



FWBL NEWS

Issue: Jul- Sept, 2014

Celebrating
25 YEARS
of EMPOWERING WOMEN

FWBL CELEBRATES CUSTOMERS' WEEK

In today's world, customer service is one of the most important areas as it is used to set the direction for a business. It is a reflection of the whole organization's commitment to serve the customer. It is more than just solving problems or addressing complaints. It is the promise organizations make to their



customers. It is the experience of how they make them feel when they do business with them.

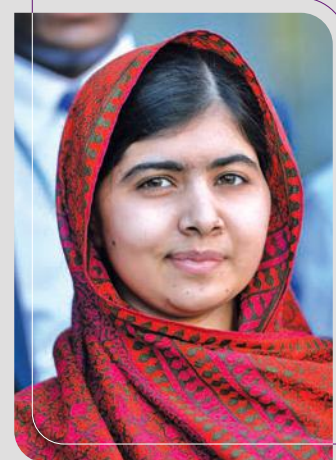
At First Women Bank, customers always come first, from new account holders to veteran businesses. The Bank is fully committed to delivering the best customer experience to its customers. Therefore, to further strengthen this

relationship, FWBL dedicated a whole week to its customers by organizing Customers' Week as a part of month-long Pakistan Independence Day celebrations.

Ms. Tahira Raza, President & CEO, First Women Bank Limited, inaugurated Customers' Week at the Imperial Court Branch, Karachi. (More details on pg # 5)

FWBL CONGRATULATES MALALA YOUSAFZAI

FWBL congratulates Ms. Malala Yousafzai on winning the prestigious Nobel Peace Prize. Ms. Yousafzai has proved that Pakistani girls and women are progressive, hardworking and enlightened. FWBL has termed Malala's efforts against illiteracy as the "light of courage", especially for women in Pakistan.



BUSINESS REVIEW MEETING



A three-day business review meeting was held at the FWBL Head Office,

Karachi from September 15, 2014 to September 17, 2014. The purpose of the meeting was to gather all Regional Business Heads to plan new strategies and address the problems they are facing at the regional level. Ms. Tahira Raza, President & CEO, First Women Bank Limited chaired the meeting. She urged the RBHs to leverage the organization's strengths. Attention should be paid to make our customer service more efficient and customer-friendly, she said.

At the onset of the meeting, Ms. Zoha Imam, Head of Business Development, explained the agenda of the meeting; the focus of the subject was development of new strategies for Regional Business Heads to implement them and at the same time keep business on track.

All Divisional Heads, Regional Heads Business and Operations South, Central & North attended the meeting.

PM'S YOUTH BUSINESS LOANS



The Prime Minister's Youth Business Loans (PMYBL), launched in December 2013, is one of the six major schemes announced by Prime Minister Mian Mohammad Nawaz Sharif for providing business opportunities to the educated unemployed youth of Pakistan. FWBL has received a total of 449 applications from all over Pakistan; out of which only 144 applications were approved and Rs. 113,630 million have been disbursed with a loan size ranging from Rs. 200,000 to Rs. 2,000,000. The successful borrowers have businesses in the areas of boutiques, coaching centers, beauty parlours, dairy farming, etc. The loans offered through this program are strictly based on merit to women aged between 21-45 years.

Applications were rejected due to unsatisfactory e-CIB reports, i.e. default history of borrower or

guarantor, non-genuineness of business, incomplete documents and unsatisfactory feasibility reports. FWBL has already announced that those women who did not meet the eligibility criteria due to weak / no exposure to business / market, and are interested in doing business and availing this golden opportunity must contact FWBL for providing linkages, should they require advice and training.

Currently, First Women Bank Ltd. and National Bank of Pakistan are providing these loans. All 41 branches of FWBL in 24 cities are authorized to provide these loans wherein special counters have been set up to facilitate the customers. 50% of the total loans are allocated for women and 5% quota has been reserved for the families of shaheed, widows and physically-challenged individuals.

FWBL CONTRIBUTES TO THE PRIME MINISTER'S FLOOD RELIEF FUND 2014

Increased global warming is changing the world climate drastically – to name a few, melting of glaciers and ice sheets, heavy rain fall and rising sea levels – and intensifying natural calamities. A flood is one such calamity which is caused by heavy rainfall, which in turn causes rivers / oceans to overflow their banks.

Pakistan, every year in the monsoon season, receives heavy rainfall causing floods in the country, and with the passage of time and deteriorating global climate things are getting worse. This year too, devastating floods hit Pakistan's rural areas causing huge devastation and loss of life.

To help the flood-hit areas of Punjab, the FWBL staff has contributed one day's salary (employees in Grades OG-III and above), to "The Prime Minister's Flood Relief Fund 2014".

'FINANCIAL INDEPENDENCE IS TRUE INDEPENDENCE' - SAYS PRESIDENT FWBL



Ms. Tahira Raza, President & CEO First Women Bank Ltd., while talking to the host of a morning show, 'Subha-e-Nau', said that financial independence is true independence. She shared her views in the live Pakistan Day Celebrations

transmission at PTV News on August 13, 2014.

She said that true individual independence cannot exist without economic security and independence.

In achieving true economic independence, both our men and women need to play their due role - particularly women, because they make up 50% of our country's population. We as women are blessed with the capability to transform generations; that is why at First Women Bank Ltd., we are determined to make a difference by empowering women and strongly believe that by empowering women, we empower the nation.

Highlighting the role of FWBL she said, a Bank uniquely catering to the needs of women, is today a reality for thousands of empowered Pakistani women entrepreneurs, who now actively contribute to the development of communities around them. FWBL has made great strides of progress and continually adds to its products and services to facilitate women in their road to success in every business venture, she added.

We have come a long way to see this day. Our ancestors sacrificed their lives to give us this gift of independence. Even at the time of independence, women worked shoulder to shoulder with men and struggled for the formation of Pakistan. Now it is our responsibility to sustain and flourish this freedom with the utmost sincerity.

The program was produced and directed by Ms. Gulzar Fatima, Senior Producer, Current Affairs Program.

INDEPENDENCE DAY CELEBRATIONS



The celebration of Independence Day is one of the major festivities in the life of living nations. Every year we celebrate the 14th of August as the Day of Independence. This year, the Government decided to commemorate the 68th Independence Day by holding "Taqreebaat-i-Youmi-i-Azadi" during

the whole month of August 2014. A Flag Hoisting Ceremony was held at the First Women Bank Limited (FWBL) Head Office, Karachi to mark Pakistan's Independence Day. On this occasion, Ms. Tahira Raza, President & CEO FWBL, hoisted the national flag. The Ceremony was attended by the Bank's Divisional Heads and Staff.

At this occasion, Pakistan's National Anthem and national songs were also played and sung. All FWBL branches and regional offices also celebrated Pakistan's Independence Day with traditional fervor, and illuminated the office buildings with enthusiasm throughout the country.

BANCASSURANCE EIDI CONTEST RESULTS

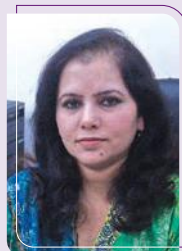
Appreciation Certificates were awarded to branch managers of Hyderabad, Bahawalpur, Multan, Larkana and Quetta branches, who performed well in the Bancassurance contest, announced by the State Life Insurance Corporation (SLIC), in the month of Ramzan, titled 'Eidi Contest' from 25th June, 2014 to 24th July, 2014, wherein the minimum qualifying base was Rs. 50,000/-. Income through Bancassurance sales is the surest way to generate sufficient revenue for banks without risking their funds.



Ms. Shahista Memon
Manager,
Hyderabad Branch



Ms. Zenab Fatima
Manager,
Bahawalpur Branch



Ms. Nusrat Mangi
Manager,
Larkana Branch



Ms. Mobina Tariq
Manager,
Multan Branch

BANCASSURANCE JASHAN-E-AZADI CONTEST

To double the joy of Pakistan Independence Day celebrations, State Life Insurance Corporation launched a 'Jashan-e-Azadi Contest' in August 2014 for First Women Bank Ltd. branches from August 18, 2014 to September 30, 2014. In this contest, the minimum qualifying base is Rs. 50,000/-.

CONCEPT, COORDINATION & EDITED BY:

Shaheen Zamir (SVP / Head of Marketing & PR)
Assisted by: Jane James Din (Marketing Officer)

First Women Bank Limited.
Head Office: S.T.S.M. Foundation Building,
Beaumont Road, Off Dr. Ziauddin Ahmed Road,
Civil Lines, Karachi.

Ph: 021-35657630, UAN: 111-676-767
Website: www.fwbl.com.pk

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

COMPETITION OF KNOWLEDGE BUILDING OF FWBL STAFF ON PRUDENTIAL REGULATIONS - RESULTS ANNOUNCED



'Today knowledge has power. It controls access to opportunity and advancement.' - Peter Drucker

A Knowledge Building Competition, based on State Bank of Pakistan's (SBP) Prudential Regulations (PR), was organized by the Bank for its staff members on September 13, 2014. The Competition was open to all employees of the Bank in which the participation of Branch Managers, Regional Managers and Regional Business Heads was mandatory.

The Institute of Bankers Pakistan conducted the test. In Karachi, the test was held at the IBP, while the exam was held at FWBL Regional Offices in Lahore and Islamabad simultaneously. The SBP PR written exam was based on MCQs, Short Questions and Answers, Case Studies and Problem Solving with a passing criteria of 60% marks. This Competition included the SBP Prudential Regulations covering Risk Management (R), Corporate Governance (G), Customer Due Diligence and Anti-Money Laundering (M) and Operations (O).

According to the results, the top scorers were:



Ms. Rozina Raja
AVP, Regional Audit
Office - North



Ms. Amna Wahab,
OG - I, Mall Branch
Lahore



Ms. Yasmin Fatima,
AVP, CAD -
North



Ms. Riffat Hamid,
AVP, Regional
Office - North

Ms. Tahira Raza, President First Women Bank Ltd., awarded the successful candidates at a formal ceremony held at the Regional Office Islamabad. Addressing the Ceremony, Ms. Raza said that "The purpose of having this competition was to help the FWBL team improve their professional knowledge and bring them at par with fellow bankers in the industry. I firmly believe that each one of us is responsible for our own growth and progress by taking full advantage of the opportunities that come our way. I would like to show appreciation for all the participants who prepared and took part in this professional competition. I am certain that participation in such events will go a long way in furthering their career prospects.

Your success and the success of this unique institution depend on our combined efforts. Let us vow to play our roles to the best of our abilities, with courage, optimism and hard work."

The successful candidates were recognized with a special certificate and an appreciation award. They were also awarded with a special monthly allowance @ Rs. 5,000/- (PKR Five Thousand Only) per month till the selection of new KRPs for the year 2015 from the date of announcement of the merit position. All the top position holders were declared winners and were selected to act as, 'The Key Resources Person' (KRPs) to guide other colleagues and answer their queries on the issues faced related to prudential regulations.

FWBL OPENS INTERNAL JOB OPPORTUNITIES FOR ITS EMPLOYEES

A good human resource is one of the best assets for any organization. These days many organizations have a policy that requires internal job posting prior to external recruitment. The use of internal job posting programs signifies that the organization's preference is more towards internal recruitment than going in search of candidates outside.

Internal hiring has several benefits when compared with external recruitment. The most important benefit is that the existing employees have a complete idea of all the operations related to the industry as well as the present work culture prevailing in the organization. Knowledge of organizational culture is one of the most significant factors to be considered in recruiting qualified job applicants -

such initiatives also motivate the existing workforce to perform better.

First Women Bank Limited, as an Equal Opportunity Employer, is determined to attract and retain qualified & experienced professionals. Keeping in view both employee and organizational needs, First Women Bank Limited recently announced internal job positions for IT Application Coordinator, Trade Officer, Credit Officer, Branch Manager, Software Developer and Foreign Exchange Dealer at the Head Office and in various branches across Pakistan.

The FWBL employees welcomed this initiative made by the management and applied promptly to the relevant position(s).

FWBL FAMILY Welcome Aboard

Ms. Zoha Imam has joined First Women Bank as 'Head Business Development' with effect from September 15, 2014 posted at the Head Office, Karachi.



Ms. Imam brings with her 29 years of valuable experience in senior roles in the banking and corporate sector. Her previous employers include Citibank, United Bank Limited, Bank Alfalah and Warid Telecom Pvt. Ltd.

ORGANIZATIONAL CHANGES

Mr. Waqas Ghori has been designated 'Head of Security' with effect from 1st September, 2014. He will be responsible for the overall security of FWBL.

OBITUARY

Although no words can really help to ease the loss you bear, Just know that you are remembered in every thought and prayer. – Anonymous

The following FWBL Family members lost their

loved ones during the past few months.

- Mr. Shahbaz Haider - Driver, Regional Office Lahore - passed away on Saturday, 5 July, 2014.
- Father of Mr. Asim Nazeer - Officer, Operations Division passed away on Sunday, 7 September, 2014

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

PINK RIBBON PAKISTAN - CELEBRATING PINKTOBER 2014

In June 2011, FWBL joined hands with Pink Ribbon Pakistan (PRP) to promote the noble objective of PRP through its branches across the country in providing cancer awareness among women to undergo free clinical examination and free mammographic screening services through Pink Ribbon partner hospitals.

To facilitate women's awareness of cancer; Pink

Ribbon Pakistan has created donation collection at FWBL, Account No.: 0002-00154711-0001 and International Bank Account Number (IBAN): PK14FWOM0002001547110001.

All around the world, every year, the month of October is observed as cancer awareness month for women. It is notable that almost 90% of women-related cancer is curable through early

detection without leaving a mark. Despite this, 40,000 women are dying of cancer every year in our country.

In order to address this growing medical concern amongst Pakistani women, Pink Ribbon Pakistan (PRP) is building the first dedicated women's Cancer Diagnostic Centre.

'ONE TEAM ONE GOAL - Banking on Service' - Customers' Week

(Continued from Page # 1)

She also visited the Clifton branch, Karachi and met customers and staff there. While talking to customers, Ms. Raza said that the Bank has been making concerted efforts to facilitate customers with the utmost satisfaction and credible services.

She urged the employees to pay special attention to the customers to meet their financial needs. She said that the Customer - Staff relations will be further strengthened by this exercise.

The theme 'One Team One Goal - Banking on Service' selected for this week was inspired by Quaid-e-Azam Mohammad Ali Jinnah's motto of Unity, Faith & Discipline, and selfless devotion to work.



The Customers' Week celebrations continued from August 25 till August 30, 2014. All the branches and regional staff actively participated in Customers' Week. They enlivened Customers' Week celebrations by wearing branding colours of the Bank. The branches were decorated with the specially designed 'One Team One Goal - Banking on Service' mobile hangers, and purple & white balloons. Chocolates and candies were also placed at the counters for the visitors.

In elevating the branch ambiance, the branch staff displayed Customers' Week as their computers' desktop message and played soft instrumental music 'Jeeway Jeeway Pakistan'. During this week, souvenirs were also given to the customers on opening new accounts. Customers' Week intimations through SMS were also sent to the customers as a part of the marketing campaign. The views of the customers were also recorded. This week-long celebration helped FWBL in highlighting the grey areas of customer service for further improvement in service efficiency and quality.



At the inauguration, the President invited the Imperial Court branch customers who were present to take part in the cake cutting ceremony.

Customers' Week was celebrated for the first time in the history of First Women Bank Ltd. While speaking in an interview with the Capital TV network on the inaugural day of Customers' Week, the President said that the market is getting very competitive and we must be well prepared to claim our share.

Both customers and FWBL staff appreciated the efforts made by the Bank in celebrating a well-organized Customers' Week.

CUSTOMER'S COMMENTS



Below are the verbatim comments recorded during Customers' Week, being used to improve the service quality, and are reproduced for our readers as recorded.

The entire branch staff is good and deals with good attitude while excellently handling all responsibilities.

Mr. Syed Amjad Ali, Manager Administration, Home Builders & Developers

My company is satisfied working with FWBL regarding all financial transactions and the Bank staff, who are cooperative. As far as complaint is concerned; I had applied for ATM Card and have received no response in this regard which is causing lots of problems during holidays. Thanks.

Mr. Ali Inram Memon, CEO, Al-Madina Contractors

We are satisfied by the service provided by FWBL's staff. They are cooperative and serve account holders in the most befitting manner.

Mrs. Raheela Talpur & Mrs. Shahneela Talpur

As a new account holder of FWBL, I have experienced excellent service / response from the Branch Manager and its staff; which is why I have recently availed Bancassurance facility. And now I also wish to take loan for enhancing my business.

M/s. Balufi Enterprise

First of all, the service of First Women Bank Branch is excellent. The Bank needs to enhance the ATM services while considering debit/credit cards shopping bonus point facility for further improvement. Hope soon these will be implemented.

Regards,
**Mr. Irfan Hyder,
Manager Surgical, LUMHS**

The First Women Bank is one of the most efficient banks amongst all the other banks. I have been dealing with other banks since years but the response and respect I get from this Bank is excellent. All the staff,

including Bank Manager, is polite and co-operative all the time. I pray for all the branch staff for their success in future. Ameen.

Mr. M. Aslam Bhutto

I, Farooq Ahmed, almost weekly visit this branch of First Women Bank from many years. I do not have even a single time complaint of any sort of behavior, attitude & Bank dealings because Manager and all the staff of this branch, they are all very friendly, very kind and very helpful. All of my best wishes for this branch as well as for all employees. Thanks.

Mr. Farooq Ahmed

Best service providers, very cooperative, very disciplined team work. I highly appreciate the management of FWBL.

Dr. Shamim Akhtar

I am having my relations with First Women Bank for the past 18 years. I found the working of the Bank to be excellent. I have never found any problem. The staff is well behaved, well mannered and highly cooperative. The Bank Manager (the team leader) is an excellent lady. I really appreciate her efforts. She is a wonderful team leader.

The only thing which needs improvement is space of Bank which is below standard and availability of facilities like E-banking, Mobile SMS Alert, etc.

Dr. Badar-e-Alam, Citi Lab

I, Muhammad Rasheed, am maintaining account with this branch since last 17 years. During this time period I do not have a single complaint at any event. I am very satisfied with staff service. One thing I want to suggest that some concession on charges should be given to clients like locker or remittance.

Mr. Mohammad Abdul Rasheed

I am proud to be an account holder of this Bank; very satisfactory services with well-behaved staff serving enthusiastically. The only suggestion I would like to give is to increase ATM machines for better prospects of your Bank.

Mr. Shahid Bilal

I found the staff and the working of FWBL commendable, excellent and efficient. I pray for its further growth in the same pace. It is suggested that FWBL should have E-Banking which will definitely give inspiration to its already marvellous working status.

Dr. Ashraf Mehmood, Associate Professor, SIMS, Lahore

Branch network should expand. Mobile Banking-transaction intimation on mobile. Online verification from Embassy. Charges exemption on current account. Service satisfactory.

M/s. Gillani Electronics

CUSTOMER SERVICE TIPS

- Commit to quality service. Always try to go above and beyond customer expectations.
- Know your products. Convey and articulate an in-depth knowledge of products and services to win customer trust and confidence.
- Know your customers. Try to learn everything you can about your customers in order to tailor your service approach to their needs and buying habits.
- Treat people with courtesy and respect. Remember that every time that you make contact with a customer – whether it's by email, phone, written correspondence or face-to-face meeting – the interaction leaves an impression with that customer.
- Never argue with a customer. You know very well that the customer is not always right. However, it is important that you do not focus on the missteps of a particular situation; instead, concentrate on how to fix it.
- Don't leave customers in limbo. Repairs, call backs and emails need to be handled with a sense of urgency.
- Always provide what you promise.
- Focus on making customers – not sales. Sales people, especially those who get paid on commission, sometimes focus on volume instead of on the quality of the sale. Remember that to keep a customer's business is more important than to close a sale.
- Make it easy to buy. Eliminate unnecessary paperwork and forms, help people to find what they need, explain how products work and do whatever else you can to facilitate transactions.

EMPOWERING WOMEN, EMPOWERING THE NATION

‘Yes, we can’, a brief message to the world’s women was given by the first Islamic woman premier Mohtarma Benazir Bhutto (Shaheed) in 1989 while addressing the US Congress, long before this message became the slogan of US Presidential campaign. Mohtarma Benazir Bhutto (Shaheed) taught many Pakistani women by action and by mentoring to affect glass ceiling or any barriers to full participation in our society. The establishment of FWBL was an innovative concept, a bold step of her Government.

In a letter dated December 3, 1989 to Ms. Akram Khatoon, the founder President of the Bank, Mohtarma Benazir Bhutto, Prime Minister Islamic Republic of Pakistan, wrote:

“The establishment of the First Women Bank Ltd. aimed at giving a fillip to career women of the country who at present have little access to institutional credit. Let the Women’s Bank be a pioneer in helping women secure economic independence and career satisfaction with the cultural ambience and social values of an Islamic Society.”

FWBL was incorporated as a Scheduled Commercial Bank in the Public Sector as a Public Ltd. Company on 21st November, 1989 under the Companies Ordinance, 1984. The Bank commenced its business on 2nd December, 1989. The Bank was welcomed by people from all walks of life. In an advertorial message, one of Pakistan’s largest commercial banks (HBL) welcomed FWBL by saying: ‘Welcome, Sister Bank.’

In December this year, this unique Bank is to complete 25 years of its operation. The Bank has so far disbursed Rs. 59,863.731 million to 50,779 borrowers. The Bank does more than what a customary bank does.

Today, it has become a beacon of light for several others who wait to enter into professionalism and to touch the peak.

FROM THE HISTORY

- FWBL was inaugurated by Begum Nusrat Bhutto (late), the then Senior Minister of the Federal Cabinet.
- The inauguration took place in Karachi on December 1, 1989 – Friday and the Bank started operations on December 2, 1989.
- Ms. Akram Khatoon was the first President of the Bank while Ms. Siddiqueh Khalil was the first Branch Manager.
- ‘First in Concept – Second to None’ was the first tag line used by the Bank.
- Al-Farid Center was the first branch of the Bank.
- FWBL was the first commercial bank to launch Micro-Credit in Pakistan.
- In 1993 Mohtarma Benazir Bhutto inaugurated the Larkana branch.
- FWBL News was first launched in 1995 and then discontinued, now it is regularly being published since 2010.
- FWBL branding colors were pink and white, and then changed to the present colors in 2003.

- In 1994, the first international award, Euromoney Excellence Award, for low administrative cost was given to the Bank.
- Pakistan is the first country in the world where an exclusive bank for women was established.

Did You Know?

- Hazrat Khadija was the first Muslim business-woman.
- Ijliya invented an instrument to determine the exact local time as well as, one’s own geographical position, the position of heavenly bodies, the height of mountains and the depth of wells.
- Nur Jahan, the wife of the Moghul emperor Jahangir, invented a valuable essence of rose.
- Ishi Nili, a student of Abu Said the mystic from Nishapur (10th Century C.A.) made ointments for various diseases of the eyes.
- Rusa in the time of the Abbasid started the very concept of hospitals where doctors, administrative departments and medicines were made available.

ON THE LIGHTER SIDE

Online Banking

Eager to make full use of the new computer’s capabilities, Johnny, a new customer to the bank, asked a customer-service representative at the bank whether it offered on-line banking.

“Certainly,” she stated matter-of-factly, pointing to a crowd of people near the tellers. “The line starts over there.”

New Television

Salesman: “How can I help you sir?”

Buyer: “I’m looking for a color television. Do you have one?”

Salesman: “Yes sir, we have a wide range of televisions.”

Buyer: “Ok, that’s great!! Give me a green one.”

Creative Thinking

In an English class room, a teacher assigned all the students to go home and think of words and their meanings for an upcoming quiz session.

Teacher (on the quiz day): “What is the longest word in the English language?”

Student: “SMILES.”

Teacher: “How come ‘SMILES’?”

Student: “Because there is a mile’s distance between the first and last letter!”

Selective Ethics

One day, an employee received an unusually large cheque. He decided not to say anything about it.

The following week, his cheque was for less than that the normal amount, and he confronted his boss.

“How come you didn’t say anything when you were overpaid?” the supervisor inquired.

Unperturbed, the employee replied, “Well, I can overlook one mistake – but not two in a row!”

“QUOTES,”

• When the customer comes first, the customer will last – **Robert Half**

• It is not the employer who pays the wages. Employers only handle the money. It is the customer who pays the wages – **Henry Ford**

• The key to success is for you to make a habit throughout your life of doing the things you fear – **Vincent Van Gogh**

• Happiness resides not in possessions and not in gold; the feeling of happiness dwells in the soul – **Democritus**

• You can do anything, but not everything – **Anonymous**



Let a new hope bloom!

FWBL and Pink Ribbon provide a new hope to the women of Pakistan against Breast Cancer.

Did you know that breast cancer is the most common cancer for women in the world?
But what you may not know is that for 90% of breast cancer,
there is a cure that practically leaves no marks. And that cure is Early Diagnosis.

FWBL has always been looking out for the best interest of women across Pakistan.
Taking another step towards reinforcing their commitment, FWBL has joined hands with
Pink Ribbon Pakistan in an effort to provide free screening services through
Pink Ribbon partner hospitals.



**Get free screening against
breast cancer and live a carefree life!**

Empowering Women, Empowering the Nation



First Women Bank Ltd.

HEAD OFFICE: S.T.S.M. Foundation Building, CL- 10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.
Ph: 021-35657684-9, Fax: 021-35657756, UAN: 111 676 767, Website: www.fwbl.com.pk