONALS



The product is specially designed to encourage and empower professionals, including women, men and transgender citizens associated with the beauty industry by offering hassle-free financing on easy terms.

The Bank will extend financing to professionals associated with the beauty industry for the establishment of beauty salons (start-up), expansion / renovation and working capital needs. As per the criteria set for a loan, the applicant must

be a Pakistani National, must work or reside in Pakistan, and must fall within the age bracket of 21 to 65 years with clean credit history, no write-offs in ECIB, at least three years of proven experience and a valid CNIC. A minimum of Rs. 100,000/- to Rs. 15,000,000/- can be financed under the scheme for one year for working capital needs (R/F) and up to 5 years for term loan for start-up and expansion.

The Nikhar loan facility is available at all FWBL branches.

PRIME MINISTER'S YOUTH BUSINESS LOANS (PMYBL)



First Women Bank Ltd. (FWBL) aims to incentivize youth employment and provides loans to talented, yet unemployed, youth from 21 to 45 years of age under PMYBL. The scheme is helping the Pakistani youth to turn their dreams into reality by providing them different avenues of financial independence through self-employment.

The financial limit of PMYBL scheme is Rs. 2,000,000/- (two million) at 6%

concessionary service charges. 50% quota of the scheme is reserved for women, while 5% has been earmarked for the families of martyrs (Shaheed), widows and the disabled.

At present, FWBL has received a total of 625 loan applications, in which 268 loan applications have been accepted, 350 applications have been rejected and 7 requests are under consideration. So far, FWBL has given out Rs.243.645 million, including adjusted cases.

SME AWARENESS SESSIONS

SMEs constitute nearly 90% of all the enterprises in the country, employ 80% of the non-agricultural labor force and their share in the annual GDP is 40%, approximately. From mobile food vendors to IT firms, small businesses continue to serve as the engine of Pakistan's economy. FWBL provides all standardized SME loan facilities such as Fund-Based Demand Finance, Running Finance, Export Refinance and Non-Fund Based Letter of Guarantee / Letter of Credit and so on, to business entities in accordance with the Bank's Charter, with the focus on the 'S' of the SME market segment.

SUKKUR

Recently, FWBL Sukkur Branch, under the supervision of Ms. Nusrat Mangi, Area Manager, organized an SME Awareness Session in collaboration with Sukkur



Chamber of Commerce and Industry. Mr Abdul Fatah Shaikh, President Chamber of Commerce Sukkur also attended the session.

RAHIM YAR KHAN

The FWBL Rahim Yar Khan Branch arranged an SME Awareness Session under

the guidance of Ms. Mobina Tariq, Area Manager. The session was aimed at enlightening the guests about the Bank's SME financing products, including PMYBL and PMNHP. Information about other products and services was also provided, particularly about the eligibility criteria, pricing, repayment securities & tenor, etc.

KARACHI

Ms. Fauzia Rehman, Manager FB Area Branch, Karachi was a speaker at the Awareness Session at the Government College of Technology Girls (GCTG) Karimabad, where students of various disciplines such as Secretarial Management, IT Office Management, Cooking, Dress Designing, AutoCAD, were briefed about the products and services of the Bank, particularly SME loans.

SUCCESS STORIES – IRRESPECTIVE OF GENDER

Behind every small business, there is a story worth knowing. Here are some of the success stories of our borrowers.

ITRAT BANO GILANI, MULTAN SMART ENTREPRENEUR DIVERSIFIED HER EARNINGS



Where some people focus on succeeding in their specific domain, personalities like Ms. Itrat Bano Gilani step out to wear multiple hats. Ms. Gilani, the entrepreneur with all-round capabilities, owns the franchise of the famous Alle' Nora chain of beauty salons and is also a partner in the franchise of Lahore Chatkhara, the most successful restaurant in the city.

Ms. Itrat purchased a land measuring 10 Kanal situated at Askari Bypass Multan

Road and signed a lease agreement with the Bloomfield School for a period of 10 years. This was the time she contacted FWBL as she needed money to construct the school building. The FWBL backed Ms. Itrat's initiative of constructing a top-grade education facility within the City of Saints and financed her project. FWBL's financial assistance clearly helped Ms. Itrat to fortify her footprint as an entrepreneur in different business sectors.

AMNA ABBAS, GUJRAT



Prior to opening Abdullah Physiotherapy & Rehabilitation Clinic, Ms. Amna Abbas, a physiotherapist by profession, was working at Physio Care Centre Rozi Hospital, Gujrat and was also providing home services to patients.

She applied for a loan at the FWBL Gujrat Branch to set up her own physiotherapy and rehabilitation clinic in the 11-Marla space, which was provided by her father.

She used the loan to purchase equipment used in physiotherapy. Luckily, Amna received great response from her patients. Later on, to accommodate the increasing patient load, she constructed two big halls at her own expense. The PMYBL facility proved to be a foundation stone for her Rehabilitation Centre. FWBL wishes her more success in the near future.

MOHAMMAD DINO, SUKKUR

Mr. Muhammad Dino belongs to the Salehpat Region, which has a great demand for pesticides and relevant chemicals as the area is known for agricultural products. Mr. Dino contacted the FWBL Sukkur Branch for PMYBL as he wanted to expand his pesticide business.



FWBL extended financing to him; Muhammad Dino astutely invested the lent amount in purchasing stock. Thus, his improved set-up and variety of products not only made him famous among the brokers, retailers, suppliers and factories within and outside Salehpat, but also has effectively improved his earnings.

He happily recommends the scheme to other people among his acquaintances.

SHAZIA IQBAL, RAWALPINDI



Ms. Shazia Iqbal is a qualified and experienced Homeopathic Doctor who was practicing from home, but wanted to have her own well-facilitated clinic for which she applied for a loan under the Prime Minister's Youth Business Loan. Soon after the loan was granted, she purchased medicines and an ultrasound machine, as well as invested in renovation of the clinic.

Since the facilities (including ultrasound scans) are very affordable even for underprivileged families, the patient footfall has been higher in the clinic. Moreover, ladies prefer to visit Dr. Shazia's clinic for ultrasound check-ups, rather than male doctors at distant clinics.

Her practice is increasing day by day, and she has expanded her clinic from one shop to three shops along with a Pharmacy. Ms. Shazia currently employs three staff members and her clinic generates enough revenue to cover the installments of the loan and the salary of the staff members. Ms. Shazia is thankful to the Bank for the prompt support.

OUR PEOPLE

FWBL BRANCHES FACILITATE THE GENERAL PUBLIC ON EID

NEW NOTES NOW AVAILABLE AT FWBL!



APPLY VIA SMS*:
TYPE CNIC NUMBER <SPACE> BRANCH ID, SEND IT TO 8877

In order to facilitate the general public in acquiring fresh currency notes on Eid-ul-Fitr, the SBP, through its subsidiary SBP Banking Services Corporation (BSC), launched the SMS service for issuance of fresh currency notes to the general public. The service commenced from June 1 and continued till June 14, 2018. FWBL's Karachi, Lahore and Islamabad Area Branches facilitated the customers.

The Bank received an overwhelming response from the customers on this service.

ORGANIZATIONAL CHANGES

The following organizational changes took place in the second quarter within FWBL:

1. Ms. Yasmin Rizvi, VP & Head CAD, has been given the additional responsibility of looking after the affairs of the Human Resources Division.
2. Ms. Shabih-e-Zahra has been designated as Chief Manager for MB Lahore and AIT Lahore Branch, and shall report to the Head Business.
3. Ms. Mobina Tariq has been designated as Chief Manager for Multan & Rahim Yar Khan Branch and will report to the Head Business.

OBITUARY

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

- The father of Ms. Riffat Shaheen, Regional Audit Chief (North), passed away on Wednesday, April 18, 2018.
- The son of Ms. Syeda Nosheen Murad passed away on Thursday, April 19, 2018.

- The father of Mr. Jamroz, driver, passed away on Friday, May 11, 2018
- The mother of Ms. Naushaba Shahzad, Head Risk Management, passed away on Thursday, June 14, 2018.

FWBL News expresses its heartfelt condolences to all and their bereaved families. May the Almighty Allah give their families the courage and patience to bear this irreparable loss, and may the departed souls rest in peace. Ameen!

SME FINANCE TRAINING AT NIBAF

With the objective of catalyzing development and the promotion of a vibrant SME sector in Pakistan, the National Institute of Banking and Finance (NIBAF) started an SME Finance Training Plan for the year 2018.

FWBL Credit Officers from the Islamabad area participated in the program.



HAPPENINGS

MS. TAHIRA RAZA'S INTERVIEW ON BUSINESS PLUS



This Eid, Business Plus presented a special episode of its program 'The Boss' and interviewed Ms. Tahira Raza, President & CEO FWBL, and her husband Mr. Zahid Raza, Air Commodore (Retd.). Ms. Mahnoor Ali was the host, who conducted the program in a very interesting manner.

“QUOTES,”

- Good brands meet needs, but great brands create needs. — **Phillip Kotler**
- Great leaders don't blame the tools they are given. They sharpen them. — **Simon Sinek**
- The biggest communication problem is we do not listen to understand. We listen to reply. — **Stephen R. Covey**
- I knew that if I failed I wouldn't regret that, but I knew the one thing I might regret is not trying. — **Jeff Bezos, Founder and CEO Amazon**
- Knowing is not enough; we must apply. Wishing is not enough; we must do. — **Johann Wolfgang Von Goethe**

ON THE LIGHTER SIDE

Riddles

1. What is the longest piece of furniture in school?
2. Which country is the most slippery?
3. What has eighty-eight keys but can't open a single door?
4. One day, a man jumped from a plane without a parachute and suffered no injuries, how is that possible?

Answers

1. The multiplication table
2. Greece
3. A piano
4. The plane was on the ground

Jokes

Weight

Doctor to his overweight patient:

“What is the least you have ever weighed?”

Patient:

“Seven pounds and two ounces, when I was born.”

The Escape

Janitor:

“Why did you run away from operation table?”

Patient:

“The nurse was repeatedly saying, don't get nervous, this is only a small operation.”

Janitor:

“So what was wrong in that?”

Patient:

“She was talking to the surgeon!”

Talent

Teacher:

“Is there anything you can do better than anyone else?”

Student:

“Yes, read my own handwriting.”

Obesity

An overweight man wanted to see how much he weighs and stepped on the electronic weighing machine. The machine printed: “One at a time please!”

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Website: www.fwbl.com.pk

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

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



Meri Sahoolat



Meet your personal needs at your convenience

With FWBL Mera Cash, you can get easy cash-backed loans for your personal needs, and pay it back in convenient monthly installments.

- Minimum Loan – Rs. 50,000/-
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Empowering the Nation Together



First Women Bank Ltd.

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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 0800-67676

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 | یو ایس این: 111 676 767 ویب سائٹ: www.fwbl.com.pk | FirstWomenBank / FWBLbank

فرسٹ ویمن بینک اور آئی کیپ کے درمیان مفاہمت



فرسٹ ویمن بینک اور انسٹی ٹیوٹ آف چارٹرڈ اکاؤنٹنٹس آف پاکستان نے ایک مفاہمتی یادداشت پر دستخط کئے ہیں جس کے تحت فرسٹ ویمن بینک لمیٹڈ فارغ التحصیل خواتین کو گھر بیٹھے کام کرنے کے مواقع فراہم کرے گا اور ICAP معلومات کی فراہمی کے لیے اپنے دائرہ کار کو FWBL کی برانچوں کے ذریعے وسعت دے سکے گا۔ دونوں ادارے خواتین چارٹرڈ اکاؤنٹنٹ اور زبردستی تعلیم طلبات کی استعداد کار کو بہتر بنانے کے لیے بھی کام کریں گے اور ان کے لیے قرض اسکیم کا بھی اجرا کیا جائے گا۔

مفاہمتی یادداشت پر بینک کی صدر طاہرہ رضا اور آئی کیپ کے صدر ریاض اے رحمان چانڈیا نے دستخط کئے۔ اس موقع پر

فرسٹ ویمن بینک کے سینئر ایگزیکٹو اور ICAP کے عہدیداران بشمول ویمن کمیٹی کی چیئر پرسن حنا عثمانی نے بھی شرکت کی۔

نکھار - فرسٹ ویمن بینک کی نئی قرضہ اسکیم

فرسٹ ویمن بینک نے آرائش حسن سے وابستہ افراد کے لیے قرضے کی اسکیم ”نکھار“ کے نام سے متعارف کرائی ہے۔ خواتین، مرد اور خواہجہ سرا اس اسکیم کے تحت قرض حاصل کر سکتے ہیں۔ یہ قرض بیوٹی سیلون کا کاروبار شروع کرنے، تزئین و آرائش اور توسیع کے لیے دیا جا رہا ہے۔ عمر کی حد 21 سے 65 سال کے درمیان ہے۔ بینک کی تمام شاخیں قرض دینے کی اہل ہیں۔

فرسٹ ویمن بینک اور ویمن چیئرمین ملتان ڈویژن کے درمیان اشتراک



فرسٹ ویمن بینک اور ویمن چیئرمین آف کامرس اینڈ انڈسٹری ملتان ڈویژن نے خواتین تاجروں کو مالیاتی خدمات کی فراہمی اور ان خواتین کو جن تک مالیاتی خدمات کی رسائی نہیں ہے، ان کی مالیاتی شمولیت کو یقینی بنانے کے لیے اشتراک کیا ہے۔ مفاہمت کی یادداشت پر بینک کی صدر محترمہ طاہرہ رضا اور ویمن چیئرمین کی صدر فلز امتیاز نے دستخط کئے، اس موقع پر ایف پی سی آئی کی سابق نائب صدر معصومہ سبطین بھی موجود تھیں۔ یہ تقریب ملتان میں منعقدہ بلیفوئیر کے موقع پر ہوئی۔



Shaukat Khanum
Memorial Cancer Hospital
and Research Centre

کی جانب سے بہترین عطیات کی وصولی پر FWBL کے لیے ایوارڈ

فرسٹ ویمن بینک کو شوکت خانم کینسر ہسپتال اور ریسرچ سینٹر کی جانب سے سب سے زیادہ عطیات کی وصولی پر بہترین بینک کے ایوارڈ سے نوازا گیا ہے۔ ایوارڈ کی یہ تقریب اسلام آباد میں ہوئی۔ فرسٹ ویمن بینک کی ایریا ہڈس مینجمنٹ انیلہ احمد نے ایوارڈ وصول کیا۔

29 YEARS
of EMPOWERING WOMEN

فرسٹ ویمن بینک کا ماسٹر کارڈ/ ڈیبٹ کارڈ کا اجرا

کی تیز رفتار سہولت فراہم کرتا ہے۔
ابتدائی طور پر بینک کی جانب سے اکاؤنٹ ہولڈرز کو یہ کارڈ
مفت جاری کیا جا رہا ہے۔ مزید معلومات کے لیے کسٹمرز ان
نمبروں پر رابطہ کر سکتے ہیں: 021-111-11-3925،
0800-67676 اور ٹول فری 0331-3925-111

فرسٹ ویمن بینک نے ماسٹر کارڈ/ ڈیبٹ کارڈ متعارف کرایا
ہے جو بینک کے صارفین کو اندرون ملک اور بیرون ملک
خریداری کے وقت (بنا کیش ادائیگی کے) آسان اور محفوظ
ادائیگی کی سہولت فراہم کرتا ہے۔
ماسٹر کارڈ صارفین کو 210 سے زائد ملکوں اور خطوں میں ادائیگی



فرسٹ ویمن بینک کے



اکاؤنٹ کا اجرا

فرسٹ ویمن بینک نے معلومات کی بروقت فراہمی کے
لیے اپنے ٹویٹر اکاؤنٹ کا اجرا کیا ہے۔ معلومات کی تیز
ترین رسائی کے لیے اس ایڈریس پر رابطہ کیا جا سکتا ہے:
<https://twitter.com/FWBLbank>

کی جانب سے FWBL کی ریٹنگ برقرار

پاکستان کریڈٹ ریٹنگ ایجنسی (پیکرا) نے فرسٹ ویمن
بینک کی طویل اور قلیل مدت
روپے ہو گیا ہے۔
2017 کے دوران 500 ملین روپے بطور ایکویٹی بینک کو
فراہم کئے ہیں جس سے بینک کا ادا شدہ سرمایہ 3.7 بلین

پیکرا کی جانب سے شائع شدہ ریلیز میں مزید کہا گیا ہے
بینک کی انتظامیہ نے بینک کی تجارتی اور ترقیاتی سرگرمیوں کے
لیے واضح حکمت عملی وضع کی ہے۔

پاکستان کریڈٹ ریٹنگ ایجنسی (پیکرا) نے فرسٹ ویمن
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بورڈ ممبر محترمہ سمیرا اسلم کی گریڈ 21 میں ترقی



FWBL کے بورڈ پر تعینات وزارت خزانہ حکومت پاکستان کی
مقرر کردہ ڈائریکٹر محترمہ سمیرا اسلم کو حکومت پاکستان کی جانب سے
گریڈ 21 میں ترقی دی گئی ہے۔ گذشتہ دنوں محترمہ سمیرا اسلم بورڈ
کی میٹنگ میں شرکت کے لیے کراچی تشریف آئیں تو صدر بینک
محترمہ طاہرہ رضوانے ان کے اعزاز میں ایک سادہ اور پر فقا تقریب
منعقد کی جس میں ممبر بورڈ محترمہ ہما بقتائی نے انہیں پھولوں کا
گلدستہ پیش کیا اور ان کے لیے نیک خواہشات کا اظہار کیا۔ اس
موقع پر بورڈ کے ممبران محترمہ رضوانہ شاہ، محترمہ غلام کاظم حسین
اور محترمہ آصف سعید سندھو (سابق ڈائریکٹر) بھی موجود تھے۔