



FWBL NEWS

(Issue: January – March 2017)

FWBL STARTS THE NEW YEAR WITH A WINNING STREAK 28 YEARS of EMPOWERING WOMEN

The year 2017 has begun on a positive note for FWBL as it received several awards and honors during the first quarter of the year. Here are the details.

SIALKOT BRANCH WINS FIRST PRIZE



FWBL Sialkot Branch won the first prize in the event organized by the State Bank of Pakistan in Sialkot to mark International Women's Day. Mr. Mansur Hassan, Group Head State Bank of Pakistan, was the Chief Guest at the day-long Seminar titled 'Women Entrepreneurship - Challenges & Opportunities' and Exhibition, which were held at the Government College Women University (GCWU) Sialkot.

Ms. Tahira Raza, President FWBL, was specially invited as a Guest Speaker to attend the event. The other speakers were Mr. Javaid Ahmed Bhatti, Central Region

Head SBP Lahore, Dr. Farhat Saleemi, Vice Chancellor GCWU Sialkot, and local senior SBP officials, who highlighted the challenges faced by women in their daily lives. They urged young girls to actively participate in business opportunities and become real life entrepreneurs.

All over the world, women's entrepreneurship development has had tremendous potential in empowering women and transforming society in any country. Yet in Pakistan, especially where the level of economic development (reflected by income per capita) and the degree of industrialization is still low, this potential remains largely untapped, they added.

A large number of people from all walks of life, including officials from SMEDA, NGOs working for the empowerment of women, teachers, professionals and students attended the Seminar. FWBL Sialkot Branch, represented by Mr. Muhammad Aamir Hussain - Branch Manager, put its best foot forward to exhibit the stall.

BAHAWALPUR BRANCH WINS 1ST PRIZE AT SME MELA



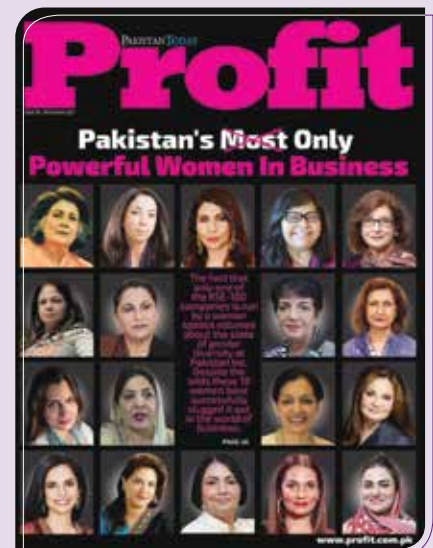
FWBL Bahawalpur Branch won 1st prize at the SME Finance Mela organized by SBP BSC in collaboration with local banks of the region. The event was held at Bahawalpur Chamber of Commerce and

Industry. Mr. Imran Ahmad, Additional Director Infrastructure Housing and SME Finance Department (IH & SMEFD), was the Chief Guest.

FWBL focuses on the 'S' of SME and is making concerted efforts to achieve sustainable impact by empowering the nation. To augment its efforts, Ms. Qudsia Khokhar, Manager Bahawalpur Branch, and her team, participated in the SME Finance Mela with specialized products like the PM's Youth Business Loans, SME Loans, and Business Loans for Women.

A large number of people visited FWBL's stall to learn about the Bank's offerings and received professional assistance from the Bank's representatives.

MS. TAHIRA RAZA AMONGST PAKISTAN'S "ONLY POWERFUL WOMEN IN BUSINESS"



The Pakistan's leading daily Pakistan Today's Profit Magazine included Ms. Tahira Raza, President & CEO First Women Bank Ltd. (FWBL), amongst Pakistan's only Powerful Women in Business. The listing was published in Profit Magazine's Issue # 9, March 6 - 19, 2017, in which a total of only 18 women were selected based on defined criteria.

The criteria set to qualify for the listing was straightforward, which required women in business: executives, entrepreneurs, or simply someone into family business having a first, or several firsts, to her credit. A woman who has helped create an industry, changed the way an industry works, a role model for other women in business; in a position to change the lives of countless individuals or her company, explores uncharted waters – she may satisfy any or all of the conditions.

FWBL STARTS THE NEW YEAR WITH A WINNING STREAK

FWBL MULTAN BRANCH WINS TWO AWARDS



University's 'Plant Centric Meal Competition'. At this event, a number of other banks and colleges also participated and displayed their stalls.

The FWBL team set up an impressive stall to showcase the Bank's products and

services. The visitors showed interest in the financial services being offered by the Bank and appreciated the staff's efforts in disseminating quality information. Later, at the Prize Distribution Ceremony, Dr. Asif Khawaja - Vice Chancellor MNSUA, presented a shield and Ajrak to Ms. Mobina Tariq on winning the 'Best Stall' prize.

The Multan Branch added another feather in its cap by winning the 'Best Speaker' prize (Demo/Question Answer Session) and 'Best Stall' prize (amongst banks) at the Blue Fair 2017 organized by the Women Chamber of Commerce & Industry - Multan Division (WCCI-MD) in collaboration with the Trade Development Authority of Pakistan (TDAP).

The Fair was arranged to bring together women entrepreneurs from South Punjab and the rest of Pakistan at a common platform to showcase their talents and provide women entrepreneurs the opportunities to expand and formalize their businesses while networking, developing new ideas and creating partnerships.

The FWBL Multan Branch Team took part in the 03-day event in a befitting manner; with products and services catering to the needs of participants, which helped the Branch earn both prizes.

The 'Best Speaker' prize was presented by Mian Shaukat Masud, Vice President FPCCI Islamabad, while the 'Best Stall'

FWBL Multan Branch, led by Ms. Mobina Tariq, Manager, won two prizes - 'Best Stall' and 'Best Speaker' - at two different events organized by Muhammad Nawaz Sharif University of Agriculture (MNSUA) Multan, and the Blue Fair by WCCI Multan in collaboration with Trade Development Authority of Pakistan. With three wins in a row, FWBL Central Region, headed by Mr. Kashif Sohail Sheikh - Regional Business Head, scored a hat-trick.

With three wins in a row, FWBL Central Region scored a hat-trick.



The Branch won the year's first 'Best Stall' prize among all the other stalls of banks and colleges at Muhammad Nawaz Sharif University of Agriculture (MNSUA) Multan, at the occasion of

MS. TAHIRA RAZA HONORED WITH 'ATRAAF-E-AZMAT' AWARD



Pakistani women have contributed significantly in all walks of life. They have tended to not just fill but also to conquer each and every possible niche of society. To honor these valiant Pakistani women, renowned journalist, poet and editor of monthly AtrAAF, Mr. Mehmood Sham organized 'AtrAAF-e-Azmat' Award and awarded Ms. Tahira Raza, President & CEO First Women Bank Ltd., for her outstanding achievements in the Banking sector along with three other prominent Pakistani women Ms. Bilquis Edhi - Edhi Foundation, Ms. Ameena Saiyid - OBE, Managing Director Oxford University Press Pakistan, and Ms. Seema Mughal - Chancellor, Greenwich University.

prize and certificate were given by President South Punjab Women Chamber of Commerce and Industry (SPWCCI).

Prominent business personalities Dr. Mirza Ikhtiar Baig, Director World Federation of Consuls (FICAC), Mr. Zafar Bakhtawari, Chairman D. Watson Group of Pharmacies, and Mrs. Farrukh Mukhtar, Ex-President and Founder of Women Chamber of Commerce and Industry, also visited the FWBL stall.

FWBL SIGNS AVANZA SOLUTIONS TO POWER ITS INTERNET BANKING SERVICES



First Women Bank Ltd. (FWBL) has signed Avanza Solutions' Ambit 2.0 to run its internet banking services, which will allow FWBL to offer internet banking facilities to its customer base, thereby making its services more convenient and accessible.

The Signing Ceremony took place at the FWBL Head Office, where Ms. Tahira

Raza, President & CEO FWBL, and Mr. Mahmood Kapurwala, CEO Avanza Solutions, officially kicked-off the project. Speaking at the Signing Ceremony, Ms. Tahira Raza, President & CEO FWBL, said "We are pleased to have started the new year with this initiative as FWBL has always strived to stay true to its roots and provide convenient banking

services to its customers. With Avanza's advanced tech, we aim to move further towards that vision."

Mr. Mahmood Kapurwala, CEO Avanza Solutions, said "Avanza strives to enable organizations like FWBL with state-of-the-art technology, ultimately helping them maximize reach, effectiveness and

productivity. I'm delighted to have signed FWBL with the start of the new year. First Women Bank is an organization that is committed to making a difference in people's lives. I am sure that we will see great things from them in the future," he added.

Avanza's Ambit provides continuous delivery of retail internet banking services using the best and latest security standards, coupled with a responsive and user-friendly interface. Ambit does not require any software to be preloaded on the customer's website, and is a browser-based solution. This makes the solution accessible and ensures a pleasant consumer experience every time.

First Women Bank was established to empower and meet the banking requirements of women, to encourage and assist them in trade, industry and professional practice. Since its incorporation in 1989, the Bank has remained true to its vision of facilitating financial inclusion of women and their families.

FWBL & MASTERCARD TO LAUNCH INNOVATIVE PAYMENT SOLUTIONS



First Women Bank Limited and Mastercard, a leading technology company in the global payments industry,

through the only women's bank in Pakistan.

have signed an agreement that will pave the way for the introduction of Mastercard's innovative payment solutions to provide a safe, simple and secure payment experience for cardholders while creating a significant impact in the market in terms of financial inclusion

The Signing Ceremony took place at the FWBL Head Office, where Ms. Tahira Raza, President & CEO FWBL, and Mr. Aurangzaib Khan, Country Manager, Pakistan and Afghanistan Mastercard, officially kicked-off the project.

Speaking at the Signing Ceremony, Ms. Tahira Raza, said: "We are pleased to have started 2017 with this initiative as FWBL has always strived to stay true to its roots and provide convenient banking services to its customers. With Mastercard's advanced technology, we aim to move further towards that vision with full use of the digital banking platform."

"We are delighted to collaborate with FWBL to bring Mastercard's innovative services and solutions to women in Pakistan and offer them a safer and more secure payment experience," said Mr. Aurangzaib Khan.

PROMOTING SMES' DEVELOPMENT

"In theory, practice and common sense terms; most routes out of poverty start with enterprise." - Kurt Hoffman

SOFT LOANS UNDER PM'S NATIONAL HEALTH PROGRAM (PMNHP)



PRIME MINISTER NATIONAL HEALTH PROGRAM

The Prime Minister's National Health Program is a milestone towards social welfare reforms; ensuring that the identified underprivileged citizens across the country get access to their entitled medical healthcare in a swift and dignified manner without any financial

obligations. To facilitate private hospitals empanelled under PMNHP, soft loans up to Rs. 10 million are being offered by FWBL to private hospitals listed for the upgrade of their facilities including equipment purchases, operation theater upgrades and improvement in emergency services as envisioned in PMNHP. Qualified MBBS/BDS doctors from institutions recognized by PMDC, clinics/hospitals

/labs registered with PMDC and PMA, sole proprietors, partnership firms, private and public limited companies and other bodies/trusts running hospitals empanelled in PMNHP will be provided soft loans.

Under the scheme, pricing will be charged at KIBOR+500 basis points (bps). However, the borrower will pay a fixed 6% and the difference of the cost of KIBOR+500 bps will be paid by the Federal Government.

PM'S YOUTH BUSINESS LOANS (PMYBL)



for skilled entrepreneurs and - by cultivating new ideas and utilizing limited resources at their best - are becoming competition for the big companies.

In Pakistan too, Prime Minister's Youth Business Loans (PMYBL) is one such opportunity that provides young educated Pakistani women and men aged between 21 - 45 years with entrepreneurial potential, to use their skills to create enterprises while economically empowering other individuals through job creation.

In this program, 50% of the total loans have been allocated for women to launch their own business, and 5% quota has also been reserved for the families of Martyrs (Shaheed), Widows and Disabled Persons. Borrowers can avail the loan amount up to Rs. 2,000,000/- at a fixed concessionary 6% mark-up rate, payable in 8 years. All 42 branches of FWBL are authorized to provide these loans.

First Women Bank Ltd. received a total of

584 applications out of which 218 applications have been approved and 19 applications are under consideration. The remaining 347 applications could not meet the criteria and have been declined. So far, the Bank has disbursed Rs. 187.645 million, including adjusted cases.

EMPOWERING LOW INCOME WOMEN THROUGH ACCESS TO FINANCIAL SERVICES

SMEDA, as one of FWBL's partners for its women empowerment initiatives, invited Ms. Shaheen Zamir, SVP / Head of Marketing FWBL, to present on FWBL's products and services to the trainees in different parts of Karachi. SMEDA, with the support of UNDP, is implementing a Self Employment Project with the aim to provide entrepreneurial skills and training to the youth in neighborhoods of Karachi.

As the growing world's resource race continues, the economics of doing business keeps on changing. In order to supplant imports by exports, more skilled workforce with increased job opportunities is imperative for building on economic activity to achieve optimum utilization of local resources through Small and Medium Enterprises (SMEs).

SMEs are the backbone of any healthy economy. And this is why the much needed SMEs are shaping modern economies. SMEs are the launch platforms

FWBL PARTICIPATES AT THE LDFA EXHIBITION AND SEMINAR



Pakistan is blessed with large deposits of natural resources, and has all four seasons required for growing different types of crops, fruits, vegetables and raising livestock, fish and making dairy products. But in recent times, the population shift from rural to urban areas is creating an imbalance of natural resources.

collaboration with the Sindh Board of Investment (SBI), Sindh Enterprise Development Fund (SEDF) and Agriculture Department, Livestock and Fisheries Department, Govt. Sindh. The event was organized at the Sindh Agriculture University, Tando Jam. Ms. Shaista Memon, Manager FWBL

In order to promote and provide opportunities to develop an interactive learning environment, an 'Exhibition and Seminar on Livestock, Dairy, Fisheries and Agriculture (LDFA),' was organized by the Sindh Agriculture University, in

Hyderabad Branch, along with Ms. Hira Aijaz, Credit Officer, and Ms. Asma Anum, Operations Officer, represented FWBL at the event. FWBL stall representatives made full use of this opportunity and promoted FWBL products and services.

Mr. Muhammad Ali Malkani, Minister for Livestock and Fisheries Sindh, inaugurated the 2-day LDFA Exhibition and Seminar.

A large number of people including farmers, researchers, teachers, industrialists, entrepreneurs, policymakers, exporters, agri. business industry, and banking visited the stall and collected information to know more about FWBL's offerings. Many prominent personalities including Ms. Naheed Memon, Chairperson Sindh Investment Board, Mr. Jam Khan, Provincial Minister for Local Government, Housing & Town Planning, and Mr. Muhammad Ali Malkani, Provincial Minister for Livestock, Fisheries, also visited the FWBL stall.

FWBL BRIEFING TO FPCCI ENTREPRENEURSHIP COMMITTEE



The creation of a society where women, who make up more than 50% of the country's total population, are empowered and can take independent decisions for their development is a basic need today, more than ever before. Although significant steps have been taken to empower women, a lot still needs to be done.

Ms. Shaheen Zamir, SVP/ Head Marketing, PR and Service Quality First Women Bank Ltd. (FWBL), was invited as the Guest of Honor and made a presentation and briefed the audience about the products and services of the Bank. She said First Women Bank Ltd. is consistent in its commitment of empowering the nation and this can only be achieved through women's

In an effort to bring together all stakeholders to support women entrepreneurs, the Federation of Pakistan Chamber of Commerce and Industry (FPCCI) Women Entrepreneurship Committee, headed by Ms. Naheed Masud, organized a Seminar themed 'Role of Vibrant Women Personalities in the Economy.'

participation in the workforce and their financial inclusion.

The Seminar was co-chaired by Mr. Zubair F. Tufail, President FPCCI, and Mr. S. M. Muneer, Chief Executive Trade Development of Pakistan (TDAP).

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REMEMBERING THE CHAMPION OF HUMAN AND WOMEN RIGHTS - MS. NIGAR AHMAD



Ms. Nigar Ahmed, founder of Aurat Foundation, an iconic leader of the women's rights movement in Pakistan and South Asia, left for her eternal abode in Lahore. She was also one of the founding members of the Women's Action Forum which she helped established in 1982. In 1986, she, along with her close friend Shahla Zia, founded Aurat Foundation. Her strenuous efforts made Aurat

Foundation grow from a two-room women's resource center in Lahore to a national women's rights organization, spread across all districts of Pakistan.

She was a visionary leader of the human rights movement and her dedicated and selfless efforts created huge social capital and hundreds of grassroots groups of community women. She is being considered by many in Pakistan and abroad as a towering personality who brought a "silent revolution" for women in Pakistan.

Ms. Nigar contributed in shaping policy debates on women's empowerment through the National Commission on the Status of Women. She was a co-author of the report on Women's Development Programs for Pakistan's Yearly Plans too.

Ms. Tahira Raza, President & CEO FWBL, expressed deep grief and sorrow on her sad demise. She visited the Aurat Foundation office in Karachi and offered Fateha. She also wrote her comments in the Condolence Book.

OBITUARY

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

- The mother of Lt. Col (Retd.) Waqas Ghory passed away recently.
- The father of Mr. Muhammad Farhan Abbasi, Manager Operational Risk, passed away on Wednesday, January 25, 2017.
- The father-in-law of Ms. Farhana Shakeel, Officiating Head Business, passed away on Sunday, March 5, 2017.
- The mother of Ms. Yasmeen Rizvi, Head CAD, left for her eternal abode on Tuesday, March 7, 2017.
- The father of Ms. Zille Jannat, Manager Mall Peshawar Branch, passed away on Sunday, March 12, 2017.
- The mother of Ms. Qurat-ul-Ain, Dispatch Assistant, passed away on Thursday, March 16, 2017.

FWBL News expresses its heartfelt condolences to them 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.

OUR PEOPLE

REGION SOUTH B DECLARED THE BEST REGION

Region South B, led by Ms. Zahida Channa RBH, was declared the Best Region in Customer Week as two of its branches, i.e. Imperial Court Karachi, headed by Ms. Farzana Aftab - Branch Manager, earned the 'Best Branch' Award, while DA Country & Golf Club Branch Karachi, led by Ms. Kiran Kazi, received

the Runner-Up Award. Ms. Tahira Raza, President, awarded prizes in a ceremony held in Karachi. She lauded the winning teams and their commitment towards improvement. "Bank's performance, is our performance - and we need to take small steps each day in an extraordinary way to make a positive impact."

KAUSER SALMANI GETS HONOR



Ms. Kausar Salmani, OG-II/Accounts Officer, First Women Bank Ltd., was awarded a shield of appreciation and a certificate for

empowerment, being a person with a disability, by the Karachi Women Chamber of Commerce and Industry (KWCCI) - East, in an event organized to celebrate International Women's Day at the Pakistan Institute of Management, Karachi.

ORGANIZATIONAL CHANGES

The following organizational changes took place in the first quarter:

- Subsequent to the departure of Officiating Head Business Development, Mr. Wajahat Aziz Qureshi, Ms. Farhana Shakeel, Deputy Head Centralized Processing & Business Initiatives, has stepped in to officiate as Head Business Development, till such time that a permanent appointment is finalized.
- Ms. Khola Abid, has been designated as "Officiating Manager Trade and Swift Operations" with effect from 13th February, 2017.

HAPPENINGS

BUSINESS PLUS TV INTERVIEW



Ms. Tahira Raza, President & CEO FWBL, was invited as a guest on Business Plus TV

Live Program “Aap Aur Karobar” hosted by Dr. Shujaat Mubarak to give her views on “Pakistan’s Banking Sector and Macroeconomic Environment.” During the program, Ms. Tahira Raza responded to various questions related to Pakistan’s economy and the Banking sector in particular.

AWARENESS SESSION AT DUET

Ms. Hidayat Rashdi, Manager Sharfabad Branch, conducted an Awareness Session on FWBL products at the Dawood University of Engineering & Technology (DUET).

In the Session, participants were also informed about the flexibility and ease of availing FWBL’s Loan against Salary to bridge their financial shortcomings for the purpose of going on vacations, arranging children’s weddings, paying for children’s education, and other general expenses.

The Session was attended by the University’s employees to learn more about FWBL’s Salary Loan offerings. They appreciated the Bank’s efforts to provide them with the required information at their doorstep.

ON THE LIGHTER SIDE

RIDDLES

Q: Which eight-letter word still remains a word after removing each letter from it?
A: Starting-Staring-String-Sting-Sing-Sin-In-I.

Q: The more it dries, the wetter it becomes. What is it?
A: A towel!

Q: What do you call a bear without an ear?
A: A “b”.

Q: What do you break before you use it?
A: An egg!

Sale

It was a big sale day. A long line had formed outside the store by opening time.

A man pushed his way to the front of the line, but he was pushed back amid shouts.

On the man's second attempt, he was knocked around and then thrown to the end of the line again.

As he got ready for a third try, he said to the person at the end of the line, “That

does it! If they hit me one more time, I won't open the store!”

The Day Dreamer

“Take a pencil and paper”, the teacher said, “and write an essay with the title ‘If I were a Millionaire.’”
Everyone but Philip, who leaned back with arms folded, began to write furiously.
“What’s the matter?” the teacher asked, “Why don’t you begin?”
“I’m waiting for my Secretary,” he replied.

Outstanding

A thirteen year old boy decided to share the good news with his parents.
“My cell phone service provider thinks that I’m an amazing customer.”
“How do you know that?” his father asked.
“Because they told me I have an outstanding balance.”

Employees

A journalist asked with the head of a growing company, “So how many employees are working in your company?”
“Approximately half of them...”

“QUOTES”

- “If I had six hours to chop down a tree, I’d spend the first four hours sharpening the axe.” - **Abraham Lincoln**
- “The quality of a leader is reflected in the standards they set for themselves.” - **Ray Kroc**
- “No matter how brilliant your mind or strategy, if you’re playing a solo game, you’ll always lose out to a team.” – **Reid Hoffman**
- “Make your team feel respected, empowered and genuinely excited about the company’s mission.” – **Tim Westergren**
- “Only those who attempt the absurd can achieve the impossible.” – **Albert Einstein**
- “Winners are people who continually make small corrections in their performance until they get exactly what they want.” – **Anonymous**



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Empowering the Nation Together



First Women Bank Ltd.

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Loan Against Salary

آپ کی تنخواہ... دلائے آسان قرضہ!



اپنی تمام مالی ضروریات کے لیے آسانی قرضہ حاصل کریں

FWBL آپ کے لیے لایا "Loan Against Salary" جس میں تنخواہ کے بدلے ملے مالی ضروریات کو پورا کرنے کے لیے نہایت آسان اور فوری قرضہ۔

- 50,000 روپے سے 2,000,000 روپے تک قرضے کی سہولت (15 مجموعی تنخواہوں تک)
- قرضے کی ادائیگی کے لیے 1 سال سے 5 سال کا دورانیہ
- مساوی ماہانہ اقساط میں قرض کی ادائیگی
- مارک اپ 18.5 فیصد

مزید معلومات کے لیے قریبی FWBL برانچ تشریف لائیں یا 0331-1006767 پر رابطہ کریں

Empowering the Nation Together



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومنٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔

فون: 021-35657684-9 فیکس: 021-35657756 یو اے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk

فیس بک پیج: www.facebook.com/FirstWomenBank

فرسٹ ویمن بینک لمیٹڈ اور ماسٹر کارڈ کے درمیان اشتراک

فرسٹ ویمن بینک لمیٹڈ اور ماسٹر کارڈ نے ایک معاہدے پر دستخط کیے ہیں جس کے تحت فرسٹ ویمن بینک کے صارفین کو ڈیبٹ کارڈ کا اجراء کیا جائے گا جو انہیں ادائیگی کے لیے سادہ اور محفوظ طریقہ فراہم کرے گا۔

فرسٹ ویمن بینک کے صارفین سہولت کے ساتھ نہ صرف مقامی اور بین الاقوامی ادائیگیاں کر سکیں گے بلکہ انٹرنیٹ کے ذریعے خریداری بھی کر سکیں گے اور انہیں خریداری پر مختلف رعایتیں بھی حاصل ہوں گی۔



وزیراعظم پوتھ بزنس لون

پرائم منسٹر نیشنل ہیلتھ پروگرام



PRIME MINISTER NATIONAL HEALTH PROGRAM

فرسٹ ویمن بینک کی برانچیں پرائم منسٹر نیشنل ہیلتھ پروگرام کے تحت نئی اسپتالوں (Empanelled) کو اسپتال کی توسیع اور سہولتوں کی بہتر فراہمی کے لیے آسان شرائط پر 10 ملین روپے تک کے قرضے جاری کر رہی ہے۔

218 کو قرضے جاری کئے گئے۔ 19 زیر غور ہیں جبکہ 347 درخواستیں قواعد و ضوابط پورے کرنے میں ناکام رہیں۔ اس اسکیم کے تحت 20 لاکھ روپے تک کے قرضے دیئے جا رہے ہیں۔



قرضے 21 سے 45 سال کی عمر کے نوجوانوں بشمول مرد اور خواتین کو 6% کے رعایتی سروس چارجز پر دیئے جا رہے ہیں۔ فرسٹ ویمن بینک، جو ابتدائی سے اس اسکیم کا اہم شراکت دار ہے، ملک بھر میں قائم برانچوں کے ذریعے 187 ملین روپے کے قرضے جاری کر چکا ہے۔ بینک کو قرضے کی 584 درخواستیں موصول ہوئی۔ جن میں سے

چھوٹے اور درمیانے درجے کے کاروبار معیشت کے لیے ریڑھ کی ہڈی کی حیثیت رکھتے ہیں۔ پاکستان جیسے ترقی پذیر ملک میں جہاں روزگار کے ذرائع محدود ہیں اور ملک کے نوجوانوں کو بیروزگاری کا سامنا ہے، چھوٹے اور درمیانے درجے کے کاروبار شروع کرنے کے لیے وزیراعظم پوتھ بزنس لون ایک سنہری موقع فراہم کرتا ہے۔ یہ

سالِ نو کا آغاز کامیابیوں کے ساتھ

فرسٹ ویمن بینک ملتان برانچ - 2 اعزازات

اورٹریڈیو پلینٹ اتھارٹی آف پاکستان کے زیرِ اہتمام منعقدہ نمائش میں برانچ نیچر مبینہ طارق نے بیسٹ اسپیکر کا ایوارڈ بھی حاصل کیا جبکہ برانچ نے بہترین اسٹال کا انعام حاصل کیا۔

ان اعزازات کے ساتھ سینٹرل ریجن نے اعزازات کی ہیٹ ٹرک مکمل کر لی۔



فرسٹ ویمن بینک ملتان برانچ نے شاندار کارکردگی کا مظاہرہ کرتے ہوئے دو مختلف تقریبات میں دو ایوارڈ حاصل کئے۔

محمد نواز شریف یونیورسٹی آف ایگریکلچر ملتان میں منعقدہ نمائش میں بہترین اسٹال کا ایوارڈ حاصل کیا جبکہ ویمن چیمبر آف کامرس ملتان

محترمہ طاہرہ رضا کے لیے اعترافِ عظمت ایوارڈ



پاکستانی خواتین نے ہر شعبہ ہائے زندگی میں اپنی صلاحیتوں کا لوہا منوایا ہے۔ اپنے اپنے شعبوں کی چار نمایاں خواتین کی صلاحیتوں کے اعتراف کے لیے ملک کے نامور صحافی اور ماہنامہ اعتراف کے ایڈیٹر محمود شام نے ایوارڈ کی تقریب کا اہتمام کیا جس میں محترمہ بلقیس ایدھی، محترمہ طاہرہ رضا، محترمہ امینہ سید اور محترمہ سیما مغل کو ایوارڈ سے نوازا گیا۔

فرسٹ ویمن بینک کا انٹرنیٹ بینکنگ کے لیے ایوانز اسلوشن سے معاہدہ



فرسٹ ویمن بینک اور ایوانز اسلوشن Ambit-2.0 کے درمیان معاہدہ طے پایا ہے جس پر بینک کی صدر طاہرہ رضا اور ایوانز اسلوشن کے سی ای او محمود کپور والانے دستخط کئے۔

ایوانز اسلوشن فرسٹ ویمن بینک لمیٹڈ کو صارفین تک انٹرنیٹ کے ذریعے خدمات کی فراہمی کے لیے ٹیکنالوجی اور سہولیات مہیا کرے گا۔ اس سلسلے میں

28 YEARS
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سال نو کا آغاز کامیابیوں کے ساتھ

سال 2017 کا آغاز مثبت انداز میں ہوا اور فرسٹ ویمن بینک نے پہلی سہ ماہی کے آغاز ہی سے کئی ایوارڈ اور اعزازات حاصل کئے جس کی تفصیل ذیل میں درج ہے۔

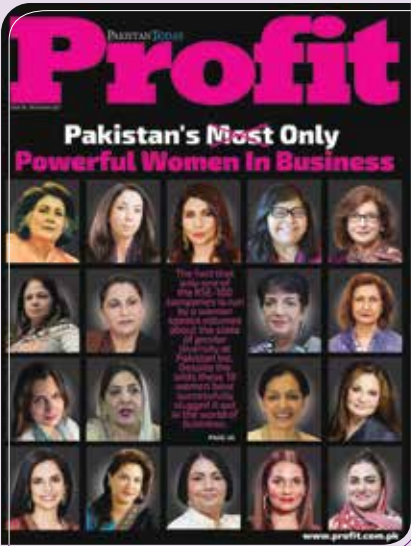
فرسٹ ویمن بینک سیالکوٹ برانچ کی پہلی پوزیشن

تقریب کے مہمان خصوصی تھے جس کا اہتمام گورنمنٹ کالج ویمن یونیورسٹی سیالکوٹ میں کیا گیا تھا۔ تقریب کے دوسرے مقررین میں جناب جاوید احمد بھٹی سینٹرل ریجن ہیڈ اسٹیٹ بینک لاہور، ڈاکٹر فرحت سلیمی وائس چانسلر گورنمنٹ کالج ویمن یونیورسٹی سیالکوٹ شامل تھے۔ سمیڈا کے عہدیداروں، اساتذہ، ماہرین اور طالبات کی کثیر تعداد نے سیمینار میں شرکت اور منعقدہ نمائش میں گہری دلچسپی کا اظہار کیا۔ فرسٹ ویمن بینک سیالکوٹ برانچ نے برانچ منیجر محمد عامر حسین کی سربراہی میں بینک کے اسٹال پر بینک کی پروڈکٹ اور سروسز کے بارے میں وزیٹ کو معلومات فراہم کیں۔



فرسٹ ویمن بینک سیالکوٹ برانچ نے خواتین کے عالمی دن کے موقع پر اسٹیٹ بینک آف پاکستان کے زیر اہتمام سیالکوٹ میں منعقدہ تقریب میں پہلا انعام حاصل کیا۔ صدر بینک محترمہ طاہرہ رضا نے خصوصی دعوت پر تقریب میں شرکت کی، ایوارڈ وصول کیا اور منعقدہ سیمینار سے خطاب بھی کیا۔ اسٹیٹ بینک آف پاکستان کے گروپ ہیڈ منصور حسن

صدر بینک طاہرہ رضا
پاکستان کی اہم خواتین کی
فہرست میں شامل



پاکستان ٹوڈے نے خواتین کے عالمی دن کے موقع پر کاروبار سے منسلک 18 اہم خواتین کی فہرست شائع کی ہے جس میں فرسٹ ویمن بینک کی صدر طاہرہ رضا بھی شامل ہیں۔ اخبار نے فہرست کی تشکیل کے لیے ایک خاص کرائیوٹریا مقرر کیا تھا جس کے معیار پر پورا اترنے والی خواتین کو اس فہرست میں شامل کیا گیا۔

بہاولپور برانچ کی SME میلہ میں پہلی پوزیشن

آف پاکستان نے بہاولپور چیئرمین آف کامرس اینڈ انڈسٹری میں کیا تھا۔ پہلا انعام حاصل کیا۔ تقریب کے مہمان خصوصی اسٹیٹ بینک آف پاکستان کے ایڈیشنل ڈائریکٹر انفراسٹرکچر، ہاؤسنگ اور SME عمران احمد نے انعامات تقسیم کئے۔ فرسٹ ویمن بینک کی جانب سے برانچ منیجر قدسیہ کھوکھر نے انعام وصول کیا۔



فرسٹ ویمن بینک بہاولپور برانچ نے بہاولپور میں منعقدہ SME میلہ میں جس کا اہتمام اسٹیٹ بینک