



MS. ASMA JAHANGIR A TRUE INSPIRATION - AN EPITOME OF COURAGE



Humans live in the delusion that success, superiority, and satisfaction lies in winning out over others; in actuality, success is deeply rooted in kindness. Very few are the people who live for the betterment of others; Ms. Asma Jahangir was one of them.

On February 11, 2018, Pakistan lost a legendary activist of our era; Ms. Jahangir died at the age of 66, leaving the world - particularly Pakistan - shell-shocked and in grief. A human



rights lawyer, the founding member of the Human Rights Commission of Pakistan, a trustee of the International Crisis Group, and a former UN special rapporteur, Asma served as an iconic defender of human rights. She daringly challenged the status quo and raised her orotund voice for issues nobody dared to defend, earning her a reputation of supporting the weak, oppressed, minorities and most importantly women, against unwavering injustice. Ms. Jahangir's efforts were lauded

both at national and international levels. She was honored with 'Officier de la Legion d'Honneur', the 'Highest Civilian Award' in France and 'Right to Livelihood Award' in Sweden for her decades of humanitarian work. While in Pakistan, she was honored with the top civilian award 'Nishan-e-Pakistan'.

Condoling this great loss, FWBL recalls its close association with Ms. Asma Jahangir and lauds her immense contribution towards the protection of human rights. Ms. Akram Khatoon, the Founder President of the Bank, reminisced over memories from 1989; "Initially the FWBL Branch in Lahore was established in the UBL basement, and while we were looking for a better location, Ms. Jahangir offered her building for rent."



Ms. Jahangir has always appreciated the contributions of FWBL in supporting, uplifting and empowering women by opening doors to countless opportunities, as well as promoting

FWBL WINS 'THE BEST CSR BANK PAKISTAN'



FWBL's award-winning vision received award-winning recognition as Euromoney declared FWBL the Best

CSR Bank for the year 2017. This award represents the dedication and commitment of FWBL's leadership to help women and their families succeed through financial empowerment, end-to-end banking services and improved financial inclusion.

FWBL aims to conduct business that creates value for its customers, partners, shareholders and, most importantly, society. The management understands that being a good corporate citizen starts with serving responsibly. The Bank has engrained this philosophy in its business operations, culture as well as in business decisions.

self-reliance among women in both urban and rural areas of Pakistan.

In 2011, she participated as a Chief Guest at the International Women's Day Ceremony in Lahore where she applauded FWBL for its spectacular arrangements, and shed light on the incremental progress today's women have attained. "A long time ago, women could not dare to celebrate this day as they could not think of being equal to men, and now they have woken up for their rights and celebrate this day with courage and determination."

Such heroic personalities never die; they live on in the form of their contributions. Whenever human rights activists fight for democracy and justice, this world will indeed recall the brave and gutsy woman that was Asma Jahangir.

MS. TAHIRA RAZA AMONGST 50 POWERFUL WOMEN OF PAKISTAN



Ms. Tahira Raza, President & CEO First Women Bank Ltd., was honorably mentioned in the list of Pakistan's most powerful women of 2018 by The News, the largest English daily of Pakistan (Jang

Group). The News 'Women Power 50' recognizes the achievement of women currently working in their respective fields in Pakistan.

In its magazine, specially published on March 8, 2018, The News International profiled Ms. Tahira Raza as a banker par excellence and a mission-driven leader for the socio-economic development of the country. Prior to her appointment as President of FWBL, Ms. Tahira Raza was serving at NBP as its SEVP, CRO & Group Chief Risk Management. Recently, in recognition of outstanding services for the socio-economic upliftment of women and for exemplary leadership in the Banking sector, she has received the 'South Asian Business Excellence Award'.

It is pertinent to mention here that in 2017 the Pakistan's leading daily Pakistan Today's (Profit Magazine) included Ms. Tahira Raza amongst Pakistan's Powerful Women in Business.

MS. TAHIRA RAZA'S INTERVIEW ON BUSINESS PLUS



Ms. Tahira Raza, President & CEO FWBL, was invited as a guest on the Business Plus TV live program 'The Interview' in connection with International Women's Day, hosted by Ms. Nida Aryn Virani. During the program, Ms. Tahira Raza responded to various questions related to women's issues worldwide and in special context to Pakistan.

“NEED FOR MORE WOMEN IN LEADERSHIP ROLES TO INSPIRE CHANGE”, SAYS TAHIRA RAZA



Addressing the **International Women's Day** annual event of the Employers' Federation of Pakistan (EFP) in Karachi, Ms. Tahira Raza, President & CEO First Women Bank Ltd., said that with the changing workforce dynamics

around the world, there is a dire need for more women in leadership roles in almost all fields to inspire change. She discussed in detail the hindrances being faced by women, particularly in the context of Pakistani society, and to

encourage women she also shared her personal observations and experiences. "The theme of this year '**Press for Progress**' is a call for people to press forward without complacency, make positive changes and move towards equality" she added.

The other speakers of the Conference were Ms. Naheed Memon, Chairperson Sindh Board of Investment, Mr. Majyd Aziz, President EFP, Ms. Ingrid Christensen, Country Director ILO Islamabad, Mr. Zaki Ahmed Khan, Vice President EFP, Dr. Shahana Urooj Kazmi, Rector Dadabhy Institute of Higher Education, Mr. Zahid Shaikh, CEO & Founder PAXI Pakistan, Ms. Sharon Dias, Director EFP, Ms. Nashra Balagamwala, Experiential Designer, and S. Farhat Rasheed, Entrepreneur.

The event was held in collaboration with the ILO (International Labor Organization).

EXPANDING REACH | MS. TAHIRA RAZA TALKS WITH EVOLVE MAGAZINE

Excerpts from the interview



What are the major developments that have taken place in First Women Bank Limited since you assumed the role of President in 2014?

TR: Since I had the advantage of being a pioneer in FWBL and rejoined after almost 11 years, my first agenda was to bring in a strong compliance culture & commercial focus in the Bank. Compliance for the sake of compliance fails to bring economic and commercial advantage. The cost of non-compliance is generally not measured. My first priority was to ensure compliance to regulatory, internal policy, procedures in letter and spirit. The main objective of any commercial organization is to make money, for the simple reason that if an organization itself is not financially strong and stable, it cannot serve its purpose. So in order to make it a viable commercial entity at par with other competitors in the market, we took certain key steps:

1. Controlled costs and brought in broader financial discipline (brought down admin costs from 16% PA on YoY to 3 % PA).
2. Defined clear KPIs with heightened focus on business development.
3. Developed the Vision, Mission and Values of the Bank, and made it a living document.
4. Improved governance and management through introduction of MIS and hiring key positions purely on technical competencies / merit.
5. Strengthened technology by enhancing the capacity of the existing software with professional management.
6. Developing strategic alliances to create synergies.
7. Focusing on need-based product development / capacity-building of the organization, i.e. training staff and strengthening manual procedures and technological platform.

I am pleased to share that recently Euromoney also recognized the role of First Women Bank and awarded FWBL 'The Best Bank Award for CSR for the Year 2017'. Euromoney believes that CSR is embodied in the very purpose of setting up the First Women Bank Limited. The fact that it survived for almost 30 years with this tough agenda, limited resources while facing tough competition from large established local and foreign banks is not an easy feat.

Enlighten us about the products of First Women Bank Limited (FWBL)?

TR: Being a commercial bank, it is of the utmost importance for FWBL to be a sustainable financial institution. Hence, it has taken a strategic shift from its slogan of 'by women and for women', to a bank manned by competent individuals with a 50% women / men ratio to avail the benefit of diversity. It has also opened up its market to men as well. However its product development focuses specially on women's business needs. It ensures that:

- The product is easily accessible for women
- Products help and improve women's participation in the labor force, such as daycare centers
- Improve women's asset ownership
- All products & services are delivered in a responsible manner so as to positively impact the environment and socio-economic wellbeing of the community at large

We are offering a wide variety of products which include PMYBL, SME Loans, Business Loans for Women, Credit Guarantee Scheme and Nikhar Loan, a product which is specially designed to encourage and empower professionals and transgender individuals associated with the beauty industry, by offering hassle-free financing on easy terms.

Besides Loan products, it has made online services available through its ATMs, such as online fund transfers, payment of utility bills, school fees, etc. To keep our customers informed, a SMS Alert Service has also been introduced to keep them updated on every transaction that is routed through their account.

On the Savings side, we have introduced the Smart Account and Zindagi Asaan Account, the product which we developed in light of the SBP Guidelines for Financial Inclusion. We are also offering Bancassurance with the arrangement of State Life Insurance Corporation of Pakistan.

We recently introduced our first Debit Card 'Paypak'; Internet Banking and Mastercard are other products in the pipeline.

What role is FWBL playing in the economic development of the country?

TR: The mission of the Bank is to promote economic prosperity and self-reliance in women by transforming their role from passive participants to active partners in the economic development of the country. Ever since its inception, FWBL has had to meet two targets; the social development of women and the Bank's commercial interests by being economically and commercially viable. This dual responsibility makes FWBL different from other banks that are only commercially focused. However, I would like to dispel the misconception about FWBL that it's primarily set up to lend to improve women's access to credit alone. It is set up to focus on providing a full spectrum of banking services to women, including savings, trade-related facilities, money transfers, etc. Therefore, assuming that all women must enter into business and become entrepreneurs is not correct, just like all men cannot venture into business. I must say that despite all difficulties and against all odds, FWBL has managed to carve a niche for itself.

What makes First Women Bank Limited stand out?

TR: I would like to term First Women Bank Limited (FWBL) a unique entity because of its charter, "*Undertaking the conduct of all forms of business of banking company in a manner designed to meet the special needs of women and to encourage and assist them in promotion and running of trade and industry and practice of profession.*"

FWBL is the only bank in Pakistan that has a mandate to cater to the financial and business needs of women and provide special services to access credit for enterprise development. The FWBL Vision and Mission statements reaffirm this commitment. FWBL is being regulated like any other commercial bank, which puts extra burden on the Bank as, like any business, it is set up for profit. There is no funding stream committed for FWBL to perform development activities.

Therefore, it has to operate on a purely commercial basis and generates its resources from the same market on competitive terms. The Bank continues to look for better and more

efficient ways to operate, safeguard customer information and provide flawless service to our customers. It is important to understand that we cannot meet diverse expectations from the cross-section of society, but our approach is to take small steps that lead to women empowerment and improve their access to financial services.

Technology is a game changer and we are fully cognizant of the fact that steps in this direction can bring in phenomenal progress. To confront this challenge and avail the opportunity, the Bank needs to invest in technology and capacity-building of human resources. Capital inadequacy is the main hurdle in this regard. It is imperative to use technology for lending small loans and mobilizing small savings, whereby achieving financial sustainability requires a large number of customers and products. Besides technology, the quality of human resources, its training and retraining is another challenge to capture this market.

What have been the most pressing needs or challenges for FWBL?

TR: The most pressing or first and foremost challenge was to meet the MCR as it was related to the Bank's existence, which has been reset by State Bank of Pakistan. Now the Bank is required to maintain paid-up capital (net of losses) of Rs. 3 billion and Capital Adequacy Ratio (CAR) of 18% at all times.

Although reducing the MCR from Rs. 10 billion to Rs. 3 billion is not the solution, it only helps address regulatory non-compliance issues. The other big challenge is its structure that is compatible to meet its dual objectives. If an organization itself is not financially stable, it cannot serve its purpose. Another challenge is the high non-performing loans portfolio, which continues to cannibalize the efforts to grow business.

There are many underserved urban and rural areas. How is your Bank planning to address that void? Will you like to share your 2018 expansion plan?

TR: It is true that in rural areas, the brick and mortar marketing strategy still play a key role. However, deployment of technology has helped in overcoming the limited number of branches. FWBL is also working with telecommunication companies and Fintech to achieve financial inclusion. One of the major achievements is the collaboration between FWBL and Aurat Foundation to achieve greater financial inclusion of women. Having said that, the void is so big, and expecting FWBL to serve the economic

needs of women with a meager capital of 3 billion and current urban based footprint is unfair. Nevertheless, FWBL will keep on endeavoring to reach out to women by building its strength in technology.

How do you see the banking sector growing 10 years from now?

TR: As said earlier, we all will witness a sea change in the way the banking environment will change due to mass scale digitalization, primarily in financial services. The global financial inclusion target is 50% of the world population by 2020, which is only 2 years from now. Based on this, you can well imagine the number of customers that the banking industry would be catering to. With this kind of population, there will be a vast range of products including payment services, insurance, etc. Besides traditional Savings and Loan products, and the cross-selling of these products will further increase the volume. Hence, the growth appears to be unimaginably high. The traditional concepts of localized, domestic and international banks will now be global and technology will enable this change. The product and service costs will become nominal and it would be the game scale to achieve financial viability. We shall have to unlearn and speedily learn the use of technology tools to be able to keep abreast with this fast-changing environment. Those who lag behind, it will become very difficult for them to catch up.

How do you see the banking sector responding to the expected increase in demand of credit from private sector?

TR: Simple mathematics can explain this scenario. When in business you buy low, sell high to cover the cost of doing business and keeping a reasonable reward for the services for the investors/shareholders. Currently in Pakistan, and in a number of other developing countries, governments borrow from banks to cover up their deficit and pay a return that is based on sovereign risk status, which is minimal. Most of bank lending is currently in this category. The cost of compliance and investment in technology, cyber security and training is continuously increasing, and soon banks with this skewed portfolio distribution will become unviable unless they introduce other financial and non-financial fee-based services and meet the credit need of the private sector. Also, in order to deliver better performance, banks need to regulate the changing macroeconomic environment in their business models to capitalize the emerging opportunities as arising from, generally, growth in the economy and, particularly, from the China Pakistan Economic Corridor (CPEC).

Identify three priority areas for women?

TR: To be economically strong, every individual on the globe, irrespective of gender, physical and mental capacity must be able to exercise their choices to basic necessities which empower them to take control over their lives, such as Education, own and manage financial assets, Health, Trainings, Infrastructure facilities that enable them to conduct their day-to-day life.

The unfortunate and sad part is that women, who are almost 50% of the global population, are by and large unable to access these basic services as a matter of human rights. After this big segment, we come to transgender, neglected members of society. Since women are in majority, it is imperative that conscious efforts are made to give them equal rights and opportunities to address this long & deep entrenched bias against them. Facilitating state of empowerment is the crux. Women should be empowered in all spheres of life, especially economically. We need to strengthen women so that they can stand on their own feet, fight for their rights and know how to move on in their lives.

Three critical areas that I believe must be addressed on priority include:

1. Interventions to change mindset, thus enabling society to provide women the opportunities to exercise their choices to education/health/profession/marriage, etc. The role of media is critical in this regard.
2. Provide incentive and resources, and make it legally compulsory for girls to go to school.
3. Improve the environment so as to enable women to take up economic activity such as daycare centers and facilitate men to be able to share the household responsibilities.
4. Improve asset ownership by allowing parents to give women equal share in their lifetime, rather than letting inheritance laws come into force.

Is there any message you want to convey to the women of Pakistan?

Tahira Raza: Believe in yourself. Only you know what is best for you. Sincerely and honestly work towards achieving your goals; all barriers are surmountable, it just requires persistent effort.

My message for men is - this world is for both; don't think that you have the power which you are surrendering in favor of women. You have unduly assumed power to control women which should be revisited on the basic principles of justice.

PROMOTING SMES' DEVELOPMENT

"Sometimes the smallest step in the right direction ends up being the biggest step of your life." – Anonymous

PRIME MINISTER'S YOUTH BUSINESS LOANS (PMYBL)



First Women Bank Limited (FWBL) continues to play a leading role in making a clear difference for the unemployed talented youth of Pakistan through the Prime Minister's Youth Business Loans. Aimed at improving the financial circumstances of those between 21 - 45 years, PMYBL has cultivated the untapped entrepreneurial potential of our youth while creating more job opportunities.

The PMYBL scheme allows for business loans

up to Rs. 2 million at a concessionary mark-up rate of 6%. 50% quota of the scheme is allocated for women, whereas 5% has been reserved for the families of Shaheeds (martyrs), widows and disabled persons.

The Bank, to date, has received around 613 loan applications, out of which 256 loans are approved, 350 applications are declined and 7 requests are under consideration. So far, FWBL has disbursed Rs. 230.195 million, including adjusted cases.

TURNING IDEAS INTO BUSINESSES SUCCESS STORIES – TALES OF CHANGE

Here are some of the success stories of our borrowers, including a man, who were facilitated through loans from FWBL.

NAFISA ALI, PESHAWAR



Ms. Nafisa Ali has been running the 'Little Lamps Nursery School' in a posh area of University Town, Peshawar for the last 13 years. She is a well-qualified and experienced educationist. To maintain the standard of her school at par with the other big schools in the vicinity, she needed financial support to upgrade the school; she approached FWBL to avail a PMYBL loan. She purchased modern equipment, and since then, her school has shown remarkable progress and is successfully imparting quality education to children.

She has also increased the strength of her staff from 15 to 25, and is very happy with the performance of her school; she looks forward to expanding it in the coming days.

DR. ANIQA SHOUKAT, WAH CANTT

Dr. Aniq Shoukat has been running a clinic at her family owned 'Shoukat Memorial Hospital' situated at Lalazar, Wah Cantt for the past many years. In order to provide the best, prompt medical care to her patients, she wanted to set up a lab for commonly performed specialized tests, and has availed the Demand Finance Facility from FWBL. Earlier in 2014, she had availed the Business Loan for Women from FWBL.

Dr. Shoukat has earned a good reputation in the area, and she is very thankful to FWBL for making her dream come true. She is also a visiting faculty at Wah Medical College.

HINA BATOOL, GILGIT

Belonging to a middle class family, Ms. Hina Batool was happily living with her husband and two children. After the sudden death of her husband, she decided to start her own boutique business with support from her family.

In 2015, she approached FWBL to apply for a financing facility to further grow her business, and availed PMYBL to purchase

stock in bulk. Within one year, she started earning a good income and also purchased a car for her personal use.



Ms. Hina Batool is very happy with the progress of her business, and says that her children now have access to good healthcare, education and better living standards. "I am thankful to First Women Bank Limited for this support" she says.

KOSAR AKBAR ALI, GILGIT

Ms. Kosar Akbar Ali is one courageous and strong woman who chose to go against the odds, and started her own business to meet the expenses of her family.

Initially in 2010, she started a ladies shop in Nisa Women's Market, Gilgit but faced

PROMOTING SMES' DEVELOPMENT

many hurdles in running her business. Being new in this field, she worked hard to keep her business going and did not shy away from the adversity.



She availed a loan from FWBL under PMYBL for the expansion of her shop; she has increased stock items, and also created employment opportunities for two more girls. Ms. Ali is happy with the pace of her business and plans to further expand it.

HASSAN KHAN, KARACHI

Mr. Hassan Khan wanted to expand his father's business of electrical appliances. He approached FWBL to avail financial

assistance under PMYBL. After availing the facility, he set up a shop 'Hasnain & Sons' in Surjani Town, New Karachi and stocked a wide range of appliances, including deep freezers, LED TVs, geysers, microwaves, iron, washing machines, fans, cooking range, food factories and stabilizers for sale. In a very short period of time, Mr. Khan's business has been generating profit. He has provided job opportunities to four people and maintains a good business reputation in the community.



He says that only through his concerted efforts and the financial support provided by FWBL that the dream of setting up a new outlet has come true.

FWBL PARTICIPATES IN AGRICULTURAL FESTIVAL



Agricultural festivals and fairs serve as a promising avenue for commercial banks, facilitating them to provide prospective customers with an in-depth understanding of their products and services through direct interaction. First Women Bank Ltd. participated in the Agricultural Festival arranged by SBP Banking Services Corporation (SBP-BSC) in Sukkur. Stalls were placed by the banks, and respective bank officials explicated their financial services to the visitors.

FWBL's stall was visited by some of the renowned personalities and SBP-BSC officials. The major inquiries made at the FWBL's stall were for PMYBL and the Credit Guarantee Scheme, which grants loans to small scale and marginalized farmers.

FWBL JOINS HANDS WITH TECH PAKISTAN



gender gap with its home-based earning platform 'BlogsPay'. BlogsPay provides self-earning avenues for bloggers and micro-bloggers.

Mr. Faraz Khan, Head of ADC FWBL, and Ms. Nargis Zaki, Manager FWBL Nazimabad Branch, shared detailed insight into ATMs, awareness of their usage, techniques, security tips and effective solutions to resolve ATM transaction issues.

First Women Bank of Pakistan collaborated with TECH Pakistan to initiate 'TECH Pakistan's Girl Digital Leader Program', held at Jinnah University for Women Nazimabad, Karachi. The Program emphasized the significance of digital learning and women empowerment among young and mid-career level women, helping them be entrepreneurs and techno preneurs. The **Girl Digital Leader Program** is aimed at bridging the vast technological



HER SUCCESS IS OUR SUCCESS - FWBL CELEBRATES IWD

FWBL celebrated International Women's Day, highlighting its integral role in empowering the lives of women by creating an enabling environment as the dynamic agent of change and prosperity. Through social media, the Bank demonstrated different facets of women's roles in society by emphasizing "Her success is our success and together we help Pakistan prosper".

OUR PEOPLE

ORGANIZATIONAL CHANGES

The following organizational changes took place in the first quarter:

- Ms. Humaira Siddique has been given charge of officiating Chief Financial Officer (CFO) with effect from January 01, 2018.
- Ms. Seema Moulvi, Vice President, has been transferred to DHA Golf Club Branch as Chief Manager, with effect from February 23, 2018.

OBITUARY

- The brother of Mr. Syed Ziauddin, ADC Support Specialist, passed away on January 31, 2018.
- The father-in-law of Ms. Samina Elahi, Senior Officer Imperial Court Branch, passed away on February 15, 2018.
- The father-in-law of Ms. Atiya Zehra, Vice President Regional CAD Central, passed away on February 26, 2018.
- The father of Ms. Palwasha Khan, Officer President Secretariat FWBL, has passed away on March 27, 2018.

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!



ON THE LIGHTER SIDE



RIDDLES:

1. What type of room has no windows, no furniture and nobody lives in it?
2. Whoever makes it, tells it not. Whoever takes it, knows it not. Whoever knows it, wants it not. What is it?
3. What is that you break every time you name it?
4. What room do ghosts avoid?
5. Which ball does not bounce?
6. What would be the name of a lawyer's daughter?
7. When do you stop at green and go on red?
8. What kind of tree fits in your hand?

ANSWERS:

1. Mushroom
2. Counterfeit money
3. Silence
4. The living room
5. Eyeball
6. Sue
7. When you are eating a watermelon.
8. A palm tree.

JOKES

First operation

Patient: "I am scared, it's my first operation."

Doctor: "I know how that feels; it's my first one, too".

Social Media

Father told me once that a leader is someone who has followers; the more followers, the greater the leader. Social media/digital media messed up that theory.

Dentist's Dream

Dentist: "Oh! Your teeth are a dentist's dream."

Patient: "Are they that good?"

Doctor: "Yes, all of them need restoration."

Aftermath

English teacher to a student: Make a sentence using the word aftermath.

Student: We feel sleepy after 'math' class.

"QUOTES"

- "A leader is one who knows the way, goes the way, and shows the way." – John C. Maxwell
- "When everything seems to be going against you, remember that the airplane takes off against the wind, not with it." – Henry Ford
- "A person who feels appreciated will always do more than what is expected." – Amy Rees Anderson.
- "Straight roads do not make skillful drivers." – Paulo Coelho
- "Every day may not be good, but there is something good in every day." – Alice Morse Earle

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ڈائننگ آؤٹ



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کامیابیوں کی داستان

ذیل میں بینک سے قرضہ حاصل کر کے اپنے خوابوں کو عملی تعبیر دینے والے نوجوانوں کا تذکرہ پیش ہے:

نفیسہ علی، پشاور



نفیسہ علی نے یونیورسٹی ٹاؤن پشاور کے علاقے میں 13 سال پہلے ایل لیلیمپس زرری اسکول قائم کیا تھا۔ اسکول کے معیار کو بہتر بنانے اور اسے علاقے کے اسکولوں کے ہم پلہ لانے کے لیے نفیسہ نے وزیراعظم کی قرضہ اسکیم کے تحت قرضہ حاصل کیا۔ انہوں نے نہ صرف اسکول کے لیے جدید آلات اور ساز و سامان خریدا، ساتھ ہی اساتذہ کی تعداد بھی 15 سے 25 کر دی تاکہ طالب علموں کو انفرادی توجہ دی جاسکے۔ اسکول کے معیار میں اب ایک خوشگوار تبدیلی آئی ہے جس پر نفیسہ بے حد خوش ہیں اور فرسٹ ویمن بینک کی شکرگزار بھی۔

ڈاکٹر انیقہ شوکت - واہ کینٹ

ڈاکٹر انیقہ شوکت اپنے خاندان کے قائم کردہ شوکت میموریل اسپتال میں اپنا کلینک چلا رہی تھیں، ساتھ ہی ان کی خواہش تھی کہ وہ ایک جدید لیبل قائم کر سکیں تاکہ امراض کی فوری اور صحیح تشخیص کی جاسکے۔ 2014 کے آغاز میں انہوں نے فرسٹ ویمن بینک سے بزنس لون حاصل کیا اور یوں وہ ایک لیبارٹری قائم کرنے میں کامیاب ہوئیں۔ اپنے خوابوں کو عملی شکل دینے پر وہ FWBL کی نہایت احسان مند ہیں کہ جس کی مدد سے یہ کامیابی ممکن ہوئی۔

حنابلول - گلگت

گلگت سے تعلق رکھنے والی حنابلول کا تعلق ایک متوسط خاندان سے ہے۔ شوہر کے اچانک انتقال کے باعث انہوں نے بوتیک قائم کرنے کا سوچا۔ شروع میں ان کے خاندان نے انہیں مالی معاونت فراہم کی۔



اپنے کاروبار کو وسعت دینے کے لیے انہوں نے گلگت براؤنچ سے رابطہ کیا اور ایک سال کی مختصر مدت میں نہ صرف ان کی آمدنی میں اضافہ ہوا، ساتھ ہی انہوں نے ذاتی استعمال کے لیے گاڑی بھی خرید لی۔ اپنے بچوں کو اعلیٰ تعلیم اور بہتر طرز زندگی فراہم کرنا ان کی خواہش تھی جو FWBL کی مدد سے پوری ہو گئی ہے۔

کوثر اکبر علی - گلگت

کوثر اکبر علی نے معاشی مسائل سے مجبور ہونے کے بجائے ان سے نبرد آزما ہونے کا فیصلہ کیا تاکہ وہ اپنے خاندان کی کفالت کر سکیں۔

2010 میں انہوں نے نساء ویمن مارکیٹ گلگت میں لیڈیز شاپ قائم کی۔ کاروبار کے آغاز ہی سے انہیں شدید مشکلات کا سامنا کرنا پڑا لیکن انہوں نے ہمت نہیں ہاری۔ کاروبار کو وسعت دینے کے لیے انہوں نے وزیراعظم کی قرضہ اسکیم کے



تحت قرضہ حاصل کیا جس سے نہ صرف ان کے کاروبار میں بہتری آئی، ساتھ ہی دو مزید لڑکیوں کو ملازمت دینے میں وہ کامیاب ہوئیں۔ وہ آج اپنی کامیابی پر فخر کرتی ہیں۔

حسن خان - کراچی

حسن خان اپنے والد کے الیکٹریکل اپلانٹسز کے کاروبار کو وسعت دینا چاہتے تھے۔ انہوں نے فرسٹ ویمن بینک سے رابطہ کیا اور جلد ہی وہ قرضہ حاصل کر کے ایک نئی دکان کھولنے میں کامیاب ہوئے جس میں ڈیپ فریژر، LED، ٹیلی ویژن، گیزر، مائیکرو ویوز، واشنگ مشین وغیرہ کی وسیع رینج موجود ہے۔



مختصر مدت میں ہی ان کا کاروبار منافع بخش ہو گیا ہے جس پر وہ فرسٹ ویمن بینک کے شکرگزار ہیں۔ ان کا کہنا ہے کہ FWBL خواتین اور مردوں، دونوں کی معاشی ضروریات کو پورا کرنے میں معاون ہے۔

محترمہ طاہرہ رضا پاکستان کی 50 بااثر خواتین کی فہرست میں شامل

جنگ گروپ کی جانب سے شائع ہونے والے پاکستان کے سب سے بڑے انگریزی اخبار دی نیوز نے اپنے شعبوں میں ممتاز 50 بااثر پاکستانی خواتین کی ایک فہرست شائع کی ہے جس میں محترمہ طاہرہ رضا صدر فرسٹ ویمن بینک کا نام بھی شامل کیا گیا ہے۔ اس سے پہلے گذشتہ سال انگریزی روزنامے پاکستان ٹوڈے نے خواتین کے عالمی دن کی مناسبت سے 18 نمایاں خواتین کی فہرست شائع کی تھی جس میں محترمہ طاہرہ رضا کا نام بھی شامل تھا۔



FWBL کا 'TECH پاکستان' کے ساتھ اشتراک

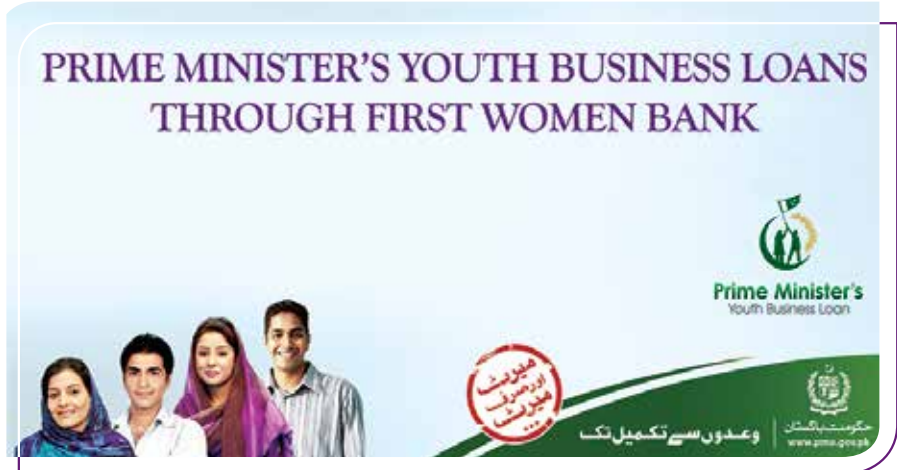
پروگرام میں فراز خان، ہیڈ آف ای ڈی سی، فرسٹ ویمن بینک لمیٹڈ، اور نرگس ذکی، منیجر، ناظم آباد برانچ نے طالبات کو ای ٹی ایمز، ان کے استعمال، تکنیک، سیکورٹی ٹیس کے بارے میں آگاہی اور ای ٹی ایم ٹرانزیکشن کے مسائل کے موثر حل کے بارے میں تفصیلی معلومات مہیا کیں۔

ہے اور انہیں آجراؤ ٹیکنو آجر بننے میں مدد فراہم کرتا ہے۔ گھر میں رہ کر آمدنی حاصل کرنے کے پلیٹ فارم بلاگز پے کے ذریعے وسیع تکنیکی صفی خلا پُر کرنا گزٹ ڈیجیٹل لیڈر پروگرام کا نصب العین ہے۔ بلاگز پے بلاگز اور مائیکرو بلاگز کو خود کمائی کرنے کے راستے مہیا کرتا ہے۔

فرسٹ ویمن بینک لمیٹڈ نے جناح یونیورسٹی برائے خواتین ناظم آباد میں منعقدہ ٹیک پاکستان گزٹ ڈیجیٹل لیڈر پروگرام کے آغاز کے لیے ٹیک پاکستان کے ساتھ اشتراک کیا ہے۔ یہ پروگرام نوجوان اور اپنے کیریئر کی درمیانی سطح پر موجود خواتین میں ڈیجیٹل لرننگ کی اہمیت اور خواتین کی خود مختاری پر زور دیتا

پرائم منسٹر یوتھ بزنس لون

فرسٹ ویمن بینک نے پرائم منسٹر یوتھ بزنس لون کی مد میں 230 ملین روپے سے زیادہ قرضے جاری کئے ہیں۔ بینک کو قرضے کی 613 درخواستیں موصول ہوئیں، 256 کو قرضے جاری کئے گئے، سات درخواستیں زیر غور ہیں جبکہ 350 درخواستیں قواعد و ضوابط پورا کرنے میں ناکام رہیں۔ اس اسکیم کے تحت 21 سے 45 سال کی عمر کے نوجوانوں بشمول مرد و خواتین کو 6% کے رعایتی سروس چارجز پر قرضے دیے جا رہے ہیں۔ اس اسکیم میں 50% قرضے خواتین کے لیے مختص کیے گئے ہیں جبکہ 5% کو شہداء کی بیواؤں اور معذور افراد کے لیے رکھا گیا ہے۔



29 YEARS
of EMPOWERING WOMEN

عاصمہ جہانگیر - ایک عہد ساز شخصیت

یورومنی کی جانب سے بینک کے لیے ایوارڈ

EUROMONEY AWARDS FOR EXCELLENCE 2017

یورومنی نے فرسٹ ویمن بینک کو مالی سال برائے 2017 کے لیے پاکستان کا بہترین سی ایس آر بینک قرار دیا ہے۔ یہ اعزاز خواتین کو معاشی طور پر خود مختار بنانے اور ان کی مالیاتی شمولیت میں اضافہ کرنے کے بینک کے عزم اور قابل تعریف اقدامات کا عکاس ہے۔ فرسٹ ویمن بینک ابتدائی سے ایک ایسی پالیسی پر گامزن ہے جو اس کے کسٹمرز بالخصوص خواتین، شراکت داروں، حصص داران اور سب سے بڑھ کر معاشرے کے عظیم مفاد میں ہے۔

منعقدہ ایک تقریب میں انہوں نے بطور مہمان خصوصی شرکت کی۔ اس موقع پر گفتگو کرتے ہوئے انہوں نے خواتین کی معاشی خود مختاری کے لیے فرسٹ ویمن بینک کے کردار کی تعریف کی۔ انہوں نے کہا کہ ایک دور ایسا بھی تھا جب خواتین کا اپنے حقوق کے لیے آواز اٹھانا اور اس طرح کے دن منانا مشکل تھا۔ معاشی خود مختاری ہی خواتین کے تمام مسائل کا حل ہے۔



عاصمہ نے بینک کو کرائے کے لیے اپنی بلڈنگ پیش کی۔ گزرتے ماہ و سال کے ساتھ فرسٹ ویمن بینک اور عاصمہ جہانگیر

تاریخ انسانی میں بہت کم خواتین ایسی ہیں جنہوں نے اپنے کردار و عمل سے تاریخ پر انمٹ نقوش چھوڑے ہیں۔ فی زمانہ



کا تعلق گہرا ہوتا گیا۔ بعد میں برانچ کے ساتھ بینک کا ریجنل آفس بھی اسی عمارت میں قائم ہوا۔ 2011ء میں خواتین کے عالمی دن کی مناسبت سے لاہور میں

ایسی شخصیات خال خال ہی نظر آتی ہیں۔ عاصمہ جہانگیر مظلوموں، حقوق انسانی اور جمہوریت کے لیے اٹھنے والی ایک ایسی ہی توانا آواز تھی جس نے کمزوروں اور معاشرے کے محکوم طبقات کے لیے نہ صرف آواز بلند کی بلکہ انہیں انصاف کی فراہمی میں بھی مدد دی۔ 11 فروری 2018 کو یہ آواز ہمیشہ کے لیے خاموش ہو گئی۔

فرسٹ ویمن بینک اور عاصمہ جہانگیر کا تعلق 1989 میں اس وقت قائم ہوا جب لاہور میں اس کی برانچ کا افتتاح ہوا جو UBL کے بیسمنٹ (basement) میں قائم کی گئی تھی اور بینک کو برانچ کے لیے ایک موزوں جگہ کی تلاش تھی۔ فرسٹ ویمن بینک کی بانی اکرم خاتون اس دور کو یاد کرتے ہوئے کہتی ہیں کہ

